

# Win gold, smartphones or a new Ford Territory - exclusive for GEMS Education Staff

Dear GEMS Education Staff,

Are you ready to win big this season with Emirates NBD? Here's your chance to win gold, smartphones or even a brand-new Ford Territory! Simply avail the exclusive offers below to claim your prize.



## Personal Loan

Our Personal Loans are designed to meet every need and budget.

- Attractive Interest rates**
- Loan amounts of up to **4 Mn** for UAE nationals and **3 Mn** for expatriates
- No minimum length of service** required for new employees
- Option of **Loan return within 7 days**

## Auto Loan

Get your favorite car with our tailor-made payment plans and half-day approvals.

- Attractive interest rates** on new & used vehicles
- Minimal documentation and fast, contactless process**
- 0% Installment payment plan** on Emirates NBD Credit Card for automobile purchases



## Home Loan (Minimum Salary of 15K)

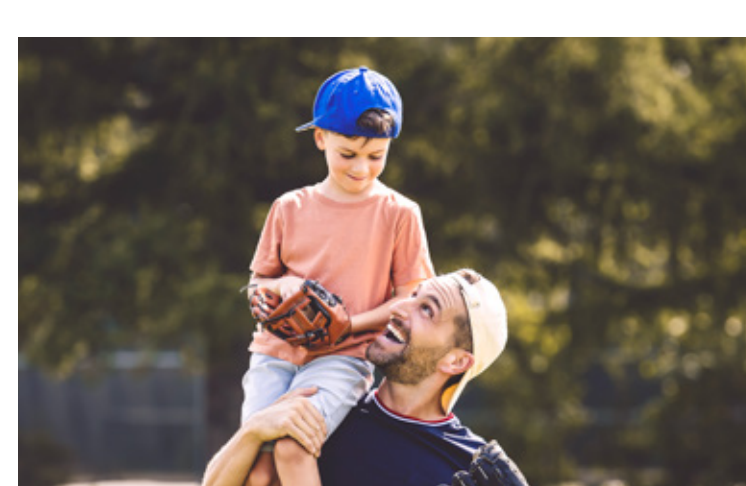
Your dream home just got closer with our attractive offerings.

- Loan amounts up to **AED 20Mn**
- Finance up to **85%** of the property value for Emiratis and **80%** for expats
- Zero Processing Fee\***

Terms and conditions apply. \*Subject to offered interest rate Rates and benefits will be applicable based on the customers' segment, their eligibility, and borrowing capacity as per the Bank's credit policy and Central Bank regulation

## Features and benefits of all banking packages

- > **Free** international and local remittances through Online and Mobile Banking
- > **60-second, free money transfers** to India, Philippines, Pakistan, Sri Lanka, Egypt and UK
- > **Wide range** of Debit Cards with high purchase and cash withdrawal limits
- > **"More" App** with discounts at over **2,500** restaurants, spas, wellness centres, gyms and more

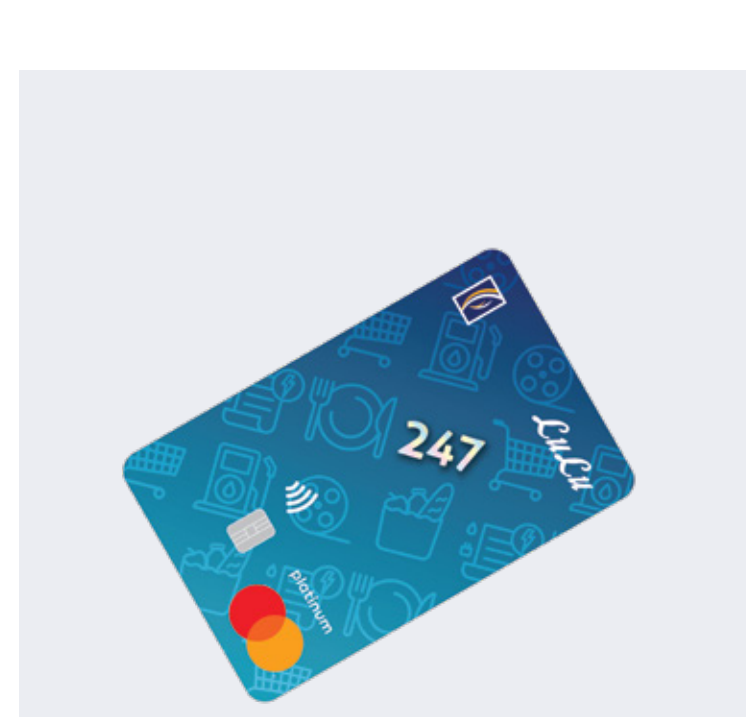


## Plus Maximizer Package

- > Interest-bearing Value Account with free life insurance cover worth **AED 100,000**
- > Chance to **win AED 500** every month with our Personal and Auto Loan bundle offer
- > Save **up to AED 4,000** with deals on Debit Cards

## Beyond Package

- > Preferential daily banking pricing
- > Savings of **up to AED 50,000** on our exclusive **"Beyond Rewards" App**
- > Gift Vouchers **up to AED 5,000** on loans within 6 months of account opening
- > Savings of **up to 3,000** for joining fees on a Skywards, U by Emaar or Marriott Bonvoy Credit Card with insurance bundle offer
- > Dedicated team of accredited **wealth advisors**
- > Chance to **win AED 2,000** every month



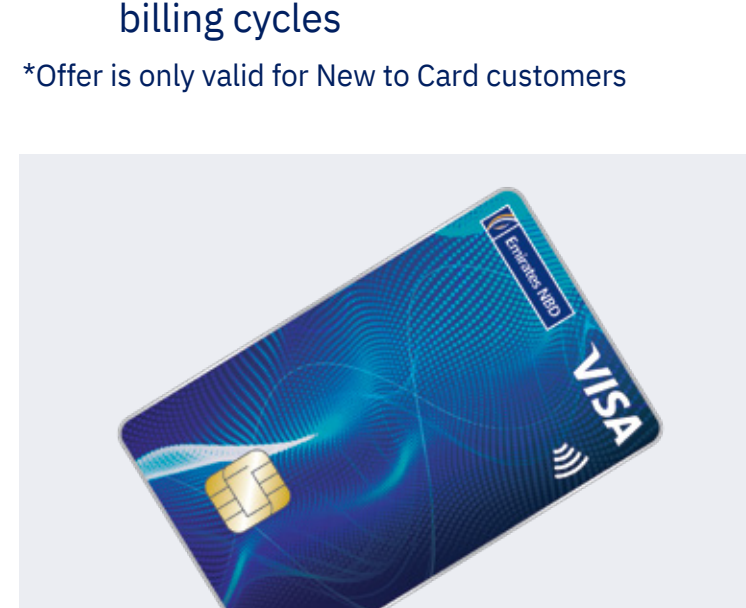
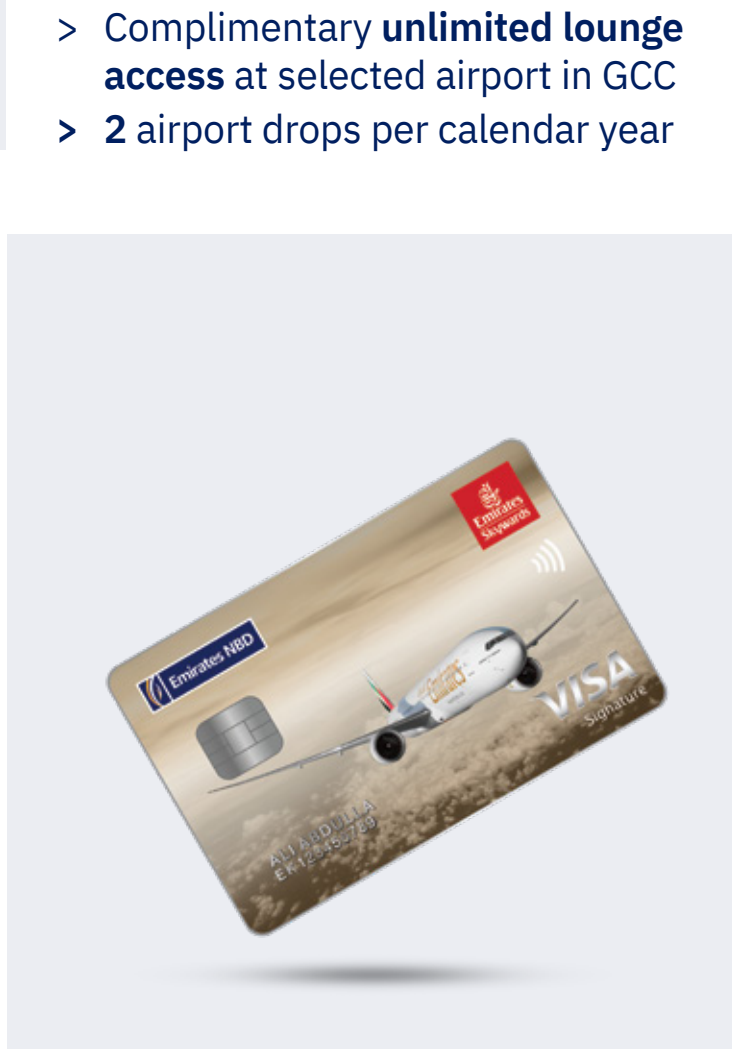
## 24/7 Lulu Platinum Credit Card

- > **250 LuLu Points** on payment of joining fee
- > **250 LuLu Points** on spending **AED 8,000** in first 2 billing cycles
- > **0% Balance Transfer** with **zero processing fee** for 6 or 12M, minimum amount of **AED 5,000**
- > **Buy 1 get 1 free** on movie tickets at Reel Cinemas
- > Min. spend of **AED 5,000** and capped at 3 redemptions per month
- > Complimentary **unlimited lounge access** at selected airport in GCC
- > 2 airport drops per calendar year

## Skywards Signature Credit Card

- > Joining fee: **AED 1499**
- > Annual fee: **AED 700** (second year onwards)
- > Earn up to **1.5 Skywards Miles** per USD equivalent spend
- > Welcome offer: **Up to 40,000** bonus Skywards Miles
- > Promo 181 (Only for UAE nationals)\*
  - First year free and **up to 35,000** bonus Miles
  - 25,000 upon spending **\$10,000** or more within 3 billing cycles
  - 10,000 upon spending **\$3,750** or more on Emirates within 12 billing cycles

\*Offer is only valid for New to Card customers

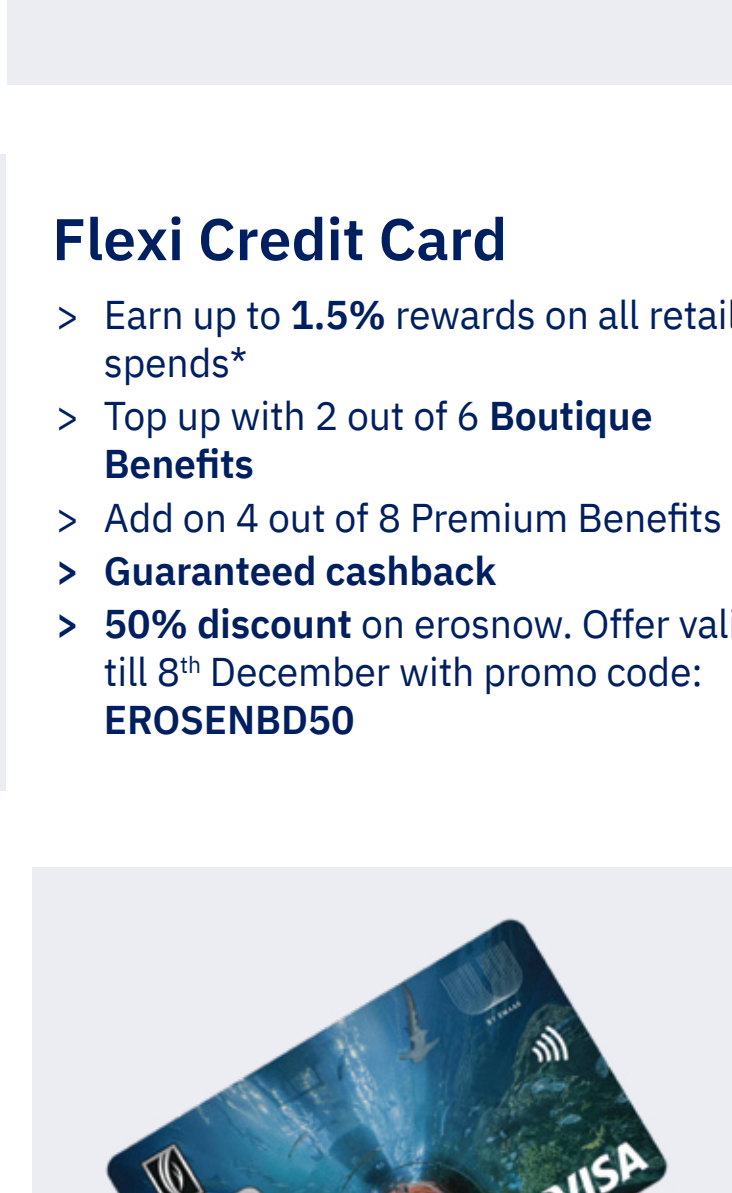


## Flexi Credit Card

- > Earn up to **1.5%** rewards on all retail spends\*
- > Top up with 2 out of 6 **Boutique Benefits**
- > Add on 4 out of 8 Premium Benefits
- > **Guaranteed cashback**
- > **50% discount** on erosnow. Offer valid till 8<sup>th</sup> December with promo code: **EROSENBD50**

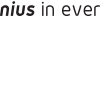
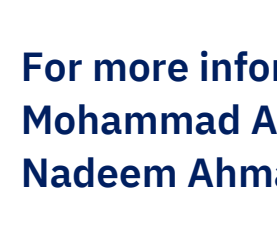
## U by Emaar Family Credit Card

- > **Complimentary** U By Emaar Silver status
- > **Complimentary** concierge services at Dubai Mall with a minimum spend of **AED 500**
- > **Buy 1 get 1 free** on movie tickets at Reel Cinemas



For more information please contact: **Mohammad Aamir** - Sales Manager +971-55-6345355

**Nadeem Ahmad** - ahmadn@emiratesnbd.com



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Key Facts Statement

