



Your world class banking partner

sambagold

samba  سامبا



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

Welcome to SambaGold, your premium banking relationship. Our intimate understanding of your world combined with our award winning expertise, allows us to bring you some of the most innovative banking products and solutions that provide the recognition you deserve.

Besides conveniently managing your banking and wealth management needs you can also access a wide array of world class financial solutions designed to deliver greater financial flexibility and superior banking experience every day.

World of Benefits



World Class Branch

- Luxurious interiors to let you bank in comfort and privacy
- Leading-edge banking technology
- Well trained staff, spacious counters and customer service areas
- 24-hour ATMs



Exclusivity

- Dedicated SambaGold Wealth Advisor and Relationship Manager
- Dedicated SambaGold lounge
- Dedicated teller counter
- Dedicated parking area



Privileges

- Complimentary Samba Titanium Credit Card and International SambaGold Debit Card
- Preferential rates for banking transactions (Fees and FX charges)
- Priority and V.I.P servicing for all banking transactions
- Receive regular statements
- Higher ATM withdrawal limits



Easy Access

- Dedicated SambaGold Phone Banking number and international toll-free access
- 24/7 web site with banking transaction capabilities
- Customised SambaGold banking alerts
- Free access / usage of any bank's ATM in the UAE

sambagold Wealth Management: Gateway to global investment opportunities

Each one of us has a unique set of financial goals and objectives. Wealth management solutions and opportunities are a means to achieving those goals. However, in this dynamic and complex financial matrix, your dedicated Relationship Manager will work shoulder-to-shoulder with you 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 your customised wealth management strategy.

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.

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 and nominee appointment, and wealth transfer facility.

Savings Plans

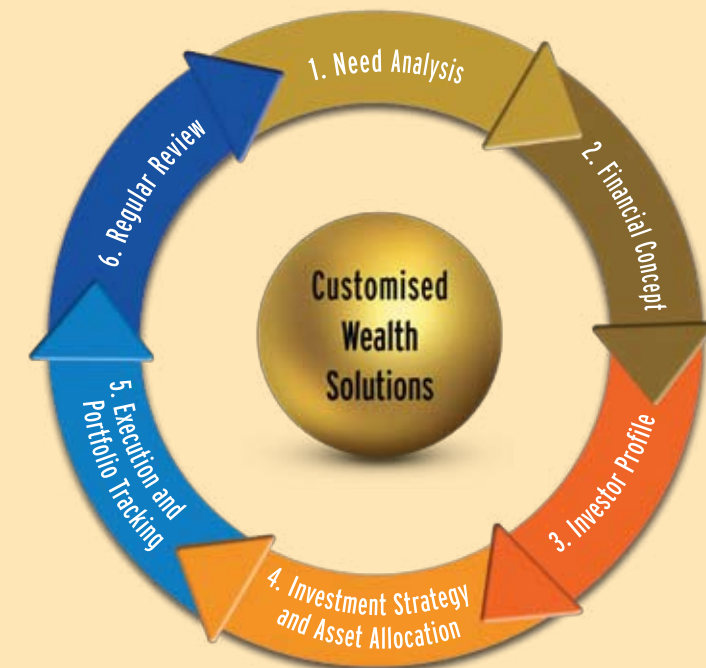
Savings Plans help you plan ahead for a better future. Besides being a good tool for securing one's future, such plans can be tailor-made to suit your specific needs - a financially sound retirement, children's future education expenses, a family wedding, an asset purchase or just long-term wealth creation. Enjoy the convenience and flexibility of being able to choose how much and how long you want to save, and the level and type of insurance protection you want.

Protection Plans

A Protection Plan ensures that an individual's family receives financial support in the absence of this individual. Put simply, life insurance provides an individual's family with a sum of money should some misfortune befall this individual. It protects his family from financial crises. These are innovative lifetime protection policies specially designed for your lifetime insurance and protection needs. It's a flexible blend of insurance, investment and pension to meet your financial needs.

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 best and most 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 and 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





sambagold: Banking Solutions Framework

We continually strive to find innovative ways to make your banking experience more satisfying.

Which is why we have built unique features even in our basic banking solutions to provide you with immense flexibility, which delivers the convenience and peace of mind you seek.

Not to mention the return maximisation opportunities to help grow your wealth and bring you closer to achieving your financial dreams.



Day-to-Day Banking Needs

Current Accounts

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

*Available to UAE residents and non-resident GCC Nationals

Savings Accounts

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



Medium-Term Savings with Temporary Liquidity Facility

Time Deposits

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

Breakfree Deposits

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

Get the ideal combination of medium to long-term savings with attractive interest rates, in the currency of your choice. Avail of a cash option should you need it.

Long-Term Savings with easy and convenient Liquidity Facilities

Flexi Deposits

- Time Deposits in AED and USD with attractive interest rates and multiple tenors
- A unit (1 unit = AED 1000 for an AED deposit & USD 500 for USD deposit) based deposit, which can be withdrawn in parts without breaking the entire deposit
- 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

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

sambagold - Anywhere Account Access

- Transfer funds to any other bank account
- Book Time Deposits
- Set alerts for notification of transactions

ONLINE
ACCESS

- www.samba.ae (Available 24/7)
- View balances, inquire on rates
- Get your private samba.com mail box

TOLL-FREE
LINES

- Call for free from over 100 international locations

GOLD
HOTLINE

- A dedicated 24-hour sambagold toll-free number (from UAE) - 800 55000
- Dedicated international call-in number for assistance from anywhere in the world
- Comprehensive banking service available round the clock

We are never far from you

Your SambaGold account is supported by leading-edge technology and systems that allow you to access your account and conduct transactions from anywhere around the world.

Contact us:

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www.samba.ae