

### Welcome Message

Dear Customer,

Welcome to the July edition of our newsletter.

I hope that the Holy Month is bringing joy, peace and compassion to you and your family. Allow me to take this opportunity to extend my warmest Eid greetings to you all.

With the summer holidays around the corner, it gives me great pleasure to bring you an array of spectacular offers that have been designed especially for you.

Until end of August, pay with your card internationally and receive 10% cash back. Moreover, use your Emirates Islamic Union Coop Tamayaz Card and enjoy up to 15% cash back on your Union Coop store spends. Go through the newsletter and our website for more details, including terms and conditions.

A reminder about our Personal Finance offer. Apply until July 21, 2016 and you could be one of 10 lucky winners to avail a 0% Profit Rate of up to AED 25,000 back. What's more, use our Online Banking portal to win vouchers worth AED 500 and an iPhone SE. Also don't forget to check our website or visit your nearest branch for the ongoing currency of the week offer.

Last but not least, you can invest in Gold Certificates and get cash liquidity of up to 50%. You can also make an Emirates Islamic Investment Time Deposit and earn competitive profit rates.

Finally, congratulations to the Kunooz Savings Account lucky winner who won the luxury Bentley car; as well as our 60 daily winners of AED 5,000 for the month of June. Remember, if you wish to open a Kunooz Savings Account, you can do it online with just a click of your finger.

We hope you enjoy the offers this month and as always, look forward to hearing from you so that we may serve you better.

Regards,  
**Faisal Aqil**  
DCEO - Consumer and Wealth Management

### Online Bill Payment Campaign



Through the months of June and July 2016, we will be rewarding customers who use our Online Banking platform to make domestic and international transfers; telecom, water and electricity payments, RTA payments and Salik/NOL recharges and to book FlyDubai tickets. The 5 customers with the highest number of transactions, will win a voucher worth AED 500 each, while the customer who makes the most transactions will also win the latest iPhone SE.

Terms and conditions apply.

### Finance on Emirates Islamic Gold Certificates

Safe and easy investment in gold with EI. Invest through Gold Certificates and take advantage of new financing facility on your investment. For more details on how you can get up to 50% financing at attractive rates, please visit our website.

### Travel, Spend and Earn 10% Cash Back

As summer holidays are in full swing, here's an offer that you'll love. Emirates Islamic Credit or Covered Cardholders can enjoy 10% cash back on overseas spends made on their cards. Additionally Emirates Islamic Skywards Platinum and Infinite Credit Cardholders can avail extra Skywards Miles on international spends and earn double Skywards Miles on spends at Emirates Airline.

Please remember that you need to register to avail this offer. Just SMS CB to 4451. This offer is valid from June 1 to August 31, 2016.

Terms and conditions apply.

### Five currencies at great rates



For the months of July and August, we will be rotating popular currencies as "Currency of the Week" with promotional exchange rates. We will be offering competitive rates on the most preferred currencies for holiday-goers in the summer.

### Towards a better society

صندوق الإمارات الإسلامية الخيري  
EMIRATES ISLAMIC CHARITY FUND

In May, we launched the Emirates Islamic Charity Fund to govern and manage our charitable donations, one of the key pillars of our overall CSR strategy. The fund will provide financial aid under several main areas, especially food, shelter, health, education and social welfare. In 2015 alone, we disbursed over AED 26 million for charity purposes, including support to charitable institutions like Red Crescent, Tarahum Foundation, Beit Al Khair; and towards medical and educational expenses of individuals. This year too, we have distributed nearly AED 30 million to various charitable causes. For more information, write to Charityfund@emiratesislamic.ae

### Drive away in a Kia or Hyundai with 0% Profit Rate



In our most recent tie-up with Juma Al Majid Group, you can avail Profit Rates starting from 0% on select Kia and Hyundai models. You can also defer your first EMI for up to 90 days. Offer is available for a limited time only!

Terms and conditions apply.

### More cash back with Union Coop Tamayaz Card



Apply for an Emirates Islamic Union Coop Tamayaz Card today and enjoy up to 15% cash back on your Union Coop store spends. What's more, you will earn 10,000 welcome bonus\* Tamayaz Points on your card's first transaction. Offer valid on spends made from June 15 to July 31, 2016. Cash back will be credited by August 31, 2016.

\*Valid only on new card applications.

Terms and conditions apply.

### Mazaya Offers



Use your Emirates Islamic Credit or Debit Card to get 15% discount on your total bill in Radisson Blu Hotel, Dubai Deira Creek. Offer valid till November 3, 2016

Visit our website or download the EI Mazaya App for all offers.

Terms and conditions apply.

