

SAMBADIAMOND





Welcome to the world of superior banking products and services from one of the region's most internationally-acclaimed banks. Welcome to Samba Diamond.

Our intimate understanding of your world combined with our award-winning expertise, has allowed us to design some of the most innovative banking products and solutions that provide the personalised focus you deserve.

Besides conveniently managing your banking and wealth management needs, through our relationship, you can also access a wide choice of world class financial solutions. Samba Diamond is designed to bring to you greater financial flexibility and superior banking experience every day, in every possible way.

Samba Diamond: Redefining Class in Banking

As our eminent Samba Diamond customer, you enjoy many benefits which ensure that your day-to-day banking needs as well as your long-term wealth management goals are met efficiently and effectively.

With the exclusivity and personalisation that Samba Diamond has to offer, you can focus on the other important aspects of your personal and professional life while we strive to keep your financial goals on track.



Samba Diamond: A World of Advantages

Premium Experience



- Luxuriously designed branch to let you bank in unparalleled comfort and style
- Latest banking technology
- Well-trained staff, spacious counters and customer service areas
- 24-hour ATMs

- Complimentary Samba Titanium Credit Card and International Samba Diamond Debit Card
- Preferential rates for banking transactions (fees and FX charges)
- Priority & VIP servicing for all banking transactions and monthly statements
- Higher ATM withdrawal limits

Incremental Privileges



Exclusive Focus



- Dedicated Samba Diamond Wealth Advisor & Relationship Manager
- Dedicated Samba Diamond Lounge
- Dedicated Teller Counter
- Dedicated parking area

- Dedicated Samba Diamond Phone Banking Number and International Toll Free Access
- 24 x 7 website with banking transaction capabilities
- Customised banking alerts
- Free usage of any bank's ATM in the UAE

Easy Access



Samba Diamond Wealth Management: Gateway to Global Investment Opportunities

Each one of us has a unique set of financial goals and objectives. The achievement of these goals is dependent upon a complex interplay of numerous factors. Your dedicated Relationship Manager will work shoulder-to-shoulder with you in this dynamic and complex financial matrix, to find a financial solution that matches your investment profile and objectives.

Our open-architecture wealth management platform allows you the flexibility and choice of various asset classes and investment opportunities, which combined with your individual needs and goals, can result in a customised wealth management strategy for you.

Access to Global Financial Markets

Benefit from the investment expertise of global asset management firms with international reputations and operations. Participate in the growth story and investment opportunities across the world by accessing diverse asset classes like Global Equities, Emerging Market Equities, U.S. Equities, Europe Equities, Commodities, Hedge Funds, Bond & Money Market Funds and many more. You can choose investments to suit your investment horizon and risk appetite.





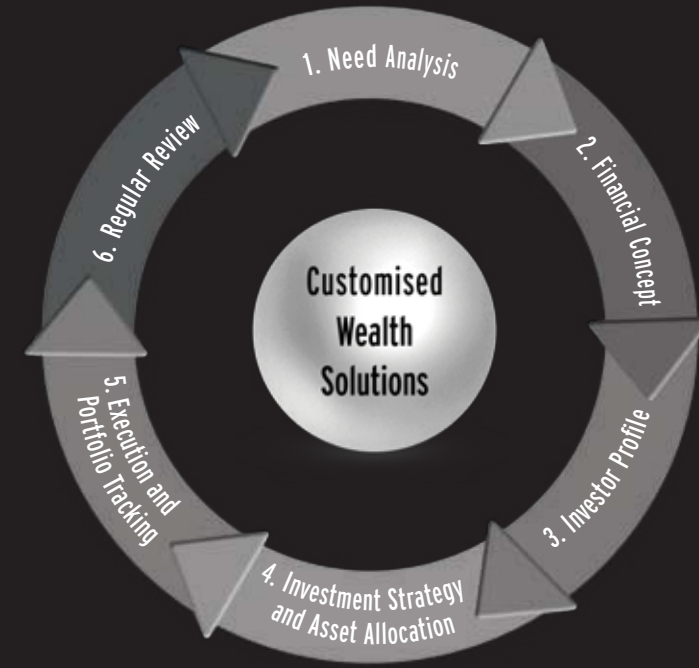
Samba Diamond Wealth Management: Gateway to Global Investment Opportunities

Estate Planning

Creating and preserving wealth through effective estate planning may also be one of your important considerations for long-term financial planning. Sometimes, financial and personal goals may not be in sync and meeting both can be a challenge, especially because they are so intertwined. An ideal solution to achieving many goals simultaneously is a singular strategy - estate planning. Our single premium investment wrapper products provide you the flexibility and choice of long-term investments while creating a wrap of capital preservation, death benefits & nominee appointment and wealth transfer facility.

Capital Protected Products

Whether your goal is capital growth, income or capital preservation, Samba offers structured solutions that can meet your requirements. Our objective is to identify, create and provide access to some of the most effective and innovative investment ideas and opportunities for you. Samba Market Linked Investments are an efficient way to take indirect exposure to equity, fixed-income, commodities and alternative investments, while ensuring the safety of the principal.



Samba Titanium Credit Card: Your Everyday Advantage

EVERYDAY CASHBACK



Everyday Cashback: Movies

Get 50% cashback on movie tickets anywhere in the world, anytime and online too.



Everyday Cashback: Supermarkets

Get up to 5% cashback on all purchases made at supermarket chains and save more on your day-to-day expenses.



Everyday Cashback: Entertainment

Get 10% cashback on entertainment spends at video game zones, plays & concerts, amusement parks, bowling centres and many more places.



Everyday Cashback: Utility Bill Payments

Get up to 3% cashback on all utility bill payments, anytime and online too. Now pay your electricity, water, telephone, internet, pay TV and toll fees with your Samba Titanium Credit Card and earn more cashback.

What's more, you can get cashback on all other purchases too. Visit www.samba.ae for details.

EVERYDAY DINING



Get 'Buy One Get One Free' offers at scores of restaurants across the UAE and enjoy repeated discounts as many times as you wish, all year round.

EVERYDAY AUTO ASSISTANCE



- Now enjoy the convenience of free valet parking at key hotspots in Dubai
- Get hassle-free, complimentary car assistance
- 24 hours a day, 365 days a year



Samba Diamond: Banking Solutions Framework

We believe in constantly providing you with something extra to make banking a more satisfying and pleasurable experience.

That's why we have built unique features in our basic banking solutions, designed to provide you with immense flexibility, and deliver the banking convenience and peace of mind you have been looking for.

Not to mention the return maximisation opportunities which enhance your savings and wealth and bring you closer to achieving your financial dreams.





Day-to-Day Banking Solutions

Current Accounts

- Available in multiple currencies (AED, SAR, USD, Euro, GBP and JPY)*
- Cheque book facility*

*Available to UAE residents & non-resident GCC Nationals

Savings Accounts

- Available in multiple currencies (AED, SAR, USD, Euro, GBP and JPY)
- Interest bearing

Medium-term Savings: Temporary Liquidity Facility

Time Deposits

- Available in multiple currencies (AED, SAR, USD, Euro, GBP and JPY)
- Attractive interest rates and multiple tenures available

Break-free Deposits

- Time deposits in AED and USD with a pre-approved overdraft facility of up to 95%
- Attractive interest rates and multiple tenures





Long-term Savings: Convenient Liquidity Facility

Get the perfect safety net to cover cheques or large withdrawals, while ensuring you still get the most out of your savings.

Flexi Deposits

- Time deposits in AED and USD with attractive interest rates and multiple tenures
- Your required amount is automatically swept from the time deposit into your account whenever you need it

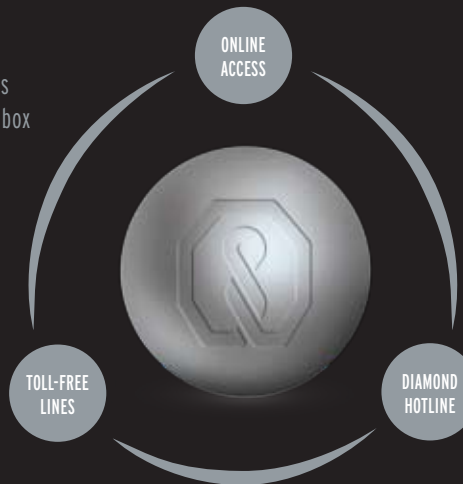
Max Deposits

- Your surplus account balance will be automatically swept into a time deposit where you earn higher interest
- Your required amount is automatically swept from the time deposit into your account whenever you need it

Samba Diamond: Anywhere Account Access

We are never far away from you. Your Samba Diamond Account is supported by the technology and systems that allow you to access your account and conduct transactions anywhere around the world.

- www.samba.ae (Available 24 x 7)
- View balances and enquire on rates
- Get your private @samba.com mailbox



- Call for free from over 100 international locations

- Transfer funds to other bank accounts
- Book time deposits
- Set alerts for notification of transactions

- A dedicated 24-hour Samba Diamond toll-free number (from UAE): 800 66000
- Dedicated international call-in number for assistance from anywhere in the world
- Comprehensive banking services round-the-clock



Contact us:

Samba Financial Group, Dubai Branch

P.O. Box 6038, Umm Suqeim 2

Jumeirah Beach Road, Dubai, UAE

Tel: +971 4 7091111 Fax: +971 4 7091122

www.samba.ae