



You are in good company.

Exclusive benefits for your employees.

We are pleased to offer special banking packages for employees of your esteemed organisation; helping to support their life goals, both big and small.

DIB XTRA Salary Account*

The Salary Account that keeps on giving

- Guaranteed Joining Bonus up to AED 1,500
- Get a chance to be one of 20 winners to win back your one-month salary (up to AED 10,000)
- 12-month free access to TravellerPass
- Monthly account maintenance fee waiver
- Free Online International Transfer
- Free Debit Card (first time only)
- Free cheque book (first time only)
- 6 free teller transactions per month

*Minimum monthly salary of AED 8,000. For new salary transfer customers only.
For more details and T&Cs, please visit www.dib.ae/xtra.

Personal Finance

Combine your finance commitments into one easy payment plan

- Up to AED 4 million for UAE Nationals and up to AED 2 million for Expats
- Profit Rate from 4.99% reducing rate (approx. 2.74% flat rate) per annum*
- First instalment in up to 180 days** for UAE Nationals
- First instalment in up to 90 days for Expats
- Non-salary transfer Personal Finance option available with attractive Profit Rates
- Liability settlement Personal Finance option available with attractive Profit Rates

*Applicable on finance to settle liability for UAE Nationals with a salary of AED 25,000.
**For UAE Nationals depending upon the Salary, Eligibility and Employer Classification.

Credit Cards

Discover a world of privileges

- Choice of Cashback, Skywards & SHAMS Credit Cards
- Get up to 4% back on everyday spends with DIB Cashback Cards
- Earn Skywards Miles & enjoy complimentary silver tier status with DIB Skywards Credit Cards
- Enjoy up to 5% back on dining, travel & more with SHAMS Credit Cards
- No annual fee for the first year with Cashback and SHAMS Credit Cards*
- Exclusive welcome bonus of up to AED 1,500
- Complimentary benefits & privileges

* 2nd year onwards minimum annual spend of up to AED 60,000 required else an annual fee of up to AED 699 may apply.

Home Finance

Enjoy a range of special offers on Home Finance

- Variable Rates starting from 1% margin + 3 months EIBOR
- Introductory Fixed Rates starting from 4.20%
- Nil due diligence and documentation fee
- Evaluation fee refund

Auto Finance

Drive into tomorrow

- Profit Rate from 2.15% p.a. flat rate (3.93% p.a. reducing rate)*
- Tenure up to 60 months
- Valid for new and used cars
- Valid for Salaried Banking and Non-banking Customers
- Applicable for select Franchised and Non-franchised dealers

*Profit rates (flat) from 2.15% p.a. to 6.00% p.a. (3.93% p.a. to 10.98% p.a. reducing).
Profit rates will vary based on Customer Salary, Segment and Nationality.

Fixed Deposits

Choose your savings goals with DIB Deposits

- A wide range of deposits available to suit every taste
- Get expected profit monthly with the Monthly Profit Payment Wakala
- Get profit upfront with the Advance Profit Wakala
- Attractive expected Profit Rates*
- Available for a range of tenures from 1 month to 60 months
- Book your deposit now instantly via alt online or alt mobile

*Profit Rates are expected and/or based on past performance. To be adjusted against the actual realised profit.

Aayan Exclusive Banking

Setting a higher standard

- Access to dedicated Aayan centers for banking & financial services
- Dedicated Relationship Manager for assistance
- Lifestyle privileges like Concierge Services, Airport Lounge Access, Complimentary Travel Insurance, etc.*
- Save and grow your wealth by investing in Sukuks, Mutual Funds and Exchange Traded Funds**
- A range of Wakala Deposits with flexible tenures are available with higher expected profit rates
- Preferential FX rates available
- Internationally accepted Visa Signature Debit Card

* Through Visa Signature (Aayan) cards.
** For Professional Investors only (as defined by Emirates Securities & Commodities Authority).

Wajaha Private Banking

A class apart

- Access to dedicated Wajaha centers for banking & financial services
- Dedicated Relationship Manager for assistance
- Lifestyle privileges like Concierge Services, Airport Lounge Access, Complimentary Travel Insurance, etc.*
- Save and grow your wealth by investing in Sukuks, Mutual Funds and Exchange Traded Funds**
- A range of Wakala Deposits with flexible tenures are available with higher expected profit rates
- Preferential FX rates available
- Internationally accepted Visa Infinite Debit Card

* Through Visa Infinite (Wajaha) cards
** For Professional Investors only (as defined by Emirates Securities & Commodities Authority)



• **alt** is not another bank, not an app, not a product or service. **alt** is full service digital banking from Dubai Islamic Bank available for you to service your banking needs through fast, reliable and secure channels.

• **alt** allows you to carry out your day-to-day banking needs through accessible and convenient digital channels, servicing you from anywhere or anytime convenient for you. With 135+ services available through the **alt** mobile, **alt** online, DIB **alt** on WhatsApp or via any DIB ATM, you can now address your banking needs through fast, reliable and paperless channels 24/7.

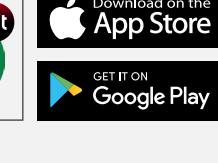
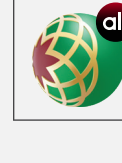
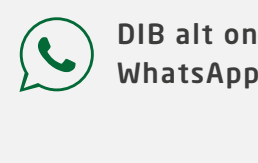
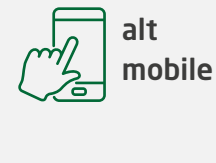
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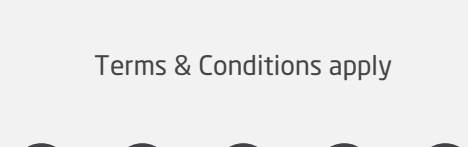
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Intelligent Banking.



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Visit: dib.ae/xtra

Terms & Conditions apply



Dubai Islamic Bank (Public Joint Stock Company)