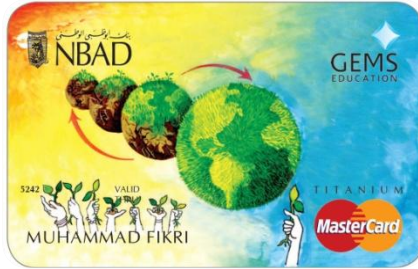


GEMS NBAD co-brand proposition





Presentation Path

- About NBAD

- Key Advantages of the NBAD GEMS Co-brand Card

- Features of Parent Credit Card

- Features of Student Prepaid Card

About NBAD (National Bank of Abu Dhabi)



About NBAD (National Bank of Abu Dhabi)



- NBAD has been ranked as the safest bank in the Middle East and amongst the 50 safest in the world by Global Finance. A+/A-1 by S&P, AA-/F1+ by Fitch



- As of year end 2011 our asset base was in excess of AED 250 billion with profit for the full year at AED 3.7 billion



- The NBAD brand has also been recognized as a 'Superbrand' by Superbrands, the independent authority on branding



- We have a customer base of over 400,000 across the UAE



- Wide reach, 110 + branches, 500+ ATMs/CDMs stretch across the UAE

Key Advantages of the NBAD GEMS Co-brand Card



Key Advantages of the NBAD GEMS Co-brand Card

- **11% Discount** on advance payment (reducing balance) of **school tuition fee** through the co-brand credit card



- Conversion of fee into **0% Easy Payment Plan** for 6 months

- Cardholders would **earn GEMS Stars** on purchases:

Card Type	Titanium
Stars Earned per AED 1 purchase	1.5



- **No Annual Fee – Free for life!**



- **Child Education Insurance** for up to AED 500,000 per child (nominal monthly charge of AED 28 / child / month)



- **Special offers** at over 20 leading partners



- **Optional Prepaid Card** for Students - Dual Card functionality as Student ID Card

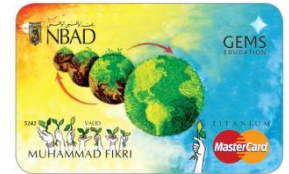


Features of Parent Credit Card



Parent Credit Card Features

- **Up to 11% discount** (reducing balance) on advance payment of school tuition with 0% Easy Payment Plan when paid with the card.
- **MasterCard Titanium** Credit Card (made from biodegradable material):
 - Mag. Stripe based transactions
 - Photo of cardholder (Optional)
 - MasterCard Secure Code for Online Security
- **Child Education Insurance:**
 - Coverage of child's education till graduation (Max. of 10 years)
 - AED 50,000 per year (AED 500,000 max. per child)
 - Max. coverage per parent of AED 2 million for 4 children
 - Coverage in case of death or permanent disability of parent (primary cardholder)
 - Nominal monthly charge of AED 28 per month per child for coverage
- **Prepaid card** delivery along with Parent Credit Card
- **Numerous offers** from leading merchant partners
- Cardholder **earns 1.5 NBAD Stars** on every AED 1 purchase
 - Numerous partner outlets for redemption (including Skywards & flydubai)
- Complimentary **airport lounge access:**
 - Lounges at: Dubai, Cairo, Kuwait City, Jeddah and Riyadh
 - Cardholder (Primary or Supplementary) along with two children under 12 can enjoy free access



Parent Credit Card Features (Cont'd)

- Roadside assistance coverage
- Card account management through:
 - NbadOnline
 - Call Center (24 x 7)
 - SMS alerts on transaction
 - NBAD Branches
- School Fee Payment Methods:
 - GEMS Website
 - NBAD POS at GEMS Schools
- Credit Card bill payment through:
 - NbadOnline
 - NBAD Branches
 - CDM
 - Al Ansari Exchange
 - UAE Exchange





Parent Credit Card Features (Cont'd)

- Free Credit Period – up to 51 days
- Free for life, unlimited number of Supplementary Cards
- Card delivery through courier
- Competitive interest rate of 2.75% per month
- Ability to pay 5% as min. payment
- Ability to withdraw cash
- Travel Related Discounts and Incentives
- Fraud Prevention tools
- 0% Easy Payment Plan (EPP) with various retail partners
- Balance Transfer facility from other bank credit cards to NBAD credit card and enjoy 0% interest for up to 6 months



0% Easy Payment Plan (EPP) Partners



Merchant Partner List

Merchant Partner List		
Sr.	Merchant Name	Offer
1	Sega Republic	- Buy 1 Power Pass & get 1 FREE - Get AED 100 free credit when you load AED 200 on a SEGA card
2	Atlantis	Kids Club and Club Rush : 1. Buy One Admission, Get One Free for Initial visit 2. 25% off all evening bookings with confirmed restaurant reservation 3. 15% discount on Birthday Parties Dolphin Bay: 10% off the full rates for Dolphin Encounters (shallow water interactions) Aquaventure: Free towel or locker with any UAE resident rate ticket purchase Lost Chambers: One child free with any paying adult UAE resident
3	Ski Dubai	15% off – Snow Park + Lesson (beginner + Child) + Session + Super Pass
4	Magic Planet (All)	Swipe Card: - Purchase 50 Credit get 30 Bonus Free & Purchase 100 Credit get 50 Bonus Free
5	Magic Planet – Mirdif	15 % Discount – Sky Trail, Climbing Wall OR Combined
6	Magic Planet - Mall Of Emirates Bowling	Buy 3 get 4th free





Merchant Partner List (Contd.)

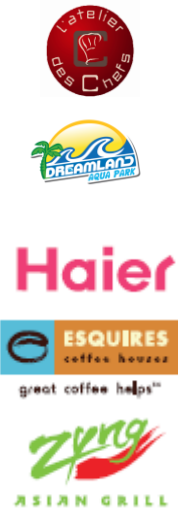


Merchant Partner List														
Sr.	Merchant Name	Offer												
7	Yalla! Bowling	Buy 3 get 4th free												
8	iFLY Dubai	15% Discount on First Time Flyer & Learn to Fly												
9	Aquaplay	Swipe Card: - Purchase 50 Credit get 30 Bonus Free & Purchase 100 Credit get 50 Bonus Free												
10	C�eramique Caf�e	20% off on food, beverage and ceramic painting												
11	Stargate	Buy 100 worth of play swipe card get an additional 50 bonus play points												
12	Geekay Games	Enjoy a 10% discount on all software and accessories!												
13	Sparkys (Amusement Park)	When a NBAD Gems Cardholder will buy a credit of pre-specified amount mentioned below, an additional amount will be given as bonus to cardholder. Denominations are mentioned below : <table border="1"> <thead> <tr> <th>Payment</th> <th>Bonus</th> <th>Total credit</th> </tr> </thead> <tbody> <tr> <td>100</td> <td>50</td> <td>AED 150</td> </tr> <tr> <td>300</td> <td>150</td> <td>AED 450</td> </tr> <tr> <td>500</td> <td>250</td> <td>AED 750</td> </tr> </tbody> </table>	Payment	Bonus	Total credit	100	50	AED 150	300	150	AED 450	500	250	AED 750
Payment	Bonus	Total credit												
100	50	AED 150												
300	150	AED 450												
500	250	AED 750												

Merchant Partner List (Contd.)



Merchant Partner List		
Sr.	Merchant Name	Offer
14	Petland	20% discount
15	European Veterinary Centre	15% discount on services
16	Tickles and Giggles	EPP for birthday parties and spa parties above AED 1000. Stars: for all retail transactions like Spa / Salon services. Tactical Promo: Free hair cut or spa services for one child
17	Chill Out - Times Square Centre	One child entry free with every paying adult
18	L'atelier des Chefs	10% discount on our hands-on cooking classes
19	Dreamland Aqua Park	- 25 % off on the total bill by using the NBAD GEMS co-brand card
20	the jamjar	20% discount on kids & adult painting session
21	L'atelier des Chefs	10% discount
22	Al Sayegh Brothers	Offer 1: Make use of a 5% deduction on all LG and Haier TV's from E4U stores Offer 2: Enjoy 10% off on select Haier appliances Offer 3: Get a 30% discount on the entire range of watches at Al Sayegh Watches Offer 4: Enjoy a 20% discount at Network Fashion Offer 5: Savour a 15% discount when dining at Telepizza, Zyng, Esquires or Sizzler





Tuition Fee Discount

ADVANCE TUITION FEE DISCOUNT SCHEME ON NBAD GEMS CO BRAND CARD

Month on month discount based on reducing balance (%)

American

Asian

British (Termly)

British (Monthly)

Term	% of Discount
Sep 12	2.7%
Oct 12	3.6%
Nov 12	4.5%
Dec 12	5.5%
Jan 13	6.4%
Feb 13	7.3%
Mar 13	8.2%
Apr 13	9.1%
May 13	10.0%
Jun 13	11.0%

Term	% of Discount
Apr 12	0.9%
May 12	1.8%
Jun 12	2.8%
Sep 12	5.5%
Oct 12	6.4%
Nov 12	7.3%
Dec 12	8.3%
Jan 13	9.2%
Feb 13	10.1%
Mar 13	11.0%

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Feb 13	7.3%
Mar 13	8.3%
Apr 13	9.2%
May 13	10.1%
Jun 13	11.0%

Tuition Discount – Example (Asian school curriculum)

Example:

- Illustrated current fee structure and discount (as an example only)
If tuition fee of the school is AED 25,000 per annum. The discount calculation will be as follow:

Term	% of Discount	Monthly Tuition Fee	Discount Amount
Apr 12	0.9%	AED 2,500	AED 23
May 12	1.8%	AED 2,500	AED 45
Jun 12	2.8%	AED 2,500	AED 70
Sep 12	5.5%	AED 2,500	AED 138
Oct 12	6.4%	AED 2,500	AED 160
Nov 12	7.3%	AED 2,500	AED 183
Dec 12	8.3%	AED 2,500	AED 208
Jan 13	9.2%	AED 2,500	AED 230
Feb 13	10.1%	AED 2,500	AED 253
Mar 13	11.0%	AED 2,500	AED 275
Total Discount			AED 1,583

Tuition Discount – Example (American curriculum)

Example:

- The below table is for demonstrative purposes - The fee is charged and collected on termly basis. The fee structure is split in equal monthly installments for discount calculation purpose only. This example shows how discount is calculated for a tuition fee of AED 60,000:

Term	% of Discount	Monthly Tuition Fee	Termly Tuition Fee Charged	Discount Amount	Termly Discount Amount
Sep 12	2.7%	AED 6,000	AED 30,000	AED 162	AED 1,362
Oct 12	3.6%	AED 6,000		AED 216	
Nov 12	4.5%	AED 6,000		AED 270	
Dec 12	5.5%	AED 6,000		AED 330	
Jan 13	6.4%	AED 6,000		AED 384	
Feb 13	7.3%	AED 6,000	AED 30,000	AED 438	AED 2,736
Mar 13	8.2%	AED 6,000		AED 492	
Apr 13	9.1%	AED 6,000		AED 546	
May 13	10.0%	AED 6,000		AED 600	
Jun 13	11.0%	AED 6,000		AED 660	
Total Discount				AED 4,098	AED 4,098

Tuition Discount – Example (British monthly curriculum)

Example:

- Illustrated current fee structure and discount (as an example only)
If tuition fee of the school is AED 60,000 per annum, the discount calculation will be as follow:

Term	% of Discount	Monthly Tuition Fee	Discount Amount
Sep 12	2.8%	AED 6,000	AED 168
Oct 12	3.7%	AED 6,000	AED 222
Nov 12	4.6%	AED 6,000	AED 276
Dec 12	5.5%	AED 6,000	AED 330
Jan 13	6.4%	AED 6,000	AED 384
Feb 13	7.3%	AED 6,000	AED 438
Mar 13	8.3%	AED 6,000	AED 498
Apr 13	9.2%	AED 6,000	AED 552
May 13	10.1%	AED 6,000	AED 606
Jun 13	11.0%	AED 6,000	AED 660
Total Discount			AED 4,134

Tuition Discount – Example (British termly curriculum)

Example:

- The below table is for demonstrative purpose - the fee is charged and collected on termly basis only. This example shows how discount is calculated for a tuition fee of AED 60,000:

Term	% of Discount	Monthly Tuition Fee	Termly Tuition Fee Charged	Discount Amount	Termly Discount Amount
Sep 12	2.8%	AED 6,000	AED 24,000	AED 168	AED 996
Oct 12	3.7%	AED 6,000		AED 222	
Nov 12	4.6%	AED 6,000		AED 276	
Dec 12	5.5%	AED 6,000		AED 330	
Jan 13	6.4%	AED 6,000	AED 18,000	AED 384	AED 1,320
Feb 13	7.3%	AED 6,000		AED 438	
Mar 13	8.3%	AED 6,000		AED 498	
Apr 13	9.2%	AED 6,000	AED 18,000	AED 552	AED 1,818
May 13	10.1%	AED 6,000		AED 606	
Jun 13	11.0%	AED 6,000		AED 660	
Total Discount				AED 4,134	AED 4,134



Tuition Discount – Terms & Conditions

- The NBAD GEMS discount scheme will be continuous during the academic year. Parents will get a maximum discount of 11 p.a. at a reducing balance on Tuition fee paid in advance on or before 10th March for Asian Schools / 10th June for all other curriculum, using GEMS NBAD Credit card only
- Outstanding fee if any, has to be cleared before being eligible for the fee discount.
- For Monthly Curriculum: The discount is applicable only if a minimum of 3 months Tuition Fee is paid in advance and can be availed for a maximum of one Academic year.
- For Termly Curriculum: The discount is applicable only if a minimum of one Term Tuition Fee is paid in advance and can avail for a maximum of one Academic year.
- The discount is based on Current Fee structure. Any revision in fee structure if approved by the regulatory authority later, the difference shall be payable
- In case of any refunds, the official refund policy will be applied and the discount already granted will be adjusted accordingly
- Cut-off date of payment is on or before 10th of every month prior to the fee charge month
- The discount is applied on the net Tuition Fee after concession/reduction, if any

Features of Student Prepaid Card (Optional)



Student Prepaid Card Features

- **MasterCard Prepaid Card:**
 - Made from biodegradable material
 - Can be used for purchases globally including GEMS School Canteen
 - No ATM Cash withdrawal
 - 26 Card designs (one for each school)
- **Dual functionality as Prepaid card and Student ID Card:**
 - School Name & logo
 - Student Name
 - Bar Code
 - Parent Name
 - Mobile Number
 - Emergency Number
 - Photo of student
- Cardholder earns 0.5 Stars on every AED 1 purchase
- Ability to set daily usage limit (set by parent)
- SMS alert to designated parent on transaction



- **Ability to Load / Reload from:**
 - NbadOnline
 - CDM
 - ATM (for NBAD account holders)
 - SMS
 - Al Ansari Exchange / UAE Exchange

Thank You!

For any queries:
Call at 800 2211 or
Email: CustomerSupport@nbad.com

