

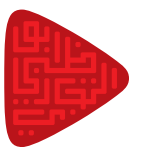


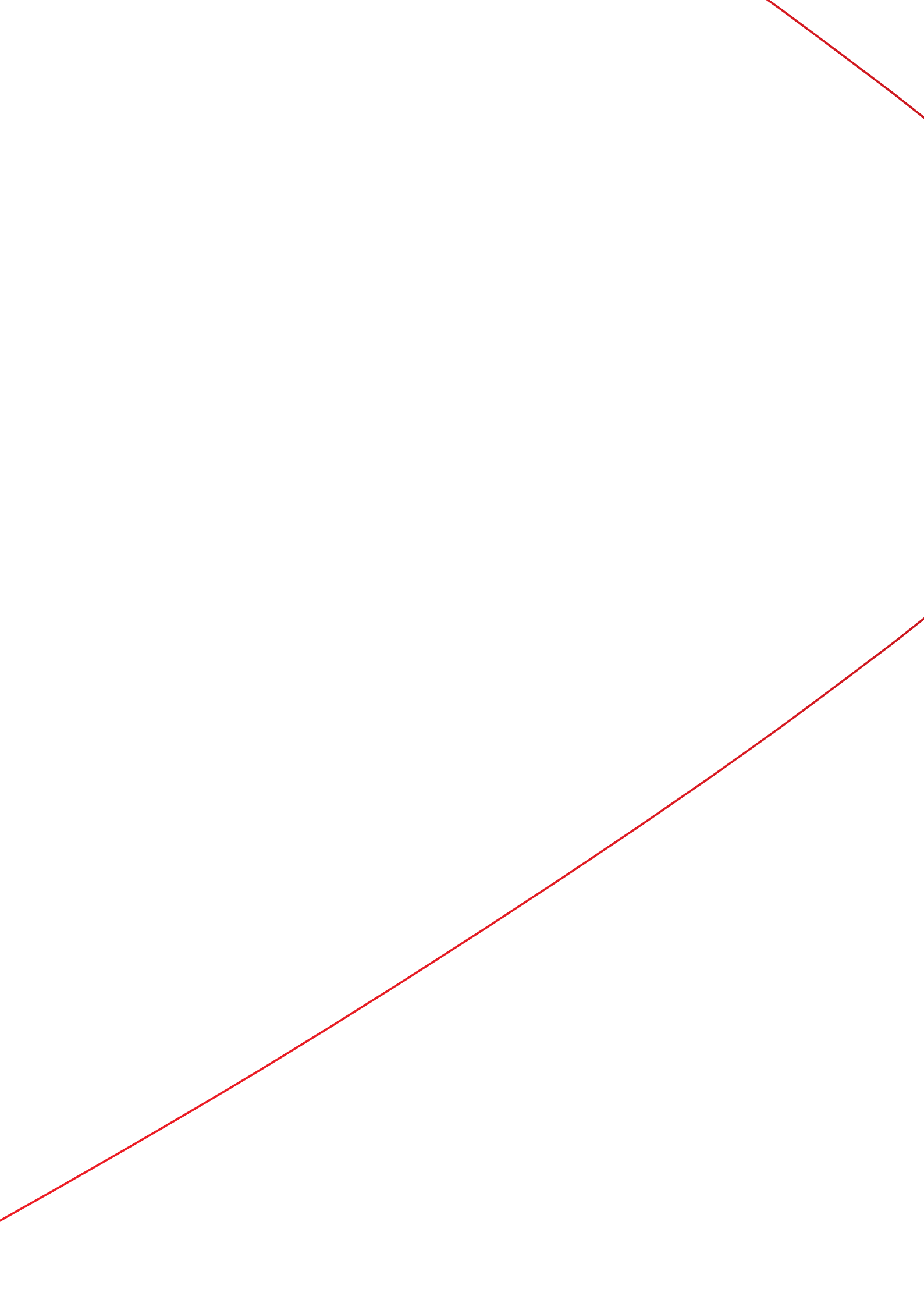
YOU HAVE THE DREAMS
WE HAVE THE SOLUTIONS
ADCB – BANKING ON EDUCATION

adcb.com

بنك أبوظبي التجاري

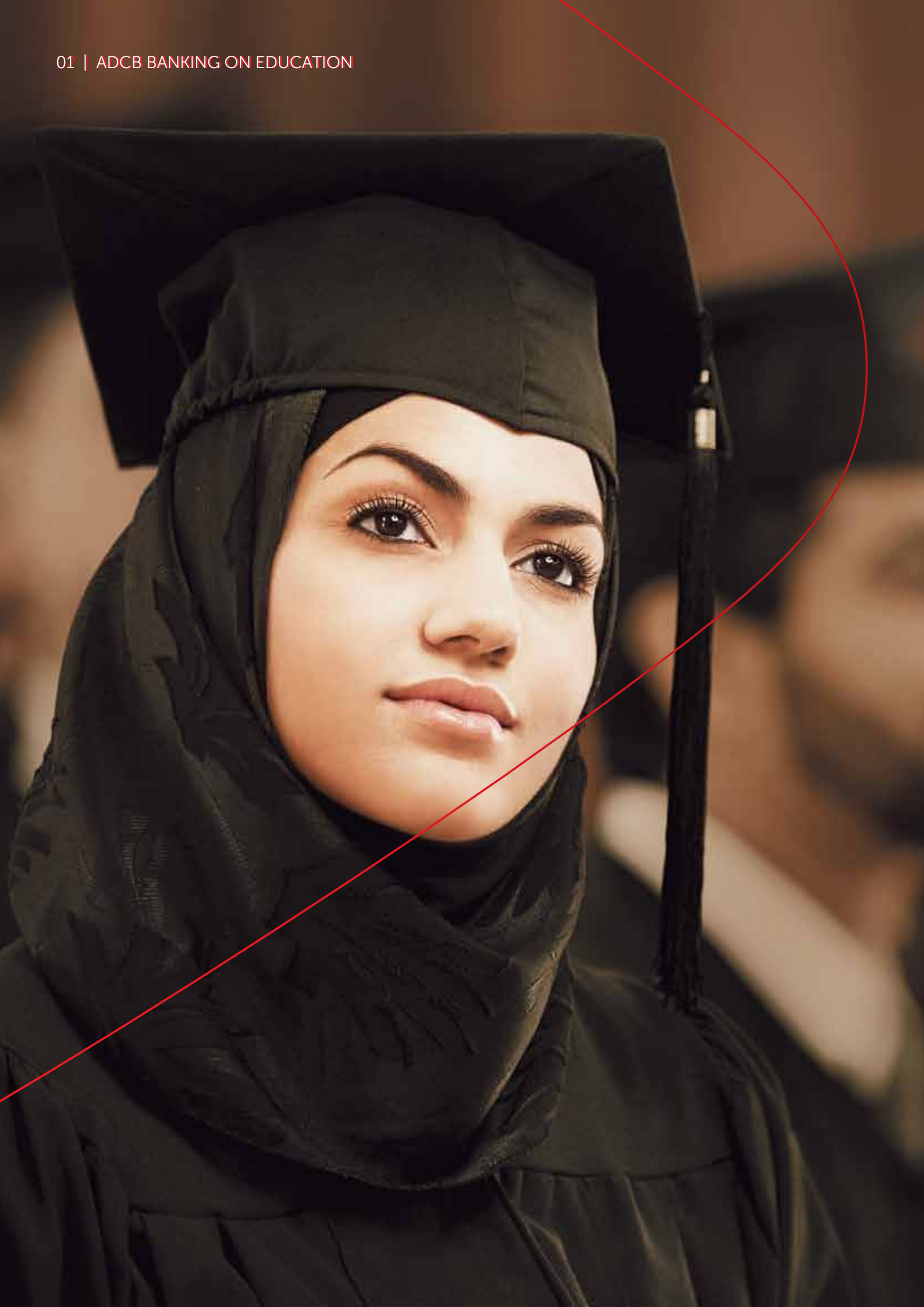
ADCB





Contents

Banking on Education	02
Your Children's Future	03
An Undergraduate University Course	06
Returning to Higher Education	07
Services and Products	09



▶ Banking on Education

Banking on Education is our specially tailored solution designed to enable and facilitate education, which is the foundation for any high achiever.

Whatever stage in life you or your children are at, our suite of financial products will empower you to take the right decisions for now and the future. After all, your ambitions should only be governed by your potential.

Banking on Education facilitates life-long education for everyone.

To ensure you find the right solution for your needs, we have divided our services into three main life-stages: those planning for their young children's future education; those preparing for their older children's progression into higher education; and those returning to education themselves – true ambition never fades.

► Your Children's Future

Ambition is what we are born with but it needs to be nurtured. If you are at the stage of considering your child's future education needs, we can help you make some astute financial planning now to help provide them with the best opportunities.

Whatever your position our experts can guide you through equities, bonds and other investment products to create a portfolio offering long-term value.

Our range of savings accounts are an excellent way of saving money for your child over a number of years. We can also help with insurance and protection solutions and provide the best possible fixed deposit options over a variety of flexible terms*.

For more details on our entire range of products and services, please see the individual product leaflet inserts.

*Terms and conditions apply.

Investment products are not bank deposits and are not guaranteed by ADCB, they are subject to investment risks, including possible loss of principal amount invested. Past performance does not guarantee future results. Please refer to ADCB terms and conditions for Investment Services.

Our experts can guide you through equities, bonds and other investment products to create a portfolio offering long-term value.





► An Undergraduate University Course

There is no greater joy for a parent than to see the graduation ceremony of their child. It is the stepping stone to a new life of independence and the rewards of a professional career. Whether you are planning your teenager's medium-term future or their entry into university, ADCB Banking on Education can help you with your financial plans.

If you are at the stage where you need to cover the upfront costs associated with school or university education, the ADCB Education Loan can provide up to AED 250,000, with repayment terms of up to 60 months. We can also provide pre-approval on your loan amount, giving you added peace of mind by allowing you to make an informed choice over your child's school or university.

If you are planning to look further ahead and aiming to construct a balanced investment portfolio to provide a solid financial base for higher education at a later date, our fixed deposits may form an important part of your financial plan. We are delighted to be able to provide a variety of flexible terms, with minimum investments from AED 5,000*.

For more details on our entire range of products and services, please see the individual product leaflet inserts.

*Terms and conditions apply.

Our fixed deposits are available with a variety of flexible terms, with minimum investments from AED 5,000.

▶ Returning to Higher Education

If your professional ambitions call for a new qualification or course of study, ADCB Banking on Education is here to assist you. We can help you to finance the next important step in your career progression.

Whether you are planning to take an undergraduate degree or a master's course, we recognise that you may need to access funds over a shorter period of time than other customers. Our experts can guide you to the investments that are right for you and your life circumstances.

If you need urgent finance, the ADCB Education Loan* can release up to AED 250,000, with a repayment period of up to 60 months. Critically, we are also able to provide you with the certainty you need when making applications to universities through our pre-approval system. This unique service is offered free of charge, meaning that you can be sure of your university finance before selecting your institution**.

For more details on our entire range of products and services, please see the individual product leaflet inserts.

*Subject to credit checks

**Terms and conditions apply.

The ADCB Education Loan allows you up to AED 250,000, with a repayment period of up to 60 months. Pre-approval on your loan amount is available, giving you added peace of mind.



► Services and Products

Whatever stage of life and education you and your family are at – from planning for the academic future of your younger children or teenagers, to considering a return to full time learning yourself – ADCB's Banking on Education has a broad range of options available. Outlined on the following pages is a brief overview of the main services and products we offer. For more information, our experts are available to discuss these with you in more detail whenever it suits you.

► Investments

Key Features:

- Tailor-made support
- A variety of equities, commodities and real estate investments
- Shari'ah compliant investment

There are many different approaches to investing and many options available to you. We can help you tailor your financial plan to suit your stage in life and fulfil your individual ambitions and financial goals.

Working in partnership with the best product providers in local, regional and international markets, we offer a selection of equities, bonds and real estate investments from which you can build a bespoke portfolio. Our knowledgeable experts are on hand to guide you through your decisions and find the best possible investment opportunities.

We are also happy to support customers who want the reassurance of Shari'ah compliant investment.

► Systematic Investment Plans

Key Features:

- ADCB experts will help you capitalise on financial markets
- Investments from USD 500 per month
- Benefit from dollar-cost averaging

Our unique plans allow you to capitalise on the financial markets without having the pressure of following day-to-day movements.

With a minimum commitment of USD 500 per month we can help you navigate the shifting markets and benefit from dollar-cost averaging, where you will purchase more units as prices drop and fewer when they rise, averaging out costs over time.

► Fixed Deposits

Key Features:

- Open to UAE nationals, expats and non-residents
- Flexible tenures
- Invest upwards of AED 5,000 or the equivalent in another currency

Open to UAE nationals, expatriates and non-residents alike, our fixed-deposit products are available in a variety of flexible tenures and based on an investment of AED 5,000, or the equivalent in currencies such as US Dollars, Euros or British Pounds.

We can also offer an overdraft facility of up to 90% of your fixed deposit to meet any immediate needs.

► Investment and Protection Solutions

Key Features:

- Access to highly reputable financial institutions
- Shari'ah compliant options
- Affordable premium payments

Our investment and protection solutions are specifically designed to provide peace of mind for the more ambitious amongst us.

It is essential to plan for the long term when you are thinking about your child's education. Top-class universities bring huge rewards, but there is no denying that they require a considerable upfront investment.

Our open architecture platform allows us access to highly reputable financial institutions allowing us to match your investment ambitions and appetite for risk. It is also possible for you to select Shari'ah compliant options on all of our investment and protection products.

► ChildSaver Account

Key features:

- Available from birth through to 21 years of age
- Low minimum balance of AED 1,000 or USD 500
- Delivers attractive interest rates / profit rates to associated parents'/guardians' accounts

ChildSaver Accounts are available to be opened on behalf of children by parents and guardians with ADCB accounts. Available from birth to 21 years of age, the account carries no maintenance fee and requires a minimum balance of AED 1,000 or USD 500. Furthermore, standing orders from the parent's own account to the ChildSaver Account receive attractive interest rates (or profit rates on an Islamic account).

In addition, it is possible to make three teller transactions a month on the account for free – whether withdrawing or depositing funds. TouchPoints are also available on transactions and for maintaining the account balance. Plus, every child over the age of 15 associated with an account is entitled to a free debit card.

The ChildSaver account is also available in a Shari'ah compliant option.

Terms and conditions apply.

Investment products are not bank deposits and are not guaranteed by ADCB, they are subject to investment risks, including possible loss of principal amount invested. Past performance does not guarantee future results. Please refer to ADCB terms and conditions for Investment Services.

► Services And Products – continued

► Millionaire Destiny Savings Account (MDSA)

Key Features:

- Quarterly profit on account balances
- TouchPoints on transactions and balances maintained
- FREE debit card, internet banking, phone banking and mobile/SMS banking
- FREE Life Takaful (Shari'ah compliant insurance) worth AED 50,000 for qualified account holders

The MDSA product is structured in such a way that customers with higher balances and longer deposit terms have a greater chance of winning the large cash awards and TouchPoint prizes.

UAE residents, non-residents and minors are able to open an MDSA.

► Term Investment Deposit

Key Features:

- Deposit available in AED, US Dollars, Euros and British Pounds
- Variable tenures of one, two, three, six or 12-month deposit
- Investments from AED 5,000, USD 1,500 or the equivalent in Euros or Pounds

Based on the concept of Shari'ah compliant Mudaraba partnership, our ADCB Meethaq Term Investment Deposit is available in AED, US Dollars, Euros and British Pounds.

Choose from a one, two or three month term, or opt for a six-month or 12-month deposit. Whichever option you select, you will be entitled to quarterly profit payment and ADCB TouchPoints plus the option to renew your deposit automatically. A minimum investment of AED 5,000, USD 1,500 or the equivalent in Euros or Pounds is required.

► ADCB Education Loan

Key Features:

- Borrow up to AED 250,000 with no salary transfer for loans of AED 150,000 or less
- Low interest rates and flexible repayment terms of up to 60 months
- Conventional and Shari'ah compliant options

We can lend up to AED 250,000, with no salary transfer required for loans of less than AED 150,000. Low interest rates and flexible repayment tenures of up to 60 months make an ADCB Education Loan the perfect way to fund personal and professional development. Loans are available for both school and higher education fees, in the UAE and overseas. The loan also comes in both conventional and Shari'ah compliant options.

Where immediate funding is required to meet school or university fees, ADCB is here to support you in achieving your academic ambitions. Uniquely among UAE banks, we offer pre-approval for the ADCB Education Loan at no extra charge, meaning that you can make your selection of institution in full knowledge of the funds you have available.

Terms and conditions apply.

▶ @active Saver

@active Saver is the online savings account from ADCB. With an @active Saver Account, you can earn interest up to 4% p.a. on your account balance and it takes only a few minutes to set up online. Without an ATM card or chequebook, you will find that you tend to leave the money right where you need it – earning useful interest.

A range of other attractive benefits include:

- Access to your account online anywhere, anytime
- Daily interest calculation
- Tiered interest rates, so the more you save, the more you earn
- Easy transfers via your computer, making it easier to develop a regular saving habit
- Free SMS alerts

▶ ADCB TouchPoints™ rewards programme

Whatever stage of life we are at, a little reward goes a long way. The ADCB TouchPoints rewards programme allows you to earn points simply by enjoying the convenience of banking with ADCB.

Every time a customer uses an ADCB product or service they are rewarded with TouchPoints, redeemable for vouchers for some of the UAE's most prestigious lifestyle, electronics and fashion outlets.

You can now also redeem TouchPoints for flights, with every seven TouchPoints you earn equalling one mile of your flight. Alternatively, they can also be used to pay utility bills or to make charitable donations.

TouchPoints are earned, not just on items purchased but with almost every ADCB product or service you 'touch'; from savings, mortgages and credit cards to fixed-deposits, loans and investment products, and even when you bank online.

Whatever stage of life you are at and whatever stage of your family's blossoming ambition, ADCB is here to help.

TALK TO US

- ▶ Visit adcb.com to learn more
 - ▶ SMS 'EDUCATION' to 2626 for an advisor to call you back
 - ▶ Call our Contact Centre on 800 2030 (24/7)
 - ▶ Visit your nearest ADCB branch
-

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