

YOUR FINANCIAL RIGHTS AND RESPONSIBILITIES

24/7 Assistance

In line with the bank's strategic aspiration, to have the best customer service, and bringing customer experience to new heights of excellence, Emirates NBD has allocated a unified number from within the Kingdom (800 754 7777) and an international number (+966 11 282 5566) that customers can call to inquire about their rights, and get financial advice and credit consultations. The number will not be used for sales or any other purposes. Additionally, our Frontline staff are available to answer any questions you might have about your financials, and provide assistances in anything you might need.

The Banking Customer's Guide

It is your right as a customer at Emirates NBD to understand your banking rights to the fullest. Accordingly, we are committed to maintaining the principle of transparency in all our dealings with you. We have worked to make available all the information necessary to provide you with the highest standard of banking services that are compatible with the Saudi Arabian Monetary Agency (SAMA).

Accordingly, we at Emirates NBD have developed the below principles to protect the customers:

How Emirates NBD is Committed to Protect your Interest as a Customer

- > Emirates NBD shall deal fairly and honestly with you in every interaction.
- > Emirates NBD shall be transparent with you, and provide you with the information you require about products and services that are easy to access and understandable.
- > Emirates NBD shall make you aware of the financial risks and opportunities that apply to a product or service before you buy it.
- > Emirates NBD shall work in a professional manner for the benefit and protection of your financial interests.
- > Emirates NBD shall monitor and protect your financial assets against fraud.
- > Emirates NBD shall protect your financial and personal information and ensure it is not disclosed to third parties.
- > Emirates NBD shall give you easy access to file a complaint through mechanisms that are affordable, accountable, timely and efficient.
- > Consumer shall have the freedom to search, compare and where appropriate, switch between products, services and banks with ease.
- > Emirates NBD shall be responsible and accountable for the actions of their authorized agents.
- > Emirates NBD has a written policy on conflict of interest, and we ensure that this policy is disclosed to consumers in case of a conflict of interest between the bank and a third party.

Your Responsibilities for the Protection of Your Interests

Because our main aim is to protect your interests, below are a number of principles we recommend you follow in order to protect your financial activities.

- > Be honest and accurate with all the information you give to the bank.
- > When applying for a product or a service, ensure you have read all information given to you and you are aware of your obligations.
- > Always clarify with bank employees about anything that is unclear or a condition that you are unsure about.
- > Don't hesitate to file a complaint or escalate your issue to higher levels if appropriate.
- > Make sure you understand all terms and conditions associated with any products or services.
- > Keep in mind that some financial products or services carry risks and the bank should clearly explain these to you.
- > Apply for products or services that suit your specific needs and financial capability.
- > Report unauthorized transactions to your bank immediately.
- > Do not disclose any personal or banking information to any third party.
- > Seek the bank's advice when encountering any type of financial difficulties.
- > Ensure that your banking information is up-to-date at all times.

- > While corresponding with the bank through mails, make sure you use your own mail and e-mail address and not other's to avoid exposing your information.
- > When granting a 'Power of Attorney' be careful on the information you are granting access to and to whom you are giving power over your financial matters.
- > Do not sign empty or partially completed forms.
- > Review all your documents before signing.
- > Keep all your banking documents and cards in a safe place.

What you need to know when applying for a Credit Card

- > Customers must disclose all credit obligation & need to update such throughout the period of dealing with the bank.
- > These obligations will be included into the customers' monthly expenses report
- > Wages of household labor
- > Education expenses
- > Health care expenses
- > Utilities and Fuel Expenses
- > Insurance expenses
- > Any expected future costs / expenses / obligations
- > Food expenditures
- > Housing rent and services expenses.

Important Information you need to Know About your Credit Card

- > **Grace Period** is the period started from the statement issuance date to the due date by when at least the minimum due amount should be paid.
- > **Monthly interest rate** is a percentage applied if the cardholder does not pay their full outstanding balance by the payment due date. The calculation of monthly interest rate is done from the transaction date to the payment date or statement date, whichever comes first.
- > **DBR** is a percentage to reflect your total financial obligations to banks and financial institutions that will be deducted from your monthly income.
- > We at Emirates NBD, in accordance with SAMA guidelines, set thresholds for maximum debt burden ratio for each customer. The objective is to ensure responsible lending and to deter customers from over leveraging
- > We have different levels of DBR threshold for customers:

Income	Product	All loans except home Finance	All Loans
Up to SR 15,000	33.33%	45%	55%
SR15,000 – SR > 25,000			65%
+ SR 25,000		65%	

- > If a cardholder **fails to pay the minimum due amount** for three consecutive months, their account will be permanently blocked. It may also be difficult for the cardholder to obtain finance facilities from other lenders if their name is included in the Saudi Credit Bureau (SIMAH) delinquent list
- > **Skipping a payment** will affect the cardholder's credit bureau (SIMAH)
- > Up to two **installments** can be **deferred** for a personal finance loan, however the loan tenor post deferment should not exceed 60 months.
- > **Partial settlement** amount should be equal to EMI multiples
- > **Rescheduling** a personal finance can be made in case of salary reduction or retirement
- > **Credit Card statement** is a summary of how Cardholders used their credit cards for a billing period (30 days) including all transactions types (POS, Cash withdrawal, E-commerce, etc..) that are performed locally and internationally along with exchange details & other charges that play a role in the calculation of the total available credit limit and total outstanding amount.

A Credit Card Statement includes:

- > **Credit Limit:** is the maximum amount that a cardholder can borrow from the bank
- > **Total Outstanding:** is the total amounts that a customer consumed from the credit limit and is liable to pay the Bank.
- > **Minimum Due Amount** is the amount which a cardholder has to pay to avoid late payment fee which is 5% of the total amount due or SAR 100 (whichever is higher). However, cardholder will still be charged an interest in the event of only paying minimum due amount.
- > **Statement Date** is the date when the monthly credit card statement is issued
- > **Due Date** is the date by when the minimum due amount has to be paid

Using your Credit Card

- > Don't share your Card number, PIN, or your CVV with any person
- > Do not write your security number or password on the ATM or credit cards
- > When withdrawing cash, don't stand very close to the ATM using your body and hands to hide your transaction
- > Avoid cash withdrawals in late times or in remote areas
- > Do not accept help from strangers while using the ATM, and take care of strangers who ask for your help. Your card or money may be stolen by one of them while you are busy with others
- > Do not count your money in front of the ATM
- > Make sure to take your card from the ATM after completing the transactions
- > If the Debit or Credit cards are lost or stolen, you must report this immediately by phone banking or visiting the nearest branch to avoid any fraud on your Credit or Debit Card

PASSWORD AWARENESS:

- > You are the only authorized person to use your password
- > Do NOT disclose your password to any third party
- > Change your password frequently
- > Emirates NBD never requests customers to provide their passwords.

EMIRATES NBD ONLINE & PHONE BANKING USAGE INSTRUCTIONS:

- > The bank never sends SMS asking its customers to disclose any confidential information such as account numbers, security numbers of ATMs or log-in passwords.
- > Always make sure that the web address starts with (https) and that the security symbol (the lock) exists.
- > You will never be asked by Emirates NBD employees to provide your Emirates NBD Online/Mobile banking log-in password. If a person asks you to provide such information, then they are not representing Emirates NBD. Please do not share any information with that person and notify us immediately.
- > Do not log into Emirates NBD Online/Mobile banking from Internet cafés, libraries or public places.
- > Our official website address is: www.emiratesnbd.com.sa

For more information on your Credit Card Information please visit the below links:

Credit Cards Fees & Charges:

<https://www.emiratesnbd.com.sa/en-sa/personal-banking/cards/credit-cards-fees/>

Detailed Interest Calculation for all Credit Cards:

Mazeed, Platinum, and Infinite:

https://www.emiratesnbd.com.sa/en-sa/assets/Files/ksa_conventional_credit_cards_interest_calculation.pdf

Platinum Plus:

https://www.emiratesnbd.com.sa/en-sa/assets/Files/ksa_platinum_plus_interest_calculation.pdf

Credit Card's Terms and Conditions:

<https://www.emiratesnbd.com.sa/en-sa/assets/Files/KSA-PD-Initial-Disclosure.pdf>

Credit Cards' Frequently Asked Questions:

<https://www.emiratesnbd.com.sa/en-sa/personal-banking/cards/credit-card-faqs/>

Preventing Fraud on your Credit Card:

<https://www.emiratesnbd.com.sa/en-sa/personal-banking/cards/prevent-fraud-on-your-credit-card/>