

EMIRATES NBD
MANCHESTER UNITED
CREDIT CARD
BENEFITS & FEATURES GUIDE



Dwight Yorke, Bryan Robson and Andy Cole
(Left to Right)



Dear Manchester United fan,

It gives us great pleasure to welcome you to the Emirates NBD Manchester United Card family.

For more than a century, Manchester United Football Club has carried on a proud tradition of competitiveness and excellence. As we look ahead to the future, we celebrate a glorious past and continue to lay the groundwork for even greater success.

Your support as a fan is inspirational and invaluable to the team and a driving force of our success. The Emirates NBD - Manchester United partnership is the first step of many to reach out to all our fans in the UAE and get you closer to the game and the 'Theatre of Dreams'.

Thank you for all your support and we hope you enjoy the priceless experiences and privileges that are extended on this fantastic programme.

Sincerely,

Manchester United Team

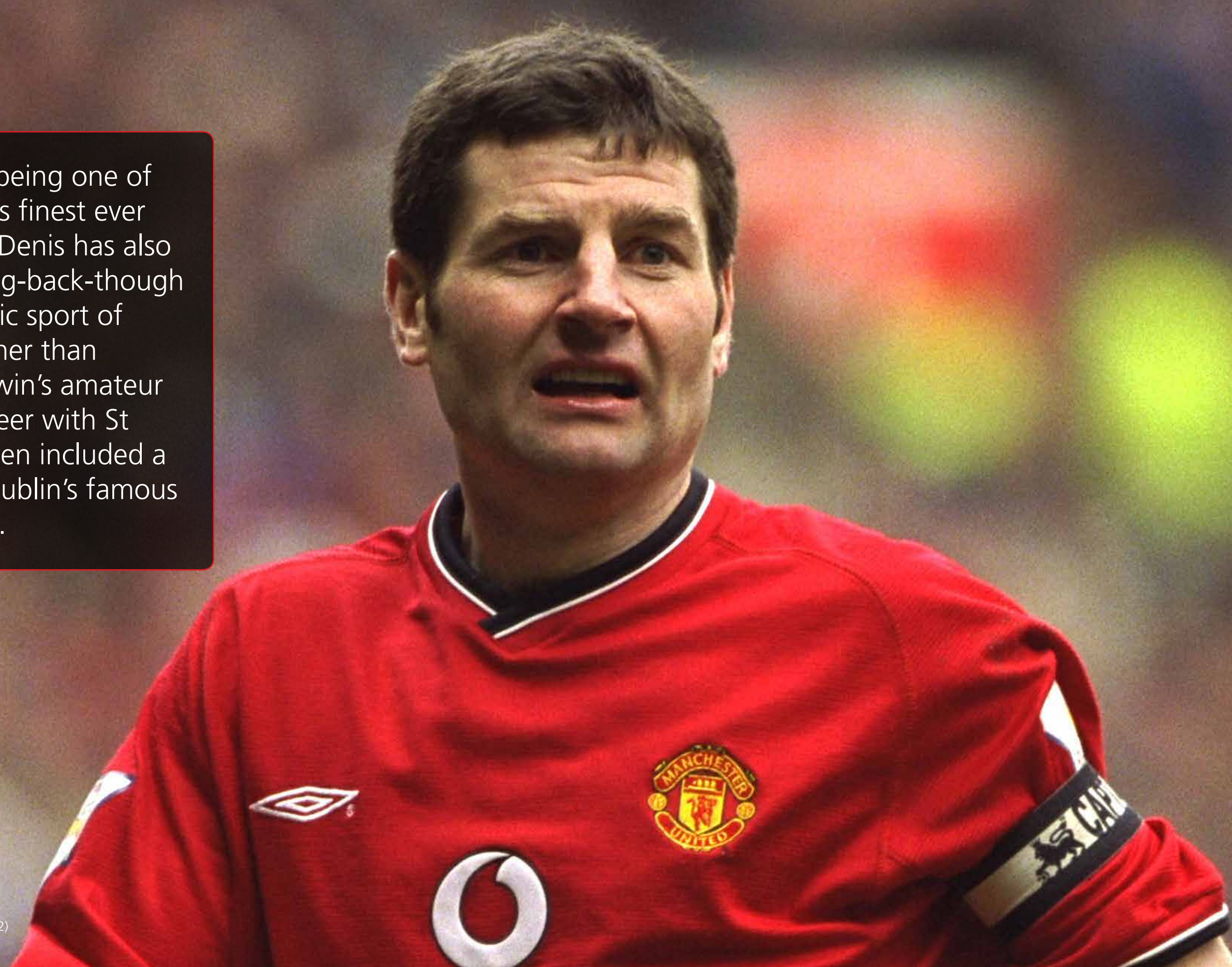


Contents

- Welcome to the Emirates NBD Manchester United Credit Card 7
- Introductory Offers 8
- Reward Programe 12
- Red Deals 13
- Lifestyle Benefits 13
- Financial Benefits 14
- Emergency & Security Services 16
- MasterCard Benefits 18

As well as being one of the United's finest ever full-backs, Denis has also been a wing-back-though in the Gaelic sport of hurling rather than football. Irwin's amateur hurling career with St Finbarr's even included a match at Dublin's famous Croke Park.

Denis Irwin (1990 - 2002)



WELCOME TO THE EMIRATES NBD MANCHESTER UNITED CREDIT CARD

Express your passion and support for your favourite team with the Emirates NBD Man United Credit Card. The only card that offers you:

- > Guaranteed jersey of the your favorite team
- > Guaranteed RED BOX with exclusive Manchester United merchandise
- > Guaranteed Fully paid trip to Old Trafford to watch Manchester United play live
- > Guaranteed Anniversary gift giving you a choice of a signed autobiography of Sir Alex Ferguson, match worn boots and more

Thank you for choosing the Emirates NBD Man United Credit Card

*Please visit www.emiratesnbd.com/cards for updated Terms and Conditions on use of the benefits.



At the height of his football fame, Andy briefly swapped a career in front of goal for life behind the microphone. His one and only single, Outstanding, was released in September 1999.

INTRODUCTORY OFFERS

The Kick-off

As a die-hard Man United fan receive your memorable welcome gift. Activate your card and simply spend AED 2,000 within the first 30 days and we will send you a Manchester United Home Jersey.



A keen golfer in his spare time, Lee was a volunteer on the security team at The Open Championship in 2014. Coincidentally, the major tournament was won by devout United fan Rory McIlroy.

Into the Game

PRICELESS EXPERIENCES

Now that you have got into the game guarantee yourself Priceless experiences that money can't buy every month, quarter and year, to watch Man Utd play live.

Every Month: 3 highest spenders every month will be offered with the following

- a) Highest Spender – Team signed jersey
- b) Second Highest Spender – Individual signed jersey
- c) Third Highest Spender – 50,000 RED Points

Every Quarter: 9 highest spenders every quarter will be offered Fully paid trip to watch the match live

Every Calendar Year: 6 highest spenders of the season will receive the following:

- > 4 highest spenders get couple tickets for a fully paid trip to watch the team training at Old Trafford as well as hospitality tickets to watch the team play 'LIVE'
- > 2 highest spenders get couple tickets for a fully paid trip with hospitality match tickets to watch the team play 'LIVE'

Be the one among the highest spenders – Opt in and get pinning with your Manchester United credit card

The former United striker is such an emblematic figure in his native Trinidad and Tobago that the national arena in Scarborough, Tobago is officially named the Dwight Yorke Stadium.

Dwight Yorke (1998 - 2002)

COMPLIMENTARY GIFT

It does not matter if you are not a Highest Spender, you are anyway guaranteed of the Manchester United memorabilia. Simply spend AED 6,000 in 3 months and receive the RED Box with official Manchester United merchandise.

ANNIVERSARY GIFT*

Guarantee yourself with a lifetime gift that money can't buy on an annualised spend of AED 250,000 in a calendar year.

*Limited period offer. Offer valid till stocks last.

Reward Programme

Earn great rewards with RED Points when you use your Emirates NBD Man Utd Credit Card for your domestic and international retail spending

2X on all international spend

Enjoy double rewards on all your international purchases making shopping abroad twice as fun

5X RED Points on all dining spends*

Enjoy 5 times the rewards on all Dining making your match watching experience so much more rewarding

10X RED Points on sports good stores**

Enjoy 10 times rewards on sports apparels, accessories and much more from leading sports good stores in UAE

Quinton loves impersonating Michael Jackson and even won a local competition back in South Africa when he was only 10 years old.

Quinton Fortune (1999 - 2006)

RED Deals

Support the Champions and enjoy great deals on your visit to the 'Theatre of Dreams'*.

- > **10% discount on total bill at Red Café, Old Trafford**
- > **20% discount of Man Utd Stadium and Museum Tour**
- > **10% discount on Official Membership**

*Only applicable if purchased using Emirates NBD Man United Credit Card, applicable only if purchased directly from Manchester United. Offer not applicable on online purchased

Lifestyle benefits

1. Discounts on air tickets and holiday packages

Get 5% discount on air tickets and up to 10% discount on holiday packages through the Emirates NBD Travel Desk.

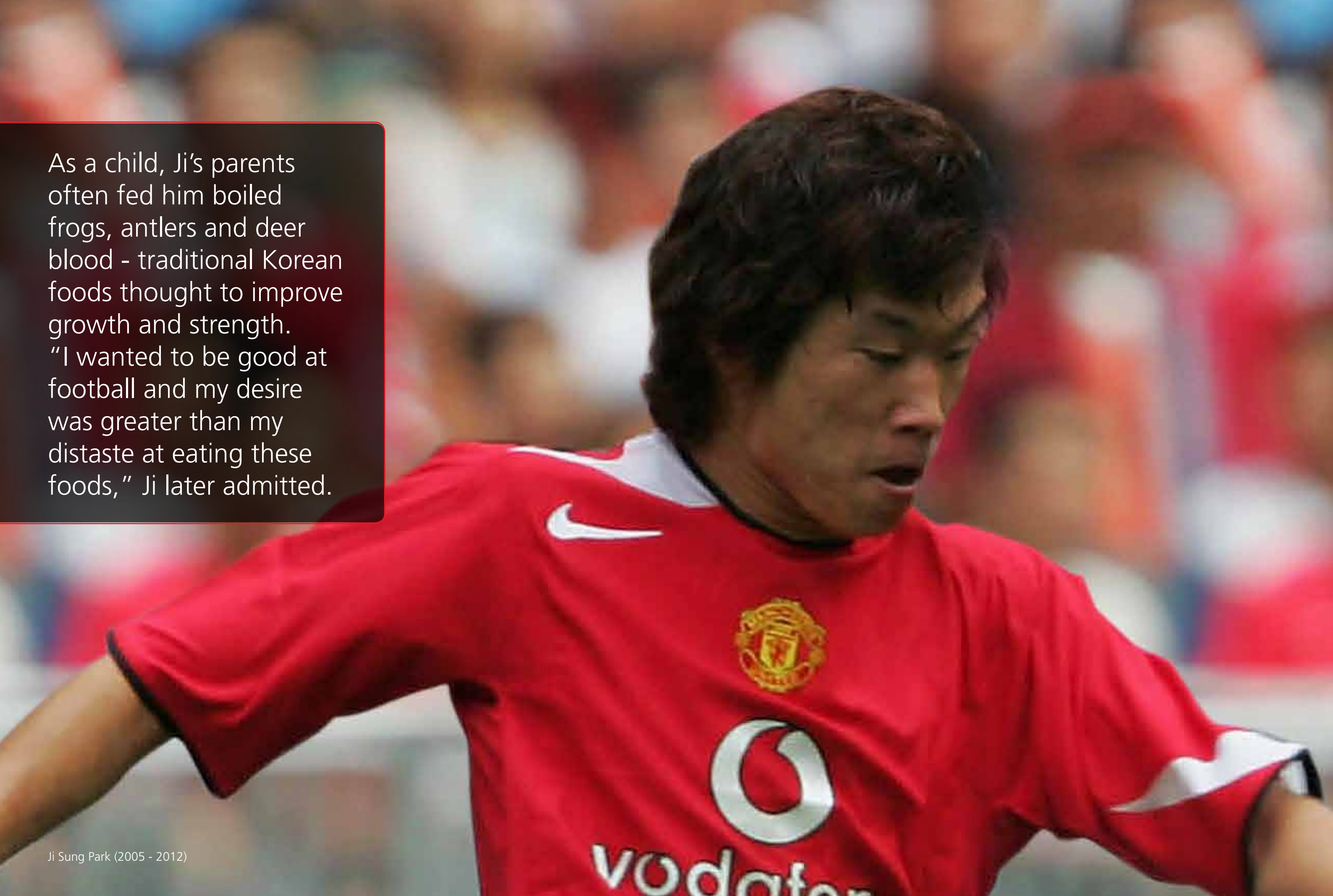
Call **+971 4 404 5979** to book your tickets and holiday packages.

2. Bon Appétit - an exclusive dining experience

Up to 30% at over 2,000 restaurants across the UAE, Middle East and Europe.

Simply use your Man Utd Credit Card at any of the Bon Appétit partner restaurants to avail of fantastic discounts and exclusive dining experiences.

*For the complete list of participating casual and fine dining restaurants, please visit emiratesnbd.com/manutd.



As a child, Ji's parents often fed him boiled frogs, antlers and deer blood - traditional Korean foods thought to improve growth and strength. "I wanted to be good at football and my desire was greater than my distaste at eating these foods," Ji later admitted.

Ji Sung Park (2005 - 2012)

Financial Benefits

Interest-free days

Your Emirates NBD Man Utd Credit Card gives you a maximum of 55 interest-free days, provided you continue to pay your outstanding balance in full by the due date.

Flexible payment options

Your Emirates NBD Titanium Credit Card gives you the flexibility to pay as little as 5% of the outstanding balance each month, and carry forward the balance to the next statement. You can choose to pay 5%, 10%, 25%, 50% or 100% of your card outstanding balance every month.

Choose from the following convenient options to make your card payments:

- > Standing Instruction to debit your Emirates NBD Savings/Current Account
- > Online banking if you are an Emirates NBD Savings/Current Account holder
- > Cash payment through Emirates NBD branches, Cash Deposit Machines in Emirates NBD branches and through Al Ansari Exchange* and UAE Exchange branches*
- > Cheque payments to Emirates NBD Card Payments Division, PO Box 31813, Dubai, UAE

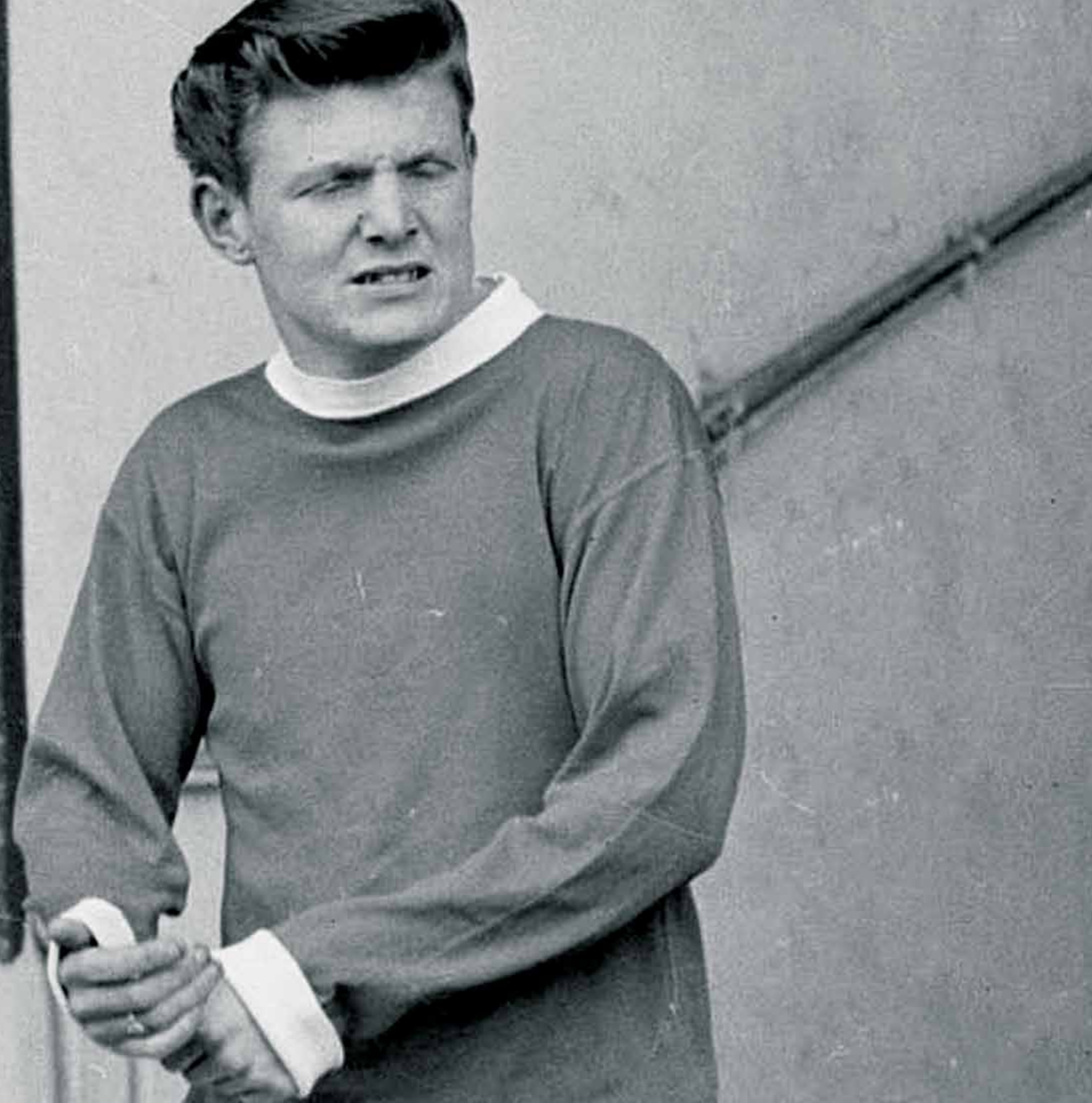
For more information, please call **+971 600 54 0000**.

*A nominal service fee of AED 3 per transaction will be charged for bill payments through the exchange houses. This service fee is in addition to your card payment amount and should be paid along with the bill payment at the Exchange House.

Instant cash

Enjoy instant access of up to 50% of your credit limit as cash with your Emirates NBD Starwood Preferred Guest World MasterCard at over 1.9 million ATMs worldwide or over the counter at any bank branch around the world that displays the MasterCard symbol. A cash advance fee (or foreign currency equivalent, where applicable), whichever is higher, will be charged.

The old player tunnel is the only remaining part of the original stadium, having survived the bombing of the main stand in 1940 and 1941. It was used up until 1993.



The Emirates NBD Installment Plan

With the Emirates NBD Instalment Plan you can buy now and pay conveniently in monthly installments at a low monthly interest rate, making it easier for you to manage those large, unexpected expenses.

- > It's simple - no forms, no faxes; just a phone call, after you have made your purchase on your Emirates NBD Credit Card
- > It's flexible - choose your preferred installment term - 3, 6, 12, 24 or 36 months
- > It's economical - low monthly interest rate

To convert your purchases to the Installment Plan, just call us on **+971 600 54 0000** within 50 days of making your purchase and choose a plan that best suits your needs.

Utility Bill Payments

Use your Emirates NBD Starwood Preferred Guest World MasterCard to pay your Etisalat, du, DEWA and Empower bills online.

Emergency & Security Services

SMS alerts

Get additional security with free SMS alerts for every transaction made on your card. You are automatically enrolled for this service.

Emirates NBD DoubleSecure.

With Emirates NBD DoubleSecure, you can now safely shop online with unique password protection at participating online merchants. All you need to do is to enroll your Emirates NBD Credit Card into DoubleSecure at no cost to you.

Once you enroll into DoubleSecure, every time you enter your enrolled Emirates NBD Card number to make a purchase at a participating online store, you will be prompted to enter your DoubleSecure Password to complete the transaction. This way, even if someone knows your Credit Card number, the purchase cannot be completed without your password at a participating merchant.

For more details, please visit www.emiratesnbd.com/cards

Free 24/7 roadside assistance

Help from Roadside Assistance Centre is just a phone call away, anytime, anywhere in the UAE if you require any of the following services:

- > Lockout service
- > Towing service
- > Fuel delivery
- > Battery boost
- > Flat tyre service

Call **800 722** and present your card to avail of free Roadside Assistance.

Roadside assistance service is limited to 3 usages per year. Inter-Emirate service usage is counted as 2 usages. Inter-Emirate towing will not be applicable. Log on to emiratesnbd.com/cards for latest terms and conditions. The year is defined as per the calendar year from January 1st - December 31st.

MasterCard Benefits

1. Complimentary airport lounges access

As an Emirates NBD Titanium Cardholder, enjoy unlimited airport lounges access at the airport lounges across the Middle East, no matter how often or which class you travel. Simply present your Titanium Card at the lounge counter, step in, enjoy and unwind.

For list of lounges, Terms and Conditions of use of lounge, please visit www.mastercard.com

2. MasterCard experiences and offers

Enjoy enriching experiences, special offers and preferred access from an exceptional selection of categories ranging from culinary, entertainment and culture to lifestyle, shopping and travel.

For more details, visit mastercard.com.

3. Emergency services

Whenever you travel worldwide, you can always count on MasterCard Global Service™ for any card-related need 24 hours a day, 365 days a year. You will have access to a representative who speaks your language, and can help with:

- > Emergency Card Replacement
- > Emergency Cash Advance
- > Lost/stolen cards
- > Locate the nearest ATM that accepts MasterCard®, Maestro® and Cirrus® brands

Use your Emirates NBD Man Utd Credit Card and Start Enjoying the Exclusive Rewards



The Kick-off



**Complimentary
Gift**

**Priceless
Experiences**



**Anniversary
Gift**



For more information, visit [emiratesnbd.com/manutd](https://www.emiratesnbd.com/manutd)