English Verbal Identity Guidelines

Version 1.2

Introduction

Our verbal identity defines how we speak and write as a brand. It helps us connect with our audiences in a relevant and differentiated way, making our brand stand out in the market.

It helps bring our brand strategy to life and unifies our communications by creating a consistent tone.

This guide sets out the key messages and principles we should use when writing.

Section 1
Brand Positioning

Our brand story

Emirates NBD's brand positioning serves as the foundation of the brand strategy, defining how the audience is intended to perceive the brand in the marketplace. It directs all communications and marketing efforts, ensuring a consistent message that resonates with the target audience and reinforces the brand's identity.

Emotional benefit	At Emirates NBD, we inspire confidence. Whether you are an individual, an institution or a business, we bring you along on a journey of trust and partnership.
Heritage, connection to the UAE	As one of the UAE's oldest, pre-eminent banks, we embody the UAE's heritage in our service excellence, ambition and progressiveness — and use this to your advantage.
Practical benefits	Benefit from our proactive service. Use our state-of-the-art, intuitive tools built on robust platforms. Draw on our insight and expertise to uncover optimal financial opportunities. Feel empowered and confident in your financial decision-making.
Outcome	Together with you, we enhance the quality of everyday life and business in Dubai, the UAE and the region. Ultimately, we help shape the region's financial future.
Brand idea	Emirates NBD. We are your **partners in prosperity**.

Strategic overview

Brand Purpose

Create opportunities to prosper

Brand Idea

Partners in prosperity

Through our partnership, we inspire confidence in our stakeholders.

Core Beliefs

The financial health of our countries of operation is our priority

We will continue to build on our decades-long heritage by supporting the growth, development and wellness of our markets and their people.

We are a service business

We are committed to providing world-class banking services to all our customers.

We advise clients using our deep financial expertise

Our expert insights and analysis help clients decide on their best financial way forward.

We make banking simpler through innovation

We are enterprising. We lead the way in adopting the best and latest of banking technologies and in finding modern financial solutions.

Our brand pillars

Our brand pillars define the key themes which our brand should communicate consistently to create a coherent perception of the brand, in line with our positioning.

National and regional

We have a long and illustrious heritage in the UAE and have achieved regional stature. We act as the financial partner in the region's development.

Premium

As a universal bank, our positioning is evolving towards premium, being seen as more sophisticated than mass products and services, and offering expert advice and a superior customer experience.

Relationship and service

We are a service brand. Our service towards all our stakeholders is robust and relies on advisory, relationships and presence.

Innovation

We are innovators, ambitious and dynamic. We use our insights and technology to offer the best banking experience to our customers.

Prosperity and impact

We take care of our people, acting as a proactive partner in their growth and development. We are committed to the good of society and the environment.

Section 2
Brand Messaging Pillars

Brand messaging pillars

Our brand messaging pillars are derived from our brand platform and define the core themes we should consistently communicate. The attributes beneath each pillar represent the qualities that guide how we position and communicate the brand.

National and regional	Premium	Relationship and service	Innovation	Prosperity and impact
Partnership	Sophisticated	Nurturing	Insightful	Community development
Heritage	Committed	Responsive	Technology-led	Environmental protection
Trust	Excellent	Adaptive	Dynamic	Long-term growth
Local expertise				

Section 3
Brand Messaging Matrix

Masterbrand key messages

Theme	Key messages	Proof points
National and regional	• We're dedicated to nurturing the skills and capabilities of our region for a better tomorrow. • We partner with UAE's dynamic entrepreneurs to create opportunities to prosper.	• Our strong national and regional presence gives us the knowledge and skills to serve our customers with excellence. • Our rapidly expanding network in the UAE and abroad gives customers seamless access to our services as well as regional expertise. • Our footprint in key regional economies such as Saudi Arabia, Egypt and India is growing, boosting financial ecosystems. • We have expanded our global presence from 7 countries in 2007 to 13 in 2024. • The Dubai Growth Initiative for local SMEs to scale and go global has achieved significant success.
Premium	• We are committed to delivering a superior experience for our customers and wider stakeholders. • We deliver personalised and responsive services, ensuring customers feel valued across all touchpoints. • Our people are our most valuable asset — their dedication is important to our sustained level of excellence.	• We set ourselves apart with cutting-edge digital innovation, providing seamless, tailored financial tools and lifestyle benefits to all our customers. • Our premium services like investment options, insurance and global privileges are accessible to everyone, making Emirates NBD feel like a premium bank across our segments, and underscoring our leadership in the financial sector. • Our 24-hour call centre provides round-the-clock availability. We also distinguish ourselves by integrating digital tools like IVR and WhatsApp banking alongside our call centre, ensuring comprehensive and accessible service options for customers.
Relationship and service	• We continuously train our people to enhance their skills and ensure they meet our high standards for customer service and financial advisory. • We value our customers' feedback and act upon it. • Our people's empathy and responsiveness are pivotal to our world-class service.	• We invest heavily in improving customer service on our digital platforms and at our branches, expanding our network for better reach in the UAE and abroad. • Our relationship managers undergo industry-recognised training and certification on a regular basis to enhance their skills. • We ask customers for feedback through over 3,000 interviews every month, analyse the data and act upon it to enhance our services. • Our Net Promoter Score (NPS) has steadily increased YTD.
Innovation	• We offer cutting-edge banking solutions that keep our customers ahead of change. • Our state-of-the-art intuitive tools ensure convenience, efficiency, security and transparency in every transaction. • We foster a culture of innovation and creativity to build solutions that unlock new opportunities.	• Our Mobile Banking app, ENBD X, has redefined everyday banking, setting new standards by seamlessly blending wealth and retail services, empowering goal-setting and transforming our digital services. • Since 2017, Emirates NBD has partnered with the DIFC Innovation Hub to support FinTech start-ups, fostering innovation by transforming concepts into practical solutions, demonstrating the bank's focus on enhancing customer experience. • Our National Digital Talent Incubator (NDTI) programme, launched in 2023, fosters innovation and nurtures talent in the UAE's FinTech sector. • We partnered with Dubai FinTech Summit, focusing on innovation in financial technology and cross-border collaboration.
Prosperity and impact	• We embody the UAE's entrepreneurial mindset, focusing on the future in everything we do. • With our proven track record, we provide peace of mind to investors, safeguarding assets for long-term prosperity. • We are committed to societal partnerships and impact, from community-centred programmes to financial literacy and environmental protection. • We uphold the highest standards of governance, transparency and integrity.	• We have built a strong presence over 60 years, driving economic progress for our customers, people, investors, communities and region. • Our Investment Banking team plays a significant role in supporting the growth of the equity capital markets in the UAE, managing major IPOs for both public and private sectors. • We've contributed to several impactful government sustainability programmes such as Financial Literacy, support of People of Determination, Sustainable Finance, major Green Sukuk issuances and other initiatives such as affordable housing, community engagement (See Her Empowered - SHE) and digital economic development (1 billion digitisation programme). • We support the UAE's COP28 agenda and have received recognition for our sustainable finance initiatives. Our Green Bond programme showcases our position as a responsible and forward-thinking financial institution. We organise events like the annual Emirates NBD Unity Run, promoting inclusivity and social impact. • We support SME growth, aligning with national economic diversification goals. Our AED 500 million SME Growth Initiative supports businesses with affordable financing, helping them expand beyond the UAE.

Section 4

Tone of Voice Principles

Introduction

If our messaging is about what we say to customers, our tone of voice is about how we say it.

It's all about building a connection with our audiences and sounding like we're one unified brand and business, no matter who we're talking to.

Why we need a tone of voice

Our tone of voice captures the unique personality and attitude of the Emirates NBD brand, complementing our visual brand across all written and oral communication, from everyday interactions to inspirational campaigns.

Tone of voice is how we write and speak — not what we say, but how we say it:

What I said	How I said it
Message 'Call us'	**Tone** 'Give us a ring' 'Let's talk' 'Let's chat' 'Talk to us'

What we say is dictated by our principles, experiences and aspirations, how we say it is informed by our brand personality.

When used consistently, thoughtfully and tailored to each audience, our tone of voice is a powerful way to build a feeling about our brand in people's minds. We want our customers to perceive Emirates NBD as a brand that understands them, knows what they want and speaks their language.

Tone of voice principles

Our Tone of Voice helps to bring our brand to life, building trust and recognition through a consistent and distinct voice across all touchpoints.

Our heritage, stability and stature are reflected in many aspects of the principles, providing reassurance and trust. We apply these principles to communicate with our customers in a premium and sophisticated manner.

The principles help us deliver on our messaging pillars, reflecting our distinctive brand personality and overall brand idea: Partners in prosperity.

Human

We connect with our audience with honesty and transparency, always in clear, straightforward language. We avoid jargon, ensuring every interaction strengthens trust, collaboration and partnership.

We write person to person
We think customer first
We are succinct and clear

Smart

We demonstrate how we, as a solution-driven, future-focused bank, work hand in hand with our partners to deliver innovative solutions. Together, we create the most progressive and forward-looking experiences that drive mutual success.

We are credible experts
We are strategic
We are forward-looking

Optimistic

We build trust by showcasing our confidence and hope for the future. By partnering with our customers, we use our expertise to secure their prosperity, ensuring progress for all.

We are positive
We are confident
We inspire with leadership

Tone of voice principles

Human	We write person to person We use jargon-free language that's easily understood and infused with warmth when appropriate. This helps to build trust and deeper connections. There is an energy to our words that comes through in the use of active sentences and action-led verbs.	We think customer first Focused on the customer's needs, we speak directly to them and lead with the end benefit. We treat them with respect and never undermine their intelligence.	We are succinct and clear We deliver clear, concise information without leaving out any important detail. Editing is key. We reflect on our writing and simplify, but without compromising clarity.
Smart	We are credible experts We share knowledge and expertise with customers, our partners in progress, showing our understanding of their needs and aspirations. We build trust by offering insights and practical guidance, avoiding exaggerated claims or 'hard sell', while assuring customers that we are ready for the future.	We are strategic Our decisions are intentional, driven by insight and a clear vision for the future. Our communication should reflect this clarity and direction. We focus on the bigger picture, ensuring our words are precise, meaningful and aligned with our long-term goals.	We are forward-looking Innovation is at the core of everything we do, and our words should reflect the forward-thinking, technology-driven solutions we bring to our customers. Whether we're talking about breakthroughs in digital banking or seamless customer experiences, we focus on tangible benefits and real-world impact.
Optimistic	We are positive We want customers to feel good about their finances, so use a supportive, constructive and optimistic tone. Focused on solutions, opportunities and benefits rather than problems and challenges, we use definitive language to express certainty and build confidence in our brand.	We are confident We believe in what we do, in the impact we have on our customers, and in the future we are shaping. Our language should reflect this confidence, clear and assured. We speak with certainty and clarity about how our products and services make a real difference. We focus on possibilities and progress, our words always inspiring trust and optimism.	We inspire with leadership We demonstrate our progressive approach through engaging and inspiring language that reflects our leadership in the UAE, the broader region and the industry. Our words should reinforce how we are shaping the future of banking locally and regionally.

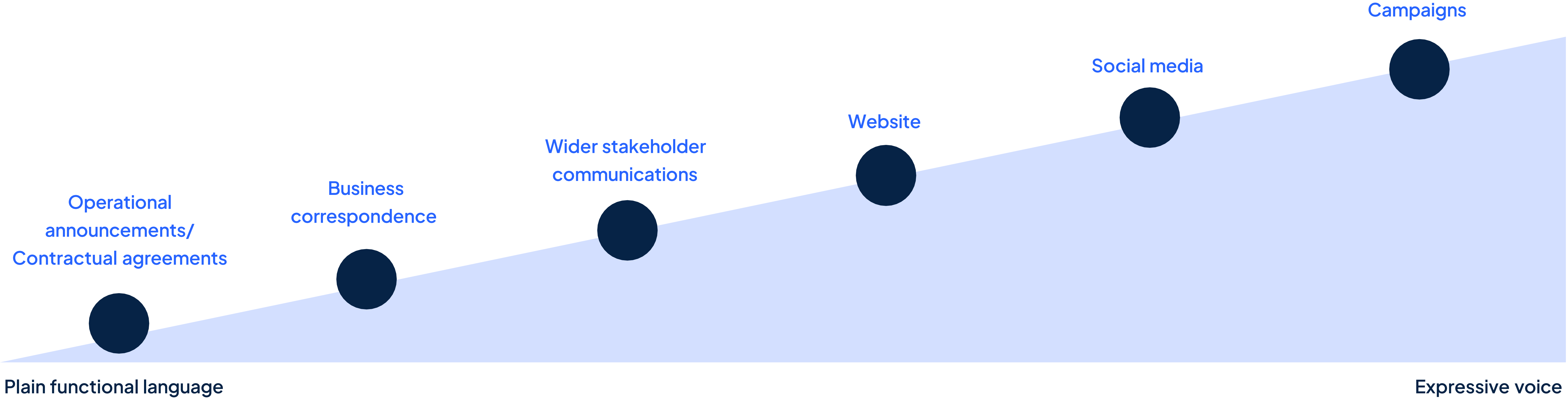
Flexing our tone for different audiences

We modulate our tone of voice to connect with all our audiences while tailoring what we communicate to their individual needs.

We do this by dialling up and down each of the principles, as shown in the illustrative example on the right. **Ultimately, the tone will be defined by the communication objective, audience and intended message.**

Context is everything

While our tone of voice defines how we communicate with our audience, it's important to consider the context and type of communication that will drive the message.



Contractual agreements	Business correspondence	Wider stakeholder communications	Website	Social media	Campaigns
This document represents a contract between Emirates NBD and the supplier. It confirms our agreement that the supplier will deliver services to Emirates NBD and relevant Emirates NBD companies.	Our branches will be closed for Eid Al Adha on XX XXXX 2025. Transactions will not be processed on this day, but our support channels remain available if you need assistance.	As the spirit of Ramadan fills the air, Emirates NBD invites you to come together for a special Iftar gathering. Join us for a delightful feast and an evening of warm hospitality.	Everyday banking on the move. Stay on top of your banking wherever you are using our award-winning Mobile Banking app, ENBD X.	Our volunteers are sharing love and compassion as part of our Giveback initiatives during Ramadan. #EmiratesNBD #RamadanGiving #Ramadan	A RED card for true REDS. Introducing the credit card for fans of an iconic football club. The Emirates NBD Manchester United Credit Card is free for life and offers unique benefits and rewards linked to your favourite team. This is a must-have for supporters of the Red Devils.

Section 5
Tone of Voice in Action

Introduction

This section brings everything together to show you real-life examples of how our key messages and tone of voice work in practice. Use these as a reference point for all the communications you develop.

Human – Principle 1 **We write person to person**		**Human – Principle 2** **We think customer first**		**Human – Principle 3** **We are succinct and clear**	
Use **active**, not passive sentences to stay close to the reader.	Personal Banking We're here to manage your banking, so you can focus on what matters most.	Make the customer feel **heard**, **valued** and **cared for**.	Personal Banking We're always looking to improve what we do. Our aim is to make your banking simple and seamless.	Use **few words**, **well**.	Personal Banking Making everyday banking a breeze.
	Priority Banking Your financial goals are our priority, and we're here to support you.		Priority Banking We listen first, then work with you to build a path forward.		Priority Banking Wealth solutions tailored to your goals.
	Business Banking We give your business the finance it needs to grow, with tailored solutions that work for you.		Business Banking Banking that opens doors and unlocks new opportunities.		Business Banking Seamless Business Banking. Simple as that.
	Business Banking (Premium Tiers) We support you in growing your wealth with expert guidance.		Business Banking (Premium Tiers) Banking that's tailored around the way you work.		Business Banking (Premium Tiers) Sophisticated solutions for tomorrow's businesses.
Speak **directly** to the reader with clarity.	Personal Banking Saving for something special? Together, we can make it happen.	Use your words to show **understanding** of their needs.	Personal Banking Holidays are exciting! Let's plan ahead.	Use **statement + solution** to communicate a clear customer **benefit**.	Personal Banking Manage your money with ease. Our ENBD X app helps you stay in control.
	Priority Banking Your journey is personal and we're here to make it smooth and rewarding.		Priority Banking Finances tailored to you.		Priority Banking Financial planning can be complex. We're here to help you navigate it with greater ease and confidence.
	Business Banking You run your business. We'll back you with the right financial support.		Business Banking We understand the demands of running a business. That's why our accounts can be opened in a few easy steps.		Business Banking Planning the next financial year? Tap into our expertise.
	Business Banking (Premium Tiers) Your success is our focus. Let us help you build on it.		Business Banking (Premium Tiers) We know what success means to you. It's our aim to help you live it.		Business Banking (Premium Tiers) Expect more for your business? We have you covered.

Smart – Principle 1
We are credible experts

Use **varied sentence lengths** and punctuation to add pace and demonstrate our agile approach.	Personal Banking Benefit from our guidance and tailored products for your financial needs.
	Priority Banking We're here to support you in growing and preserving your wealth. Our guidance is tailored to your unique financial needs.
	Business Banking We go beyond transactions, helping you navigate challenges with informed, practical support.
	Business Banking (Premium Tiers) Backed by experience. Designed to support your ambitions.
Use **alliteration**, **rhythm** and **repetition** to break up copy and add energy.	Personal Banking Secure and simple. Banking you can trust.
	Priority Banking Thinking beyond tomorrow. Working to grow your wealth.
	Business Banking Strategic insights, streamlined support, smart solutions.
	Business Banking (Premium Tiers) Simpler processes, smarter solutions, stronger results.

Smart – Principle 2
We are strategic

We're experts in banking, and it shows through our **confidence**, **knowledge**, **experience** and **understanding**.	Personal Banking We provide clear insights, empowering you to make informed decisions.
	Priority Banking We've been helping people prosper in the UAE for over 60 years.
	Business Banking Growing a business demands a strong, flexible business model. We're here to help you shape yours.
	Business Banking (Premium Tiers) Our experts anticipate your needs to support your business ambitions.
Don't say we're 'innovative' but tell the **story** of our **innovations** and how they benefit customers.	Personal Banking From seamless transfers to smart financial tools, the ENBD X app offers an enhanced banking experience.
	Priority Banking Our ENBD X app is designed to support your financial goals, giving you better visibility and control over your finances.
	Business Banking Stay ahead with digital tools that support your business growth and adapt to your evolving needs.
	Business Banking (Premium Tiers) Innovate and expand with a financial partner that's built for what's next in global business.

Smart – Principle 3
We are forward-looking

Share our **beliefs** and **objectives**.	Personal Banking We're leading the way towards a progressive future in the Middle East.
	Priority Banking We focus on the bigger picture, caring about the collective prosperity of our wider community.
	Business Banking We're committed to sustainability, from reducing our carbon footprint to enabling access to green finance.
	Business Banking (Premium Tiers) We believe in shaping what's next. That's why we're committed to enhancing your experience with innovative solutions.
Don't just say **what** we're doing to progress, explain **why** we're doing it.	Personal Banking We champion sustainable growth across the UAE, strategically reducing our environmental footprint to secure a better future for all.
	Priority Banking Time is precious. That's why we want to save you some with simplified banking processes.
	Business Banking Digital-first tools, expert support and flexibility to grow your way.
	Business Banking (Premium Tiers) Strategic banking for what's next: intelligent insights, global capabilities and agility to lead in a changing world.

Optimistic – Principle 1 We are positive		Optimistic – Principle 2 We are confident		Optimistic – Principle 3 We inspire with leadership	
Keep language **positive** but **genuine**, especially during difficult messaging.	Personal Banking Thank you for getting in touch. Someone from our team will contact you soon.	Reflect our **hands-on**, **practical** approach using **reassuring language**.	Personal Banking Big plans for the year ahead? Let us help with the finances.	As **progressive leaders**, we write to **inspire** and **connect**.	Personal Banking Let's make a difference in our community during Ramadan.
	Priority Banking We're here to support you with your financial goals.		Priority Banking Every home journey is different. Our loan solutions are designed to fit yours.		Priority Banking Progress starts by understanding what matters to you.
	Business Banking Embarking on a business journey is exciting, and our experts are here to support you every step of the way.		Business Banking Wondering how to take your business to the next level? Talk to our experts.		Business Banking Building a business takes a team. Make our experts part of yours.
	Business Banking (Premium Tiers) We value your time. That's why we constantly look for ways to simplify your banking experience.		Business Banking (Premium Tiers) Exceptional banking, tailored to you.		Business Banking (Premium Tiers) We work with world-class businesses. That drives our focus on quality and consistency.
Talk about the **reality** of finances or investments with **confidence** and **reassurance**. Don't dwell on the negative.	Personal Banking Managing money requires expertise. Our experts help you stay ahead of the curve.	Reflect our **can-do** approach and commitment to **constant improvement**.	Personal Banking Progress drives us. We keep refining our services to meet your evolving needs.	When speaking to a broader audience, use **inclusive** language that **brings people together**. Show **pride** in our **region** and its **people**.	Personal Banking Growing strong financial futures in one of the world's fastest-growing regions.
	Priority Banking Unlock your financial possibilities. Our experts help guide you with tailored strategies.		Priority Banking We're committed to serving you better, and your feedback shapes what we do next.		Priority Banking Together, we're building strong financial futures.
	Business Banking Your business needs will keep evolving. Let our experts support you every step of the way.		Business Banking We're here to meet your banking needs, no matter how unique they may be.		Business Banking Creating opportunities to prosper. Together.
	Business Banking (Premium Tiers) Investment requires market insight. That's where our expertise matters.		Business Banking (Premium Tiers) We're committed to supporting your prosperity through solutions aligned to your evolving business needs.		Business Banking (Premium Tiers) We're driving progress in the region. Let's move forward together.

Bringing our tone of voice principles to life

In the following slides, you'll find examples that demonstrate how our tone of voice principles work together.

Take a moment to compare the original and re-written versions of each message to better understand the application of these principles.

Careers

Before

Opportunities for Emiratis

For 60 years, we've been one of the UAE's largest Emirati employers. We offer accelerated career opportunities, world-class professional development, and the chance to directly support our city and nation's continued economic transformation.

After

A world of opportunity for Emiratis

We're leading the way towards a progressive future in the Middle East. People are our passion.

Over the past 60 years, we've become one of the UAE's largest Emirati employers, offering opportunity for all, world-class professional development and the chance to be part of a thriving economy.

We are positive

We inspire with leadership

Life at Emirates NBD

Before

Life at Emirates NBD. Meet our people.

Our people are our most valuable asset. We credit our success to our ability to attract, develop and retain the right talent. We have built a culture based on diversity, collaboration, innovation, challenges and growth — all while preserving work-life balance.

After

The power of our people. Who we are.

We are confident

People are the driving force behind our success, and we're committed to attracting and nurturing the best talent for every role.

We are positive

Our unique culture is built on three key principles: diversity, collaboration and innovation. We encourage everyone, whether managers or new hires, to break down barriers, work together and explore new ways of working.

We inspire with leadership

Recruitment

Before

Share your talent. Embrace your passion.

We are looking for powerful players, game-changers and future leaders. At Emirates NBD, you will be part of a company that puts its own people first, celebrates uniqueness and welcomes talent with open arms.

Join us to help shape the future of banking, together.

After

Grow your talent. Welcome to a world of opportunity.

We write person to person

We're looking for team players who share our belief in the value of diversity, collaboration and innovation.

We are positive

Help us to grow our vibrant culture that puts people first, champions individuality and treasures talent.

Join us and become a partner in prosperity.

We are succinct and clear

Opening an account

Before

Secure your savings: Explore the benefits of deposits!

Dear customer,

At Emirates NBD we want to help you with your financial aspirations to get you closer to your goals in life. Fixed deposits are a smart easy way to grow your savings steadily and securely.

Consider exploring fixed deposits as a way to watch your money grow with peace of mind.

After

Looking to start saving? Deposits make it easier.

We are succinct and clear

We are positive

Dear Customer,

You have your financial goals and we're here to support you every step of the way.

We write person to person

We think customer first

Fixed deposits are a smart way to save steadily and securely.

Consider setting one up today and watch your money grow with peace of mind.

We are confident

Current account

Before	After	
A world of opportunities to explore.	**Explore a world of opportunities**	We are positive
Get privileged benefits, freedom of flexibility and a full suite of personalized features that will simplify your everyday banking needs.	Enjoy exclusive benefits with the freedom to bank from anywhere with personalised features that make everyday banking simpler.	We think customer first

Loans

Before

Explore from a wide range that suits your needs at an affordable rate!

We strive to provide financial assistance to everybody who needs it. Our Loans come with a hassle-free and easy application process.

This summer, it's raining gold with loans.

After

Flexible loans designed for you

Whether you're planning for a new home, a new car or a personal milestone, our wide range of loans will help you get there.

Experience a hassle-free application process with less paperwork, giving you more time to focus on what matters.

Apply online today.

We think customer first

We write person to person

We are positive

Credit cards

Before

Introducing the new noon One Credit Card

Dear Customer,

Do you shop at noon? Would you like to get up to 20% back as noon credits on all your purchases? Unlock your savings with us today!

After

Introducing the new noon One Credit Card, packed with benefits

We are positive

Dear Customer,

Here's even more reason why you should shop at noon. You can now get up to 20% back as noon credits with every purchase using our noon One Credit Card.

We write person to person

We think customer first

Don't wait, start saving now.

Apply for a noon One Credit Card today.

We are succinct and clear

Credit cards

Before

A card that loves your favourite team as much as you do!

Dear customer,

If you're looking for a way to show your love and passion for Manchester United, don't look any further! The Emirates NBD Manchester United Credit Card is free for life and offers a host of rewards that holds a special place in the hearts of true RED fans including RED points on all spends and a chance to win freebies!

After

A RED card for true REDS

We think customer first

Dear Customer,

Introducing the credit card that will take your game to the next level.

We are succinct and clear

The Emirates NBD Manchester United Credit Card is free for life and perfect for the dedicated fan.

We are confident

Enjoy a world of unique benefits including RED points on every spend and the chance to win exclusive gifts.

We are positive

Developing new content

Following our key messages and tone of voice principles, we've crafted content pieces that introduce the masterbrand and each of the segments.

For social media posts, we suggest using the following structure to create impactful, brand-building content:

- Statement of belief or purpose
- Details of the product, event or activity
- Call to action
- Sign-off

On the following pages, you'll see this approach in action across all segments.

All our messages must align with our messaging pillars and brand idea: Partners in prosperity.

Masterbrand

Important:
When using this content, always check that the financial information matches the latest details on our website under **About Us > Investor Relations**

Short

Emirates NBD is a leading bank in MENAT, helping people and businesses prosper for over 60 years. With a total income of AED 14.4 billion and total assets of AED 1.2 trillion, Emirates NBD is listed on the Dubai Financial Market (DFM) and employs over 30,000 people, representing more than 90 nationalities. Recognised among the UAE's most valuable brands, Emirates NBD's brand value increased 34% to USD 6.1 billion in 2026. Our portfolio spans retail banking, corporate, private and other ventures. We promote sustainable growth in the UAE, developing innovative solutions to enrich our communities and build strong financial futures for the region.

Long

As a leading bank in the MENAT region, we have built a strong presence in the Middle East for over 60 years, supporting individuals and businesses. This purpose underpins everything we do and reinforces our mission to drive economic progress for our customers, people, investors, communities and region.

Emirates NBD is listed on the Dubai Financial Market (DFM). With a total income of AED 14.4 billion and total assets of AED 1.2 trillion, our global footprint includes the UAE, Egypt, India, Turkey, Saudi Arabia, Singapore, the UK, Austria, Germany, Russia and Bahrain with representative offices in China and Indonesia. In 2026, Emirates NBD's brand value increased 34% to USD 6.1 billion, reinforcing its position among the UAE's most valuable brands.

Our unique culture is built on the principles of diversity, collaboration and innovation. As a Group, we employ more than 30,000 people, representing more than 90 nationalities. We are one of the largest and most culturally diverse employers in the UAE and one of the largest Emirati employers, offering world-class professional development and the chance to change the future of finance.

As leaders, we recognise our responsibility to our employees, our customers and the planet. Corporate responsibility is deeply rooted in our culture, shaping the decisions we make at every level. We actively work to promote sustainable growth in the UAE, enhancing the lives of people within our communities and building a strong financial future for the region. We're also leading the way forward in sustainability-linked finance as demand grows for ESG-related financing in line with the UAE's Net Zero action plan.

Personal Banking

Headlines

- Everyday banking made easy
- Stay ahead of your everyday needs
- Your finances at your fingertips

Introducing Personal Banking

We're here to make Personal Banking work better for you. Our solutions are designed to fit your everyday needs with simplicity, accessibility and value in mind.

Experience matters, which is why we're focused on making every interaction more seamless and more rewarding. We're always looking for ways to enhance what we offer and how we support you. Our award-winning ENBD X app offers more than 200 services, putting you in control of your finances and giving you the freedom to bank anytime and from anywhere. Whether you're saving for something special or looking to take out a loan for that next big project, we make sure you have the support you need.

Our commitment goes beyond banking. We support our communities so they can thrive. We think big picture, working to reduce our environmental impact while growing strong financial futures for individuals and businesses in one of the world's fastest-growing regions.

Personal Banking
Social media posts

- Statement of belief or purpose
- Details of the product, event or activity
- Call to action
- Sign-off

Customer-centricity

Your financial needs are our priority. That's why we made transferring money as simple as possible. With DirectRemit, you can transfer money to 6 countries for free in just 60 seconds.

Fast, free and convenient, DirectRemit is available 24/7. Access it online or through the ENBD X app.

Discover more on emiratesnbd.com.

#EmiratesNBD #DirectRemit

Innovation

At Emirates NBD, innovation is more than just a buzzword. It's how we empower you to move faster, stay in control and achieve more.

From digital banking experiences to AI-driven solutions, our innovative approach to banking ensures you are one step ahead.

Let's explore opportunities.

#InnovationAtEmiratesNBD
#FutureOfBanking

Future growth/Sustainability

At Emirates NBD, we're focused on building a sustainable future with you in mind. Whether it's securing your financial growth or supporting eco-friendly initiatives, we're committed to helping you and our communities thrive.

Together, we're shaping a better, greener future. Get in touch to learn how we can help you grow sustainably.

Discover more on emiratesnbd.com.

#GreenFuture #Sustainability

Priority Banking

Headlines

- Growing a strong financial future
- Elevate your banking experience
- Your prosperity is our priority
- Helping you meet your financial goals

Introducing Priority Banking

With Priority Banking, your dedicated relationship manager is here to support you at every stage. Whether you're planning your next step or taking time to enjoy the moment, we provide attentive service, access to premium solutions and a banking experience shaped around your financial goals.

Finance gives us freedom, and we're here to help you find yours. We understand your ambitions and work with you on your journey, offering unique products and services for the life you want to lead. From investing in smart technology to help you unlock new opportunities, to simpler banking processes that allow you to focus on what matters, we do what it takes to support you.

As a Priority Banking customer, you can rely on our experts to think beyond today. Our aim is to grow and preserve your wealth and support you with insights and advice when you're exploring new ideas or making big financial decisions. Together, we will build a wealthier and more secure tomorrow for you.

Priority Banking
Social media posts

- Statement of belief or purpose
- Details of the product, event or activity
- Call to action
- Sign-off

Customer-centricity

At Emirates NBD, we believe in more than just managing your finances — we're here to help you prosper. From sustainable investment options to personalised financial solutions, we're building a better tomorrow, together.

Let's steer your financial journey towards success.

Discover more on emiratesnbd.com.

#PriorityBanking #EmiratesNBD

Innovation

At Emirates NBD Priority Banking, innovation supports what matters most to you.

From cutting-edge digital solutions to personalised wealth strategies, we empower you to stay ahead in a fast-changing world.

Visit our website to learn more about our innovative banking solutions.

#InnovativeBanking #EmiratesNBD #PriorityBanking

Future growth/Sustainability

As your trusted financial partner, we're here to turn today's ambitions into tomorrow's successes.

Whether you're growing your wealth, planning your legacy or looking for sustainable finance solutions, our team of experts will help you stay ahead.

Discuss growth and sustainable finance opportunities with us.

#MaximisingSuccess #PriorityBanking

Business Banking

Headlines

- Sharing your entrepreneurial spirit
- From start-up to scale-up
- Supercharge your business
- Giving you the tools to grow

Introducing Business Banking

As a leading bank in the region, we understand your business needs. With our experienced team, you get expertise, convenience and personalised service to support you. We plan and simplify banking so you're free to focus on growing your business.

Our agile products and services are designed to help you build and maintain momentum. By investing in innovative solutions such as our cutting-edge business banking platform, businessONLINE, we aim to boost your efficiency, help you stay ahead of the market and maximise your financial health. Our industry-leading partners support us in mitigating risk while shaping the future of banking for you.

We share your pride in representing the UAE and our flourishing region on the global stage. Our vibrant and future-focused culture is inspiring and fuels ambition. By partnering with us, you open doors and unlock new opportunities that empower local SMEs to scale and go global.

Business Banking
Social media posts

- Statement of belief or purpose
- Details of the product, event or activity
- Call to action
- Sign-off

Customer-Centricity

At Emirates NBD Business Banking, we are your partner in success.

From our digital banking platform, businessONLINE, to specialised SME support programmes and global trade finance expertise, every solution we offer is designed with your business in mind.

Whatever your vision, we will work with you and bring it to life.

Discover solutions tailored to your business requirements [LINK]

#EmiratesNBD #BusinessBanking #SMEFinance #PartnersInProsperity

Innovation

With businessONLINE, we make your banking transactions simpler.

This cutting-edge banking platform gives you full control of your finances, enabling you to conduct transactions from anywhere and make informed decisions to power your business.

Explore the features of businessONLINE [LINK]

#businessONLINE #EmiratesNBD #BusinessBanking #InnovativeBanking

Future Growth/Sustainability

We are committed to powering your growth in a sustainable way. Your business deserves more than just a bank — it deserves a partner in progress.

Our tailored financial solutions and expert support are designed to help you scale new heights and seize new opportunities.

Discover how we can grow your business together [LINK]

#EmiratesNBD #BusinessBanking

Business Banking (Premium tiers)

Headlines

- Expert banking, tailored to you
- The art of smart Business Banking
- Simple processes, smart solutions, strong results
- Expect the best, experience more

Introducing Business Banking

We know you've made your mark and want to build on your success. Our specialised Business Banking team understands what it takes for a business to maintain momentum and maximise efficiencies. We work with you to build a robust financial model that strengthens your business and streamlines your operations.

Our agile, cutting-edge solutions are tailored to your business needs. With businessONLINE, our advanced banking platform, we give you the technology to grow while saving you valuable time and effort. Our team brings a wealth of expertise to support you, whether it's through specialist advisors or relationship managers to guide you through complex challenges.

With our strong regional presence, we empower you to expand across borders with confidence, drive your vision forward and take advantage of opportunities.

The proven growth of our clients is a testament to our commitment and expertise. In 2024, we added the prestigious Euromoney Awards 'Best Bank' and 'Best Regional Bank' to our growing collection of accolades.

Business Banking (Premium tiers) Social media posts

- Statement of belief or purpose
- Details of the product, event or activity
- Call to action
- Sign-off

Customer-centricity

Your unique Business Banking goals require tailored solutions. Our team of experts will work closely with you to understand your needs and offer you customised strategies to power your business.

Supported by a dedicated relationship manager, we are here to guide you every step of the way, so you can focus on growing your business.

Read more about our Business Banking solutions on [LINK]

#EmiratesNBD #BusinessBanking

Innovation

Experience the future of business banking with Emirates NBD's innovative solutions, designed for visionary entrepreneurs.

From priority relationship management to exclusive access to our cutting-edge digital banking platform businessONLINE and tailored financial solutions, we bring innovation to every aspect of your business banking journey.

Learn how we can help your business reach its full potential [LINK]

#EmiratesNBD #BusinessBanking

Future growth/Sustainability

Partnering with a leading bank in the region means supercharging your business with the expertise needed for future growth.

Our Business Banking team is your trusted partner, dedicated to supporting your business and plans for expansion and success.

Read more about how we can support your business on [LINK]

#EmiratesNBD #BusinessBanking

Section 6
Writing Guidelines

Introduction

These writing guidelines cover style, spelling and grammar conventions for content across all our channels.

Good writing gets attention

Most of your readers will spend just a few seconds on any piece of content before deciding what to do next. Good, well-written content that's grammatically correct and engaging can hold their attention.

Familiarise yourself with these guidelines so you can write consistent, well-structured prose that reflects well on you and on the bank.

And never forget to edit and proofread. What you write must be 100% error-free.

Contents

Plain and simple

'I notice that you use plain, simple language, short words and brief sentences. That is the way to write English—it is the modern way and the best way. Stick to it.'

Mark Twain

How we write

We write in simple British English and aim to be as helpful and informative as we can, while avoiding jargon and ambiguous terms. However, American spellings are retained for the official names of organisations, buildings and similar official entities (e.g., World Health Organization, International Labor Organization).

Our writing style is:

- Brief, not long-winded
- Expert, not novice
- Active, not passive
- Emotive, not robotic
- Honest, not manipulative
- Engaging, not dull
- Inclusive, not exclusive

We never speak like this: '**banking for the upper crust…**' as we risk alienating the rest of our audience.

Say instead, '**Signature by Priority Banking is an invitation-only premium banking programme…**'

British English vs. American English

Examples of British English spellings are **recognise** and not recognize, **programme** not program, **favourite** not favorite, **colour** not color, **favour** not favor, **centre** not center, **labour** not labor and similar variations. And we '**fill in a form**', we don't 'fill out a form'.

The one-third rule

Writing is one third planning, one third drafting and one third editing.

Planning to write

Why – Define your aim

Ask yourself, why am I writing? Do I have to inform customers about a new product, a change, acknowledge a problem, apologise for a mistake, ask for information, describe an event, give an instruction, persuade a potential customer, or sell something? Knowing your goal is fundamental.

Who – Analyse your audience

Once you've clarified your aim, ask yourself, who is my audience? What do I know about the reader's demographics (e.g., age, sex, religion, education, social status)? Am I dealing with a Personal, Business or Private Banking customer? What are the customer's needs, aspirations, pain points? Any cultural considerations? Knowing your audience is important.

What – Select the content

Only when you know 'why' and 'who', can you ask, what am I going to write to fulfil my aim? To decide which ideas/arguments you're going to use and depending on the specific type of writing you've chosen to use, you might want to consider brainstorming content, doing some research, stressing benefits not features, including customer-focused arguments, narrowing down or expanding topics and integrating key concepts that reflect the brand.

Choose the structure

When you've clarified the why–who–what, decide how you want to organise your document and shape your argument.

All messages should have a beginning, middle and an end. In turn, these parts are divided into paragraphs, each revolving around a main idea, expressed in three to five sentences.

The paragraphs must be joined seamlessly.

So, ask yourself, what running order am I going to use for this message? What am I going to say first? And after that? And at the end?

And how will I manage the transition from one point to the next?

Transition words include:

- so
- after
- consequently
- because
- first, second
- next
- for example
- in the same way
- furthermore
- in addition
- not only, but also
- as well as

Example

Aim

To inform a loyal customer that their account package will be changed from Plus to Beyond.

About the audience

The customer has been with the bank for 9 years and they're now ready to move to the next level.

Content (not in any specific order)

1. Recognition of long-standing relationship with the bank
2. News regarding the change
3. Characteristics of the Beyond Package
4. Our brand messages

Structure

1. Introduction
2. Responsiveness
3. Reasons for the change
4. Delivery of news
5. Positive ending

Example
Original

PSB_Plus to Beyond

	Banking that rewards you every step of the way
Full name in upper case	Dear [Field: FIRST NAME] [Field: LAST NAME],
Template/Canned	At Emirates NBD, we make every effort to ensure that you continuously enjoy a banking experience that is best suited to your needs and lifestyle.
Impact of the good news is lessened by immediate list of demands	We are pleased to inform you that, with effect from January 2025, your relationship will be upgraded to the Beyond Package which is more suited to your banking needs. You will be required to maintain an average balance of at least AED XXXXXX or transfer a monthly salary of AED XXXXXX or more. Your existing debit card and cheque book will remain operational.
Grammatical error singular noun + plural verb	The minimum balance are applicable only if the monthly average balance is below AED XXXXXX.
Return to benefits creates a disjointed running order Grammatical + punctuation errors in this list	In addition, you are entitled to the following benefits & privileges: Free Daily Banking X cheque book every calendar year X demand draft/manager's cheque every calendar year Unlimited local and international remittance through Online Banking and one free at branches every calendar month
Is this a heading? Transition is missing	New Bundle Offer on Credit Card and Bancassurance Apply for a skyward or SPG Credit Card and get 100% reversal of the joining fee when you take a MetLife Bancassurance product with a monthly premium of USD XXXX or more within a period of 30 days
Close is ineffective Punctuation error	Learn more about Personal banking packages [LINK] Schedule of Charges [LINK] We look forward to serving you better **Best Regards,**

Example Re-write

PSB_Plus to Beyond

	Dear [Field: First Name] [Field: Last Name],
Thesis statement Customer-focus — stresses benefits Customers want banks that are easy to do business with	You'll be pleased to know that starting from January 2025, your account package will be changed from Plus to Beyond. This change is designed to offer enhanced benefits that better align with your financial goals, and it reflects our commitment to your prosperity as a long-standing customer with us. Your current debit card/cheque book will remain valid, so there's no need to change them.
Layout improves clarity Correct punctuation of a list Consistent grammar	Here are the benefits of the Beyond Package: • Free daily banking • 2 free cheque books every year • 2 manager's cheques every year • Unlimited local and international transfers through our ENBD X app • One free transfer at a branch every month
Conditions come after benefits Not presented as demands	You qualify for this package because your salary of at least AED XXX comes in every month and/or you maintain a balance of at least AED XXX. If the monthly average balance is below AED XXX, the minimum balance charges will apply.
Transition word — finally introduces new topic and sells benefits while minimising effort required	Finally, you might be interested to know that the Beyond Package gives you access to our new bundle offer on credit cards and insurance solutions. If you apply for an Emirates Skywards or Etihad Guest Credit Card, we'll reverse 100% of the joining fee. Simply take out a MetLife insurance product with a monthly premium of at least USD XXX within the first 30 days of receiving your card.
The end is relevant to customer and brand Punctuation of close is correct	Learn more about the Beyond Package [LINK] Schedule of Charges [LINK] We believe your new Beyond Package will further enhance your financial journey. Thank you for banking with us. Regards, **Emirates NBD**

How to write instructions

Remember, the reader is relying on the instructions to get the job done. Test the instructions yourself to ensure they're foolproof.

People read instructions when they need to get a job done. For the job to be done safely and correctly, the instructions must be clear and easy to follow. Missing or misplaced information can be confusing and possibly dangerous.

If instructions are inaccurate, or make too many assumptions, both of which can cause serious problems, the bank may be liable for damages.

- Never assume the reader knows what you know or has the experience you have.
- Perform the task yourself, write down each step.
- Perform the task again following your own instructions, then ask someone who represents your audience to do it.
- Revise until the instructions are foolproof.
- If there are links in the message, make sure they are working correctly.
- If using abbreviations, ensure they're universally recognised and clearly established upon first use.

Capitalisation

Capitalise proper nouns, which are the names of people, places, companies, languages, nationalities, religions, weekdays, months and holidays.

Avoid ALL CAPS

ALL CAPS can feel impersonal and is harder to read and scan, particularly in longer headlines.

Use **sentence case** for headlines, subheadings, email subject-lines, webpage headings, articles, communications and marketing copy.

Report titles should also use sentence case, for example: ‘Notice of account closure and cheque return’.

Exceptions

- Acronyms and official names that are written in capitals, such as UAE, UK, US, WHO, IMF, ATM, ADNOC, ENOC, DEWA, EMAAR and DMCC.
- ALL CAPS may be used as a visual design treatment in approved brand assets, such as presentation templates, infographics, event branding and signage. This is a design choice, not a writing style.

When creating copy, use sentence case unless a specific brand guideline requires otherwise.

UAE National(s), N is always capped

Emiratis, E capped

email, webchat, webpage, internet, username - all one word, not capped unless at the start of a sentence

user ID, not capped unless at the start of a sentence

PDF, not pdf. When relevant, mention the file size like this:
Download the publication 'Understanding Capital Gains Tax' (PDF, 360 KB).

When to capitalise products

Generic product categories

- Emirates NBD credit cards
- Emirates NBD debit cards
- Emirates NBD cards
- Emirates NBD loans
- Emirates NBD home/auto/personal loans
- Emirates NBD accounts

Credit card and debit card

Credit card and debit card on their own in sentences are not capped. For example:

Your credit card has expired

Apply for a debit card

Names of products in capitals

- Emirates NBD Skywards Infinite Credit Card
- Emirates NBD noon One Visa Credit Card
- Emirates NBD Emirati Visa Signature Debit Card
- Emirates NBD Scholar Plus Education Loan
- Emirates NBD Green Auto Loan
- Emirates NBD Plus Saver Account

Online Banking and Mobile Banking

We cap these as they are product names.

ENBD X, not ENBDX or ENBD-X

In a sentence, we refer to it as 'the ENBD X app' or 'our ENBD X app'.

Numbers and currencies

Use numerals from 1 to 9 unless formality, tone or legal requirements call for spelling them out (such as in formal reports or contracts).

Add a space between currencies and numbers: AED 100, not AED100.

Add a space between numbers and abbreviations: 80 bn, not 80bn.

Use commas after every 3 digits: AED 500,000,000.

Use 0 where there's no digit before the decimal point: 0.5%.

Use a % sign for percentages: 50%, not 50pc or 50 percent.

For numeric amounts, use two decimal points when fils, pence, or cents are included for transparency and clarity (e.g., AED 75.50 and AED 75). Exceptions include the annual report and legal or regulatory documents where two decimal points are required, even for whole numbers.

For percentages, the number of decimal points will be dictated by the content and context.

Spell out all numbers at the beginning of a sentence: Thirteen awards were presented to the bank last year.

When two numbers are close together, spell out one of them for clarity: I'll arrange two 3-year loans for you.

Million and billion

Follow the annual report style. In long text, spell out million and billion.

For example: USD 3 million or AED 12 billion. Space between number and million/billion.

In tables, headlines and banners, follow the style on the right (extract from the annual report).

Performance

Net Profit (USD)	Profit Before Tax (AED)
6.3 bn +6.9% 2023: 5.9 bn	27.1 bn +14.7% 2023: 23.7 bn
Net Profit (AED)	**Income (AED)**
23.0 bn +6.9% 2023: 21.5 bn	44.1 bn +2.6% 2023: 43.0 bn

Phone numbers

Use the international codes **+971** 4 123 4567, unless it is a 600 or 800 number.

When using both a UAE and international number, write it like this:

Call us on 600 54 0000 in the UAE or +971 4 XXX XXXX from abroad.

Date

Date range:

- From 21 October to 30 December (don't use ordinal suffixes like 21st or 21st, and write 'to' instead of 'until').
  Example: The offer is valid from 21 October to 30 December 2025.
- From 18 to 23 November
- By 23 November 2025
- By Sunday, 13 October 2025

Specific date:

- 13 October 2019 (don't use ordinal suffixes like 13th or 13th)

  Your new card should be with you by 13 October 2025.
- When a date is preceded by a day of the week, use a comma for clarity.
  Your new card should be with you by Sunday, 13 October 2025.
- Use the full form of the month unless there is a space constraint.
- Follow these standard abbreviations for months: Jan, Feb, Mar, Apr, May, June, July, Aug, Sep, Oct, Nov, Dec.

Time

Write am and pm (lower case, with no full stops and a space after the number).

The bank is open from **8 am to 2 pm**. ('to' not 'until')

Use noon and midnight for clarity: Your account manager would be happy to meet you tomorrow at noon.

General rules

Emirates NBD

We're Emirates NBD, not NBD, not ENBD, not Emirates NBD Bank (unless using the official name, Emirates NBD Bank P.J.S.C.).

Central Bank of the UAE, not CB UAE or any other variation.

Emirates ID, not EID.

Headlines

Use sentence case for headlines. Unless it's a proper noun (e.g., names of products and services or government departments), don't capitalise. Never use ALL CAPS or exclamation marks.

Ampersand (&)

Use 'and' rather than '&', unless it's a logo or a company's name as it appears.

Hyperbole

We're not the 'best bank in the UAE' and we don't have the 'best credit or debit cards' or even the 'best interest rates' so don't say any of that. We can take some poetic licence when we offer loans and finance for 'your dream house' or 'your dream car' as long as the eligibility and provisions are clear.

Abbreviations and acronyms

Spell out abbreviations and acronyms in the first instance on every page, with the acronym or full form in parenthesis immediately after like this: Associated Chambers of Commerce (ACC), or Memorandum of Understanding (MoU).

Well-known abbreviations such as ATM can be used without explanation, but lesser-known ones such as CD (Certificate of Deposit), OD (Overdraft) and EFT (Electronic Funds Transfer) should be explained.

UAE, not U.A.E.
OTP, not O.T.P.
VAT, not V.A.T. or vat
PIN, not P.I.N. or pin

Honorifics

Honorifics include full points (e.g., Mr., Ms., Mrs.).

Use honorifics appropriately to show respect, maintain professionalism and reflect cultural norms. **Always verify the customer's preferred title where possible.**

Latin abbreviations (e.g., etc. and i.e.)

Latin abbreviations include full points (e.g., etc.).

e.g. can sometimes be read aloud as egg by screen reading software. Instead, use 'for example' or 'such as' or 'like' or 'including' — whichever works best in the specific context.

etc. should be avoided. Instead, restructure your sentence and use 'for example' or 'such as' or 'like' or 'including'.

i.e. should be avoided as it's not always well understood.

General rules

Log in and login

Log in (two words), when used as a verb (log in to Online Banking)

Login (one word), when used as a noun or adjective (login page)

Italics

Avoid using italics as it may reduce readability. Instead, use 'single quotation marks'.

Bolding

Use bolding sparingly to draw attention to keywords or crucial information. The bold text should help the reader scan the message and improve focus, not overwhelm them.

Use to:

- Highlight important dates or deadlines
  Submit your documents by **22 July 2025**.
- Highlight instructions
  Tap '**Submit**' to continue.
- Highlight important changes
  The minimum balance has been raised to **AED 3,000**.

Don't use for:

- Entire paragraphs or large blocks of text
- Long sentences
- Decorative purposes
- Sign-off lines (e.g., 'Thank you for banking with us')
- Punctuation marks that aren't part of the bolded words

Bulleted lists

Bulleted lists make copy easier to read. Here are a few simple rules to keep these lists neat and clear:

- Keep the items short and approximately the same length.
- Bulleted items should not repeat the introductory sentence.

Punctuation in bulleted lists

Start the introductory sentence with a colon and keep list items consistent: use all sentences, all phrases or all single words. Begin each item with the same part of speech, such as a noun or verb. If you use verbs, make sure they're in the same tense.

For lists with sentences, begin each item with an upper case letter and end with a full stop. For example:

Here's how a personal loan could help you take the next step:

- Plan a holiday with friends and family locally or internationally.
- Upgrade your home with a new kitchen, new interiors or new furniture.
- Do that course you've always wanted to do and further your career.

For lists with words or short phrases, begin each item with an upper case letter and avoid punctuation at the end. For example:

Our values include:

- Collaboration
- Ownership
- Drive
- Enterprising

The only exception is placing a comma before 'and' or 'or' if it's the penultimate item.

Numbered lists

These are useful when we are describing steps to do something and want to show how easy it is to do:

Open your account in 3 easy steps:

1. Download the ENBD X app
2. Enter your details
3. Start using the app

Addressing customers

How we address customers and colleagues plays a key role in building relationships. Our tone should always be respectful, personal and professional.

Do:

- Use the customer's full name without honorifics (e.g., Mr. or Mrs.): 'Dear Arif Ahmed,'. There may be some exceptions where honorifics are required.
- Capitalise 'Customer' or 'Client' when it takes the place of a name.
- Check all communication before sending, especially when using mail merge.

Avoid:

- Using 'Dear Valued Customer,' or 'Dear Valued Client,'. They should know that they're valued by us being relevant and meaningful.
- Using 'To Whom It May Concern,' as it can come across as cold and overly formal.

Country names

Use the definite article 'the' before the following countries:

the UAE

the UK

the US

the Philippines

the Kingdom of Saudi Arabia, but say Saudi Arabia (unless the full form is specifically required)

the Bahamas

the Cayman Islands

the Central African Republic

the Channel Islands

the Comoros

the Czech Republic

the Dominican Republic

the Falkland Islands

the Gambia

the Isle of Man

the Ivory Coast

the Leeward Islands

the Maldives

the Marshall Islands

the Netherlands

the Netherlands Antilles

the Solomon Islands

the Turks and Caicos Islands

the Virgin Islands

Using contractions

Use contractions where appropriate without sacrificing professionalism. Tailor the tone to the audience and purpose.

To maintain a warm, approachable and conversational tone, we encourage the use of contractions like 'I'm', 'we're', 'you're' and 'it's' in most of our communication.

For example, write 'We're here to help you achieve your goals' instead of 'We are here to help you achieve your goals'. This style creates a more human connection and keeps our style concise and relatable.

However, in formal documents such as legal notices, reports or official contracts, contractions should be avoided to maintain clarity.

Punctuation

: Colon

It's a sign that the information given so far will be expanded or explained, often in a list.

We specialise in different types of banking: personal, private, priority, business and wholesale.

NOT

- The types of banking we specialise in are: personal, private, priority, business and wholesale.
- We specialise in: personal, private, priority, business and wholesale banking.

; Semicolon

Do not use semicolons as they are often misread. Long sentences using semicolons should be broken up into separate sentences instead.

’ Apostrophe

It's used in contractions.

It's always a pleasure to receive compliments from our customers.
Please keep your son's account number and password safe.

It can't be used to form the plural of a noun. Three accounts (NOT Three account's).

FAQs (when plural), not FAQ's.

Rule of thumb to form possessives
When a noun is singular, **add 's.**
The account of the customer -> The customer's account

When a noun is plural and it **already ends with s, add ' only.**
The meeting of the ladies -> The ladies' meeting

When a noun is plural, but **doesn't end with s, add 's.**
The meeting of the men -> The men's meeting

When a singular proper noun (a name) **ends with s, use the apostrophe after the s:**
Charles' account not Charles's account

Use standard curly apostrophes in all marketing and communication materials. Straight apostrophes are used in this guideline for technical reasons only.

Punctuation

… Ellipsis

Avoid using ellipsis as it may create ambiguity or be less clear than rephrasing the sentence.

, Comma

It's a momentary pause and separates items in a list.

Our advice is friendly, helpful and reliable.

It separates clauses connected by **and, but, or, while, yet, so:** We'll send you a refund today, but the amount will show in three to five working days.

It sets off additional information within a sentence: Your account, which was first opened on 1 March 2017, will be updated soon.

It sets off subordinate clauses: For some reason, there's been a glitch in the system.

It must always be used after '**however**' **when it means by contrast:** I carefully looked into the information you shared. However, I couldn't find your account number.

It avoids confusion if used before addressing someone by name: Please trust me, Mr. Smith, we've done our very best to help you.

The Oxford comma

The Oxford comma (used before the last and/or in a list of items) is not used in simple lists, but can add clarity to more complex lists of three or more items. It should be used in formal, servicing and similar communication for clarity.

Example without the Oxford comma

Our values are: customer focus, service excellence, innovation, integrity and teamwork.

Example with the Oxford comma

Our sustainability initiatives include renewable energy projects, partnerships with local communities and governments, and educational programmes.

Punctuation

Em dash (—)

The wide dash is mostly used to separate groups of words (in a way similar to a parenthesis). Emirates NBD — UAE's top banking brand — has a value of over USD 4 billion. We add single spaces before and after the em dash.

En dash (–)

It's mostly used to separate numbers or time ranges.

Emirates NBD won many awards for customer excellence in the 2017–18 financial year.

The branch is open between 10 am–5 pm.

/ (Forward) Slash

Use the forward slash sparingly to maintain clarity and readability. It's used in a way similar to 'or' to connect or contrast two words or phrases in a sentence.

In order to open a Liv. account, we need some documents/details from you.

Don't use spaces before/after slashes.

! Exclamation mark

Exclamation marks should be used sparingly in subject lines and body copy to add emotion and emphasis, but never in headlines or salutations. It's avoided in all formal writing.

Never use more than one exclamation mark (!!!).

Never use them in sensitive communications.

Hyphen

It joins parts of words or words. It forms two-word or compound adjectives before nouns.

You'll receive first-class customer service with us. But if you're saying 'Our customer service is first class', then 'first class' is not hyphenated.

It's a two- or three-year project (hyphen after 'two' and space before 'or').

Punctuation

( ) Parenthesis

It includes additional information about something. If removed, the sentence must still make sense.

Emirates NBD (and its subsidiaries) are always striving for customer service excellence.

In a complete sentence within parenthesis, the punctuation goes inside the parenthesis. (on a side note, we're also working towards solving that issue.)

When the punctuation doesn't refer to the information within parenthesis, the punctuation mark goes outside the closing parenthesis. We also explained (separately) what our standard procedure is.

When representing both singular and plural options in one word, we use (). Select your dependent(s).

? Question mark

It indicates that a sentence is a direct question.

Do you have any other accounts with Emirates NBD? If yes, please fill in the table below.

Don't use question marks with indirect questions.
- We asked if you had any other accounts with Emirates NBD.

Keep the question mark outside the parenthesis/quotation marks if it refers to the entire sentence.
- Do you have any other accounts with Emirates NBD (such as Business or Wholesale)?

Keep the question mark inside the parenthesis/quotation marks if it refers only to the information within parenthesis/quotation marks.
- We asked if you had any other accounts with Emirates NBD (Business? Wholesale?)

. Period/Full stop

It's a definite pause. It ends a complete sentence.

Thank you for contacting us. We'd love to help you.

It's used in some abbreviations.
In January 2019, Prof. Patel informed us he wanted to close his account.

Headlines, straplines don't end with full stops.
Descriptions under the headlines end with full stops.
CTAs don't end with full stops.

Punctuation

‘ ’ & “ ” Quotation marks: Single and double

British English sticks to single quotes for direct quotations and double quotes for quotes within quotes.

**Use standard curly quotation marks in all marketing and communication materials.
Straight single quotation marks are used in this guideline for technical reasons only.**

1. To introduce the quote, use no punctuation when the quote follows directly from previous text.

   The payment was apparently 'transferred erroneously.'

   Use a colon when the text introducing the quote is a stand-alone sentence.

   We've received a SWIFT message: 'The below payment was transferred erroneously.'

   In all other cases, use a comma.

   We've received a SWIFT message stating, 'The below payment was transferred erroneously.'

2. Start the quote with lower case if the quote is a sentence fragment.

   The payment was apparently 'transferred erroneously.'

   Start the quote with a capital letter if the quote is a complete sentence.

   We've received a SWIFT message stating, 'The below payment was transferred erroneously.'

3. Quoted periods and commas are placed inside the closing quotation marks.

   We've received a SWIFT message stating, 'The below payment was transferred erroneously.'

   Unquoted periods and commas are placed outside the closing quotation marks.

   The payment was apparently 'transferred erroneously', on behalf of the company.

   All other punctuation (besides periods and commas) is placed outside the closing quotation marks, unless it is part of the quoted material.

   The payment was apparently 'transferred erroneously', and we recommend contacting the bank for assistance.

4. The CEO said, 'Our customers often tell us, “Your digital banking platform is the best,” and that's exactly what we strive for.'

How not to write and overused words and expressions

Avoid: We look forward to serving you better.

This has a hint of negativity about it. It suggests that service is not good and needs to be improved. And it's not conversational.

Say instead: We look forward to giving you a first-class service for many years to come.

This is much more positive, more customer-focused and more conversational.

Avoid: We request you to contact your relationship manager or visit your respective Emirates NBD branch where you maintain the locker facility within 30 days from the receipt of this letter to regularise your locker requirements.

This sounds cold and a little harsh.

Say instead: We'd be grateful if you'd confirm whatever future requirements you have for your locker, within 30 days of receiving this letter. You can do this simply by contacting your relationship manager.

This tone is warmer and softer.

Avoid (passive voice): Your documents were received.

Say instead (active voice): We received your documents.

Switching to simpler words improves clarity. Here are some examples with alternatives:

Ascertain: find out, determine
Avail: get, enjoy, unlock
Commence: start, begin
Concur: agree
Endeavour: attempt
Exciting offers: offers
Expedite: speed up, accelerate
Facilitate: help, assist, enable
Glitch: technical issue, temporary outage
Incentivise: use encourage or motivate
Incorporate: include, add
Initiate: start or begin
Key: important or significant (unless it unlocks something).
Leverage: influence, use, take advantage of
Liaise: work with or alongside
One-stop shop: website or anything else that describes what you're talking about, we're not a retail service.
Prioritise: focus on, give priority to
Revert: get back to, reply
Streamline: simplify, or better still say exactly how we're simplifying something.
Sufficient: enough
Terminate: end, finish, stop
Transform: describe what we're doing to change
Utilise: use

You-focus

Shift the focus from 'I' to 'you' when talking to a customer.

Avoid: We'll get back to you as soon as we have an answer.
Say instead: You'll hear from us as soon as we have an answer.

Avoid: We refer to the communication we received from you on XX.
Say instead: We refer to your communication dated XX.

Avoid: We're pleased to let you know...
Say instead: You'll be pleased to know that...

Empathy

People want empathy, not sympathy. It involves putting yourself in other people's shoes and imagining how they feel. It's about communicating your understanding of those feelings and, ideally, being proactively helpful.

Here are a few sentences that show what empathy in prose looks like:

We can see why you wanted to reach out to us and we understand how you feel.

I've shared your comments with the branch manager, and your feedback will help us make sure this situation won't happen again.

Thanks for raising the issue with us. I completely understand what you're saying.

We understand your concern and are working to resolve the issue as soon as possible.

Avoid: I'm sorry — this shouldn't have happened. OR We're sorry you are having problems with...
Say instead: Thank you for bringing this to our attention. Here's what we will do... OR Here's what you can do...

Subject–verb agreement with collective nouns

Collective nouns refer to a group (e.g., team, staff, company, board).

A plural collective noun takes a plural verb.

Please feel free to contact us anytime. Our teams are here to help.

A singular collective noun takes a singular verb when the members act together as a unit.

Our team is doing its best to help you. We are committed to swiftly resolving your queries.

A singular collective noun takes a plural verb when the members act individually. This is the most common usage in British English.

Our team have many different skills, but they're all very experienced in customer service.

The Board have different opinions of the proposed merger.

Flesch Reading Ease

It's your responsibility to make your writing as easy as possible, for as many people as possible, to understand. With Flesch Reading Ease, you can achieve just that.

- Flesch Reading Ease is a readability formula devised by Rudolf Flesch and is integrated into Microsoft Word.
- It's a mathematical formula, based on the number of syllables in each word and the length of the sentences.
- The Flesch readability scale ranges from 0 to 100. The higher the number, the better.
- The number indicates how easy or difficult a piece of writing is to read and understand.
- In Word, it comes with a Flesch-Kincaid Grade Level (the education level required to understand a text), and it also tracks the percentage of passive sentences.

In business writing, you should aim for these targets:

- Flesch Reading Ease: 60+ (the higher, the better)
- Percentage of Passive Sentences: 0–10%

How to increase your readability and decrease your percentage of passive sentences:

- Replace long words (e.g., remunerate) with shorter ones (e.g., pay).
- Break up long sentences into shorter ones. Target average words per sentence: 20.
- Break up long paragraphs into shorter ones. Target average sentences per paragraph: 3–5.
- Change passive verbs (e.g., your email was received) into active ones (e.g., we received your email).

How to calculate the Flesch Reading Index on Microsoft Word

Turn the 'Readability Option' on. You only need to do this once. Click 'File' > 'Options' > 'Proofing' > Tick the box 'Show readability statistics'.

To calculate the readability:

- Highlight the text you want to check
- Click 'Home' > 'Editor' > 'Document stats'

The Readability Statistics box will appear, along with a Flesch Reading Ease score and the percentage of Passive Sentences.

Before and after examples using the Flesch Readability Scale

Example 1

Before
Pursuant to the UAE Central Bank regulations, we are required to maintain up-to-date records of our customers. In this regard we have sent letters and reminders, on your registered contact details, requesting you to update incomplete and/or out-of-date records held with us. However, we have not yet received the complete set of documents as requested and are therefore requesting your immediate attention to this matter within 30 days of receipt of this letter.

Flesch Readability: 38.8

After
The Central Bank of the UAE requires us to keep up-to-date records of all our customers. We've sent several letters to the address you gave us, asking you to send us the documents to update your file. Please do this within 30 days of receiving this letter.

Flesch Readability: 68.5

Example 2

Before
It has been observed that you have defaulted in meeting your financial commitments towards the bank by not making timely payments towards settling your outstanding, purchases and/or charges thereof. Please note that due to the instances of non-payment of your dues including charges and accrued interests thereof for your POS / ATM transactions, maintenance fees or service charges and in compliance with the terms and conditions prescribed at the time of your account opening in relation to account maintenance, your account with us has now been formally closed.

Flesch Readability: 24.7

After
We've noticed that you haven't made payments in time to cover the cost of your ATM transactions and subsequent charges. Because of this, your account has now been closed. This has been done in line with the terms and conditions you agreed when you originally opened your account.

Flesch Readability: 70.7

Communicating during a conflict or crisis

Common red flags:

Political, conflict and military language
The bank must remain entirely neutral on all political commentary or alignment. Language that implies a position, or even names of countries or specific actors, is prohibited.

Trust and institutional strength
Reinforce the bank's reliability without overstating or sounding performative.
Words and expressions that help include: stable, stability, well-positioned, strong foundations, fully operational, uninterrupted, safeguarded, protected, proven track record. Avoid words like resilience, resilient.

Empathy and understanding
Customers need reassurance and a patient hearing. It's important to address this without amplifying fear.
Expressions that help include: we understand, we're here for you/to support you, let me help, your wellbeing matters to us, peace of mind, rest assured.

Tone down the marketing-speak, hype and sales language
Don't say: exclusive/limited offer, take advantage of, best deal, exciting , thrilling, amazing, game-changer and so on. Words and expressions that help include: special discounts, offers to support you, deals for your family and friends

Common messages

What to avoid saying and what you can say instead:

Don't say: **war or warfare**, **geopolitical**, **crisis, emergency, conflict**
Say: **current situation/environment**, **regional development**

Don't say: **risk, risky**
Say: **considerations, what to be aware of**

Don't say: **volatile, volatility**
Say: **Market movements, changing conditions**

Don't say: **don't panic, there's no cause for panic/alarm**
Say: **We're here to help, your accounts are secure**

Don't say: **Impact, hit**
Say: **affected, influenced, changed**

Don't say: **safe, safety, secure, security** when speaking about a customer's physical safety. We cannot guarantee this.

Use these words **only when** referring to a customer's data and accounts or our digital channels.

Festive messages during a conflict or crisis

In times of conflict or crisis, the tone and intent matter more than the content itself. Festive messages can feel either comforting or tone deaf and disconnected depending on how they're framed.

Acknowledge the moment

Focus on unity, peace and well-being not celebration or promotion. Use inclusive language.

What to avoid

Overly cheerful or celebratory language ('joyous celebrations', 'big festivities').
Sales or promotional tie-ins.
Ignoring the wider context completely (can feel disconnected).

A good balance

You don't need to cancel greetings, but soften them.
- Less celebration
- Convey more care, connection and hope

Examples

Wishing you and your loved ones, peace, prosperity and moments of togetherness this [festival].

As we mark [festival], we're thinking of our communities and wishing you peace, safety and strength in the days ahead.

Wishing you and your loved ones, peace and prosperity.

Our thoughts are with our communities celebrating [festive] today. Wishing you calm, care and brighter days ahead.

Promotions and offers during sensitive times

When customers are dealing with uncertainty, financial stress or emotional strain, sales-led messages should never feel opportunistic. We prioritise support over selling.

What to do

- Pause or reduce non-essential promotions where possible
- If communicating is necessary, lead with value, not urgency
- Frame offers as supportive solutions, not sales pushes
- Keep tone calm, respectful and understated
- Focus on practical benefits (flexibility, savings, ease)

What to avoid

- Hard-selling language creating pressure or urgency (‘Don’t miss out’, ‘Limited time offer’, ‘Act now’, ‘Before it’s too late’)
- High-energy or celebratory tone
- Promotional messages that ignore the wider context
- Linking offers to the crisis (this is exploitative)

If you must promote, only proceed if the message is:

- Genuinely helpful or relevant
- Clearly in the customer’s interest, sensitive in tone and timing

Examples

Reframe from: Get 20% off now before offer ends.
To: We’ve introduced a special offer to help you manage your finances better.

Reframe from: Enjoy a vacation with friends and family using your Emirates NBD credit card.
To: If you’re travelling during this time, you can enjoy special offers and discounts on our credit cards.

Reframe from: Celebrate [festival] with our offers and promotions.
To: Enjoy [festival] with your family and friends with our special offers.

Reframe from: Take advantage of easy transfers via DirectRemit. Enjoy discounts on our foreign exchange rates.
To: We’ve discounted our foreign exchange rates to make it easier for you to send money home. Remit instantly through DirectRemit to more than XX countries.

Using AI responsibly

AI can help you work faster, improve structure and adapt tone, but it still needs human judgement, expertise and oversight.

Use AI to support your work

- Use AI to brainstorm, structure, refine and simplify content
- Don't rely on it to think strategically or make decisions for you
- Treat AI like an assistant, not a subject matter expert

Train AI before you use it

- Upload or reference our writing guidelines. You can also create a dedicated Emirates NBD project on your AI platform with our concise writing instructions (these are updated by the Brand team regularly).
- Provide examples of approved Emirates NBD copy, for all segments and channels.
- If the output is not following the instructions properly, refine your prompt. Be specific about tone, audience channel and objective each time until the output improves.
- Giving a complete brief improves output.

Always review and refine the output

- Read every line carefully before using it
- Check that the tone feels **human, smart and optimistic**
- **Ensure it sounds like Emirates NBD and not like generic AI copy**

Fact-check everything

- Never assume AI-generated information is accurate
- Verify product names, rates, figures, regulations, instructions and processes
- Always check financial and legal information

Use human judgement

- Consider sensitivity and cultural context
- Adapt the message for the audience and channel
- If something sounds unnatural, rewrite it

Protect confidentiality

- Never paste confidential, customer or internal-sensitive information into public AI tools
- Follow all internal data protection and compliance policies

Final check – ask yourself:

- Does this sound like Emirates NBD?
- Is it clear, useful, customer-first?
- Have I verified all facts?
- Am I confident enough to publish this?

Section 7
Content Playbook

Introduction

This content playbook provides practical guidance and real examples to help craft content that's engaging, consistent and compliant. By focusing on clarity, relevance and trust, we build stronger relationships and reflect our brand values in every customer interaction.

The message builder
General scenarios

Every message should be clear, purposeful and easy to follow. This section covers the five core elements that help structure content in a consistent and effective way.

Greeting

This sets the tone of the message. Depending on the channel and context, we can greet the customer in a few different ways:

Dear [Full Name],
Dear Customer,
Dear Client,
Hello [First Name],

We don't use overly informal openers. Keep the tone professional and respectful.

Hook

The hook grabs attention. It tells the customer what is relevant to them at the very start.

Lead with a benefit, a question or a strong statement that addresses a need, solves a problem or offers something of value.

A great hook makes a customer want to read on.

Body

The body delivers the core message. Be clear and concise. Use short sentences and simple language.

Focus on what matters most to the customer. Remember, this is not about us, it's about the customer and what's in it for them.

Break up into bite-sized text. No jargon, spell out acronyms and don't assume the reader will know what you know.

Always use the inverted pyramid approach. Put the most important information first.

Call to Action

Every message should have a Call to Action (CTA) to tell the customer what to do next and why it matters. Be specific and helpful.

Avoid just saying 'click here'.

Make the action easy to understand and clearly tied to a benefit.

- Start your service request
- Apply now and start earning miles
- Explore wealth management solutions

If the message serves to simplify inform or notify, the CTA can link to relevant content on our website, such as products and digital banking channels.

Support and Sign-off

Wrap up with reassurance and a human sign-off. Let the customer know support is available if they need it.

Leave the door open for connection.
'We're here if you have any questions.'
'Chat with us anytime.'

Sign off professionally and warmly. We do this in a few different ways, depending on the message and channel:

Regards, (this is our default)
Thanks, (person-to-person or on social channels)

The message builder
Challenging scenarios

Our communication may not always be welcome news to a customer, and it's important to maintain clarity, empathy and trust in these situations. Use the checklist below and refer to the message structure on the right to guide your flow.

1. Avoid passive apologies or regret-driven phrasing.
2. Keep the tone helpful, neutral and focused on solutions.
3. Focus on what the customer can do next.
4. Show clarity, confidence and readiness to help.
5. In case of compliance issues, be clear and factual. Avoid language that implies fault or regret.
6. Don't use legal jargon and simplify the language as far as legally possible for better readability.

Greeting	Hook	Body	Call to Action (CTA)	Support and sign-off
Keep it respectful and neutral. Use the customer's name when possible.	**Be clear and direct from the start. Set expectations without unnecessary buildup.**	**Share key details in plain language. Stay factual and avoid blame or regret. If action is needed, explain it simply.**	**Focus on the next step. Keep it specific, helpful and easy to follow.**	**Reassure the customer that help is available.**
Dear [Full Name],	We're writing to update you on your request [number] regarding a dispute on your credit card ending in [number]. Your credit card ending in [number] has been temporarily blocked due to suspicious activity.	We've received your documents, but your [document name] is missing. Please upload it here so we can proceed with your application. We've reviewed your case [number] for the account ending in [number] and confirm that a duplicate transaction was processed. Your account will be credited with AED [amount] within [number] business days.	Upload your documents here. Visit your nearest branch to complete the process.	If you have any questions, please call [number]. If you need to follow up on your request, please call [number] and say 'follow up on my request' when prompted to do so. **Depending on the context, end with a professional tone or just the standard sign-off.** Thank you for banking with us. Regards, **Emirates NBD** Regards, **Emirates NBD Bank (P.J.S.C.)**

The message builder
Greeting

How we address customers depends on the channel and context. A clear, respectful greeting helps set the right start to any message.

Dear [Full Name],

Primary greeting that's used in most email communications.

- Use title case
- Use a customer's full name
- Use a comma after the last name
- No honorifics

Use case examples
- Marketing messages
- Complaint acknowledgements or resolutions
- Fraud or suspicious activity alerts
- Welcome and onboarding emails
- Changes in policies, fees, terms and conditions
- Account or card status updates (e.g., activation, blocking, limits)

Dear Customer or Dear Client,

When personalisation is not possible.

- Use title case
- Use a comma after 'Customer' or 'Client'
- Avoid adding the word 'Valued' in both situations

Use case examples
- When the name is not known or can't be used due to tech, regulatory or compliance reasons
- For Private Banking and Business Banking, use 'Client' instead of 'Customer'

Hi [First Name],

On WhatsApp, push notifications and digital channels such as chatbots.

- Use title case
- Use a comma after the name

Use case examples
- Real-time customer support interactions
- Running conversations
- Digital channel nudges

No salutation

For SMS (due to character limits) and One-Time Password (OTP) messages (transactional and impersonal).

Use case examples
- OTP and password resets
- Debit/credit transaction alerts
- Low balance notifications
- Payment confirmations
- ATM withdrawal alerts

The message builder
Hook

Start your messages strong with the right words to draw customers in. The examples on the right are short, compelling openers that capture attention and spark curiosity or deliver a clear, practical message.

Generic hooks

- We've received your request…
- Just a quick update on your [account/payment/request]…
- A quick reminder about your…
- We noticed an issue with your [account/payment/card]…
- We need more information to process your [credit card/account] service request.

Personalised conversational hooks

- You asked. We listened.
- Here are some offers tailored for you.
- You've got dreams. We've got solutions to help you achieve them.
- Your goals are changing, and your banking should too.

Value-led hooks

- Smarter banking starts here.
- Here's a faster way to reach your financial goals.
- We value your time. That's why we constantly look for ways to simplify your banking experience.

Question hooks

- Looking for more control of your finances?
- Ready to grow your savings, on your own terms?
- What if you could have a personal banking assistant anywhere in the world?
- Too many apps? Here's one solution.

Warm, inclusive, human-centric hooks

- You're not just a customer. You're a partner in progress.
- It's not just about numbers. It's about peace of mind.
- Trust takes time, and we're here for the long run.
- You're building a future, and we're proud to be part of that journey with you.

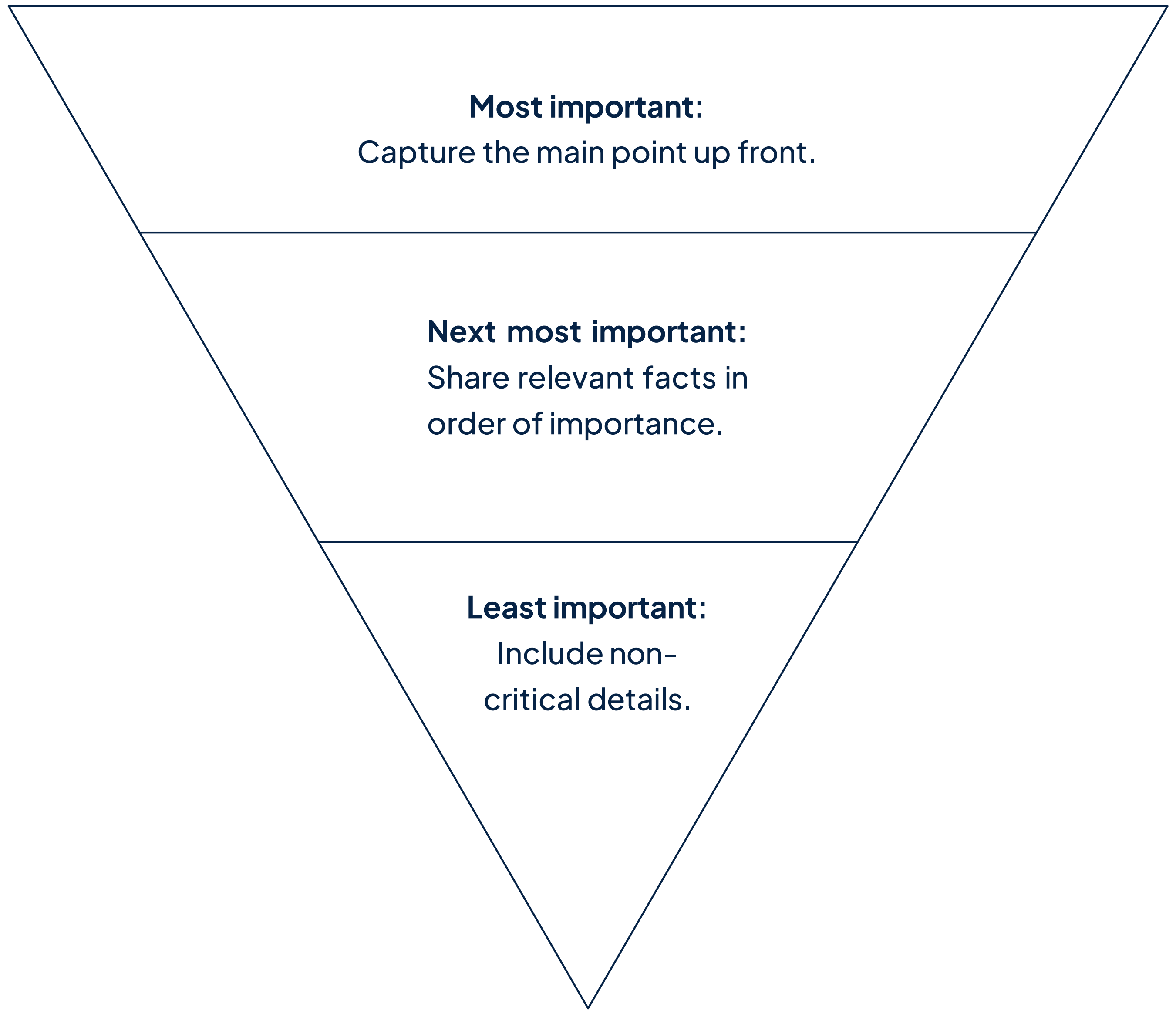
The message builder
Body

This is where you deliver the core message. Focus on what matters to the customer, what they need to know and what they can do next. Structure is key: lead with the most important point and keep it easy to scan.

Use this checklist:

1. Lead with the main message.
2. Use short sentences and plain language.
3. Use active voice.
4. Write for the reader, not the business.
5. Avoid jargon.
6. Break into short paragraphs or bullets.

Inverted pyramid



Message example

Dear Customer,

1 2 Your credit card application [number] has been approved, and your card will be delivered within [number] business days.

3 4 Upon delivery, you'll receive a One-Time Password (OTP) by SMS, which you can use to activate your card right away. You'll then be able to enjoy these benefits and more:

5 6
- X% cashback
- Complimentary lounge access
- Dining and lifestyle discounts
- Concierge services

Learn more about your card benefits here.

If you have any questions, please call 600 54 0000.

Thank you for banking with us.

Regards,

Emirates NBD

The message builder
Call to Action (CTA)

Every piece of communication should help the customer take the next step. Whether it's reading more, completing a task or getting help, a clear CTA gives purpose and direction.

Generic CTAs (3 words or less)

- Call us now
- Visit a branch
- Upload now
- Download now
- Talk to us
- Chat on WhatsApp
- Get help
- Learn more
- Activate now
- Apply now
- Open your account

Transform generic CTAs into impactful next steps

Use these when you want to make the action more meaningful by linking it to a clear benefit. Keep them concise and easy to act on.

→ 'Learn more' can be **'Request an information pack'**
→ 'Update now' can be **'Secure your account'**
→ 'Get started' can be **'Start growing your wealth'**
→ 'Contact us today' can be **'Talk to an expert today'**
→ 'Open request' can be **'Start your service request'**
→ 'Apply now' can be **'Apply now and start earning miles'**
→ 'Learn more' can be **'Explore wealth management solutions'**

The message builder
Support

When guiding customers to support or information, be clear and focused on what matters to them.

If you need to provide support information

- If you have any questions or need assistance, please call [number].
- If you need to follow up on your request, please call [number] and say 'follow up on my request' when prompted to do so.
- If you have any questions, please call [number] or write to us at [email]. You can also find more details on our website at [link].

If you need to provide a timeline

- An Emirates NBD representative will contact you within [number] business days to help you complete your application.
- You'll receive an update from us within [number] business days.

If you need to address a technical issue

- If you can't view your e-statement, please contact us on [number] or at [email].

If you need to request documents

- Please submit the documents below through the ENBD X app so we can proceed with your application.

The message builder
Sign-off

End with a line that matches the message, tone and purpose. Keep the sign-off clear, professional and suited to the context.

Closing line

Choose a closing that reflects the nature of the message.

Thank you for banking with us.
Thank you for your understanding.

Sign-off format

Use a standard sign-off depending on the message context and who's sending it.

Regards,
Emirates NBD

Regards,
Emirates NBD Bank (P.J.S.C.)

Regards,
[Your corporate signature]

For most email communications, this is our default sign-off:

Thank you for banking with us.

Regards,
Emirates NBD
(comma after 'Regards,' and **Emirates NBD** in bold)

Onboarding example:

Thank you for choosing Emirates NBD. We look forward to partnering with you on your financial journey.

Regards,
Emirates NBD

Direct communication example:

Please let me know if there is anything else I can assist with.
I'm here to support you.

Regards,
[Your corporate signature]

WhatsApp communication example:

Please let me know if there is anything else I can assist with.
I'm here to support you.
(or)
I hope I've been of assistance. Is there anything else I can help with?

Email writing tips
Headlines

Your headline should say at a glance what the email is about to grab attention.

Writing a good headline

- **Save the surprise:** your headline should reflect what the message is about. No surprises.
- **Keep it short and scannable at a glance:** aim for under 8 words and think about how it would look on mobile.
- **Use active voice and make it relevant:** focus on the benefit, outcome or action. Use strong, direct verbs.

Using questions

If your subject line is a question, make sure the headline answers it — don't ask two questions in a row.

If you're starting the email with a question, then don't use questions in the subject line or headline.

Avoid

- **ALL CAPS** or excessive punctuation!!! (avoid exclamation marks).
- **Vague headlines** that don't tell the reader why they should care.
- **Marketing buzzwords** that sound insincere and are often not true (e.g., game-changer, innovative, revolutionary).
- **Being too clever and pun-heavy:** Bank on us (can you be clearer?)
- **Fear or pressure:** you'll miss out, final chance. Overusing these can damage trust or trigger unsubscribes.

Character limit

Keep it within 60 characters (including spaces) to ensure clarity and impact.

Email writing tips
Subject lines

Your subject line can determine if the email is opened or not. Keep it clear, relevant and action-driven.

Writing a good subject line

- **Be clear, not clever:** say exactly what the email is about.
- **Be specific:** a generic 'Important information' or 'Update' is not as useful as 'Important information about your credit card' or 'Update about your loan application'.
- **Front-load important details:** the most important words come first so they don't get cut off.
- **Using questions:** see guidance on the previous slide.
- **Use action verbs:** encourage the reader to do something.
  - Book a holiday at a discount.
  - Read about your new card benefits.
- **Create urgency when relevant, but don't be pushy.**
  - One week left to take advantage of this offer.
  - Offer expires in five days.

Avoid

- **ALL CAPS** or excessive punctuation!!! (avoid exclamation marks).
- **Tall, misleading claims** to get a customer to open the email.
- **Vague subject lines** that don't tell the customer why they should care, or worse, get them to unsubscribe.
- **Marketing buzzwords, puns, fear or pressure** that can damage trust and trigger unsubscribes.

Character limit

Keep it within 40 characters (including spaces) to ensure clarity and visibility, especially on mobile.

Examples of combinations

Subject: One step away from smart banking
Headline: Complete your application in under two minutes

Subject: Golf access and more, designed for you
Headline: Apply for an Emirates NBD Priority Banking Credit Card today

Subject: Track your card delivery in real time
Headline: Your new credit card is on its way

Subject: Thinking about owning your own home?
Headline: Explore flexible financing for your needs

SMS writing tips

Use plain language, minimise unnecessary words and format details correctly to stay within character limits.

Know the limits

Count the characters of your message. **This should not exceed 160 (including spaces).**

Going above 160 characters costs the company more money, which quickly adds up when you're sending out millions of SMS messages.

There are some exceptions where we can't skimp on words: regulatory, compliance, security and certain product messages.

Edit and proof

Get to the point and remove unnecessary words: skip phrases like 'We would like to inform you that...'

Use digits instead of words: say 24/7, 2 hours, 5 days.

Use common abbreviations: hrs for hours, ID for identification, only if this won't confuse the reader.

Use contractions: you're, we're, it's.

Remove double spacing: it's easy to overlook these. Proofread your messages carefully.

Always spell check: spelling mistakes don't just look bad, they may take up extra space.

Phone numbers

While we use spaces for phone numbers, SMS is an exception. The text should also be shortened for clarity and character limits.

Not this: 600 54 0000
Use this: 600540000

Not this: +971 4 0000
Use this: +97140000

Not this: Call 600 54 0000.
Use this: Call 600540000.

Not this: Call 600540000 within the UAE and +97140000 from outside the UAE.
Use this: Call 600540000 in the UAE and +97140000 from abroad.

Not this: If you have any queries, call [number].
Use this: For queries, call [number].

Use short URLs

Always use branded short URLs. Ask Group Marketing for help with this.

A bank-branded URL builds trust and reduces 'phishing' anxiety. Never use shorteners like bit.ly and tinyurl.com which can appear untrustworthy.

Keep links as encrypted URLs (https://) which reassures customers and meets security policies.

Make the URL meaningful. Descriptive slugs improve clarity and tap-through rates.

Preview the link on multiple devices to ensure it works.

Keep the link at the end of the message for readability.

Compliance and marketing checklist

Use the checklist available to ensure all content meets regulatory requirements and marketing standards. It helps ensure clarity, honesty and brand integrity across communications.

Please review the full document in detail. You may request a copy by emailing brand@emiratesnbd.com.

General guidelines

- **All customer communication must be in English and Arabic** with tactical promotions requiring clear Terms and Conditions (T&Cs).
- **Financial products and services:** ensure easy access to disclosed rules, terms, conditions and costs, especially for raffles/draws/lotteries, in compliance with state/regulatory authority approvals.
- **Transparency:** promotional campaigns must be identifiable, honest and clear with notifications of changes including plain language summaries and links to revised T&Cs.
- **Restrictions:** Licensed Financial Institutions must not distribute marketing/ sales information on financial products/services publicly or to consumers unless it meets required disclosure standards.

Emails – writing for clarity, tone and impact

Before

Dear Valued Client,

We are pleased to inform you that the attestation of your official document through the Ministry of Foreign Affairs (MOFA) has been successfully completed.

For your convenience, the attested document has been attached to this email. We kindly request to find the attachment.

To access the attached PDF, the password is your CIF ID.

Regards,
For & on behalf of Emirates NBD Bank (PJSC)

After

Dear Client,

We're pleased to inform you that the Ministry of Foreign Affairs (MOFA) has attested your document.

For your record, the attested document is attached to this email.

To open the PDF, please use your CIF ID as the password.

Regards,
Emirates NBD

Tone of voice
Direct, clear, to the point.

Grammar

Consistency

Emails – writing for clarity, tone and impact

Before

Dear Customer,

We've been trying to reach you through your registered telephone number, sending SMS and virtual calls, regarding the overdue payments on your credit card account. Unfortunately, we've been unable to establish contact.

If we don't hear from you, please note that below consequences may apply such as,

Permanent suspension of credit card services may be applied due to non-payment
Future late payment charges may be incurred if the total due amount is not cleared as per the credit card monthly statement limit
Non-payment may also impact your credit bureau report
We may also appoint a third-party registered agency channel for further follow-up

If you're experiencing financial stress, we have plans to support customers in repayment with affordable interest rates and long-term tenure. All plans are subject to terms and conditions and eligibility criteria.

Note:
• If you are currently under a settlement or payment arrangement with us, kindly disregard this notice.
• Please ignore the email if payment has been deposited, accept our thanks and ignore the reminder
• If this message reached you in error, we apologize and request you to disregards it.

We're committed to help you to manage your credit card account. Please do reach out to us at 600540040 for any assistance.

Thanks and Regards,

After

Dear Customer,

We've been trying to reach you on your registered phone number regarding overdue payments on your credit card but have not been able to get through.

Please note that the following may apply if we don't hear from you within XX days:

- Permanent suspension of your credit card
- Late payment charges if the total amount due on your statement is not cleared
- Referral to a third-party agency for further follow-up

In addition, your credit score will be negatively impacted making it harder to apply for new credit cards, loans or other financial products.

If you're experiencing financial difficulties, please contact us to discuss an easy repayment plan, subject to terms and conditions and eligibility criteria.

If you've recently paid or are under a payment arrangement with us, no further action is needed.

We're here to support you. Please call 600 54 0040 if you have any questions or need assistance.

Thank you for banking with us.

Regards,
Emirates NBD

Tone of voice
Moving to a clear, simple, more natural and customer-friendly tone

Grammar

Consistency

Emails – writing for clarity, tone and impact

Before

Subject: Emirates NBD Credit Cards

Dear Customer,

Thank you for your interest in getting an Emirates NBD credit card!

Take a look at the benefits of using the credit card of your choice here, view required documents here and submit it along with the documents by emailing your call center agent.

Emirates NBD Customer Care will help you with your credit card queries once you receive your card.

Best regards,
Emirates NBD

After

Subject: Thank you for choosing an Emirates NBD credit card

Dear Customer,

Thank you for registering your interest in an Emirates NBD credit card.

Here's what you can do next:

- Explore the benefits of our credit cards.
- Check your eligibility and see the documents you'll need.
- Download the application form and submit it along with the documents by emailing your Call Centre agent.

If you have any questions, our Customer Care team will be happy to support you.

We look forward to receiving your application and supporting documents soon.

Regards,
Emirates NBD

Tone of voice
More emotive subject line
No exclamation mark
Action-oriented
Clear

Consistency

Emails – writing for clarity, tone and impact

Before

Dear Customer,

Hope this email find you well.

To comply with Know Your Customer (KYC) regulations and ensure a seamless banking experience, please provide the below documents or information by [**Insert date**]:

Required documents or Information:

Please provide Income proof
Identification documents
Supporting documents for the transactions

Keep your records up to date always to ensure a smooth banking experience and avoid restrictions such as:

Blocked credit and/or debit card
Suspended digital banking services
No new cheque books or banking products
Potential closure of your accounts with the bank

Please reply to this email with the scanned copies or visit your nearest branch.
Thank you for banking with us.
Regards
Emirates NBD

After

Subject: Action needed: Update your information

Dear Customer,

To keep your account running smoothly and in compliance with regulations, we need a quick update from you.

Please share the following information by [**Insert date**].

What we need from you:

- Proof of income
- Identification documents
- Documents supporting your recent transactions

Keeping your details up to date helps avoid any disruption to your banking such as:

- Temporary card blocks
- Limited access to digital banking
- Delays in new cheque books or products
- Potential closure of your accounts

Please reply to this email with scanned copies or visit your nearest branch.
Thank you for banking with us.

Regards,
Emirates NBD

Tone of voice
Subject line showing urgency
Action-oriented
Clear

Consistency

SMS – concise, clear and on-tone

Before

- We regret to inform you that your deferment request # [Action.SR Number] has been rejected. For inquiries, call 600540000.
- Your new investment portfolio [Action.SR Number] is now open. For inquiries, call [Action.CRM Contact Center Number].
- Your Trade License has expired on [Action.CRM Summary]. Please submit a copy of RENEWED license at any branch or via www.emiratesnbd.com/kyc to avoid being charged AED 420 and suspension of all banking facilities within the next 60 days.
- As per Bank's policy, we are unable to continue extending our services. Your account [Action.CRM Masked Account Num] is now closed. Thank you.
- The document sent by you cannot be accepted. Please quote ref. [Action.SR Number] & send a clear copy of the Passport and Emirates ID copy of the supplementary applicant to ccsupplementary@emiratesnbd.com from your registered email ID.
- The minor account holder for account [Action.CRM Act CIF Masked Calc] will soon be 18 and eligible to manage banking relationship independently. We request the minor account holder to visit any branch with the identification documents to update their banking relationship
- Apologies for any inconvenience caused due to a system downtime in our call center . It is now working, and you may call us on 800100 for service

After

- Your deferment request [Action.SR Number] could not be processed at this time. For more information, please call 600 54 0000.
  — **Tone of voice** Avoid negative language 'regret, 'rejected'.
- We're pleased to inform you that your new investment portfolio [Action.SR Number] is now open. For queries, call [Action.CRM Contact Center Number].
  — **Tone of voice** Human, warm, emotive, this is positive news
- Please submit a copy of your new Trade License to your RM, a branch or on www.emiratesnbd.com/kyc in 60 days to avoid an AED 420 fee and restrictions.
  — **Grammar, tone of voice, character count** No CAPS, concise, clear, customer-focus
- As per bank policy, we can no longer continue serving your banking needs. Your account [Action.CRM Masked Account Num] is now closed. Please refer to the email sent to your registered email address.
  — **Grammar, tone of voice** Clear, helpful guidance
- The passport and Emirates ID copies for your supplementary card application are unclear. Please resend clear copies to ccsupplementary@emiratesnbd.com from your registered email and quote [Action.SR Number].
  — **Grammar, character count** Softer, more polite
- The minor account holder for account [Action.CRM Act CIF Masked Calc] will soon turn 18 and can manage their banking independently. Visit a branch with ID to update details.
  — **Grammar, tone, character count** Clear and professional
- Our call centre experienced a brief outage, but we're back online. If you need help, call 800 100.
  — **Grammar, tone of voice, consistency** Avoid apologies, UK English, tone, punctuation

Push notifications – concise, clear and on-tone

Before

Enable Smart Touch & FACEPass now. Fake Android updates are rising

Enable Smart Touch & Face Pass for secure access using your fingerprint or Face ID instead of passwords. Fake update prompts can trick you into installing malicious apps or sharing sensitive information.

You are missing out on Savings

It's been a while since you sent money to your loved ones.
Today's exchange rate is 1 GBP = XX.XX AED. Login to ENBDX now and send money. T&C Apply

Make an international transfer in seconds

Send money abroad directly through ENBD X with attractive rates. Enjoy the convenience of making international payments anytime and from anywhere. T&Cs apply. Tap to transfer now.

Download ENBDX

Get the app today and start experiencing better banking, anytime and from anywhere. You can bank, transfer funds invest and pay your bills from the comfort of your home!

After

Turn on Smart Touch and Face Pass

Fake Android updates are rising. They can trick you into installing unsafe apps or sharing details. Turn on Smart Touch and Face Pass for secure login.

Tone of voice
Direct, human, warm, action-oriented
Character count
Correct product name, No CAPS, concise, clear, customer-focus

You're missing out on savings

Thinking of sending money to your loved ones?
Today's exchange rate is 1 GBP = XX.XX AED. Log in to ENBD X now to make a transfer. T&C apply.

Tone of voice, style
Clear, not intrusive, header sentence case
ENBD X, log in vs login

Send money abroad in seconds

Send money securely to 100+ countries through ENBD X at attractive rates. Make international payments anytime and from anywhere. T&Cs apply. Tap to transfer now.

Grammar, tone, character count
Clear and professional
Useful info added
Crisper header

Download ENBD X to manager your banking

Bank, transfer, pay and invest securely all from the ENBD X app. Tap to download now.

Tone of voice, concise
Punctuation, character count

Negative to positive tone

Before	After	
Your details are not updated. Kindly ensure that the required details are submitted at the earliest.	Please update your details to keep your account running smoothly.	Direct, human, warm, action-oriented
You entered the wrong details	Please try again with the correct details.	Removed blame, action-oriented
Transaction declined due to unsuccessful verification.	We couldn't verify you. Please try again with the correct details.	Action-oriented Clarified what the customer needs to do next.
We regret to inform you that your transaction could not be completed due to insufficient balance.	Please top up your account so we can complete your transaction.	Action-oriented and clear
Your payment failed!	Your payment didn't go through. Please try again or use another payment method.	Action clear, help line added, punctuation
Your card has been blocked due to suspicious activity!	We've temporarily blocked your card to keep your account secure. Please call 600 54 0000 for assistance.	Human, clear, helpline added, punctuation
The beneficiary could not be added.	We couldn't add your beneficiary just yet. Please check the details and try again.	Action clear
Your account will be closed if documents are not submitted.	Please submit your documents to keep your account active.	Action clear
Your loan application is rejected.	We're unable to proceed with your loan application at this time. Please call 600 54 000 for more information.	Help line added

Channel-specific writing

The message

Emirates ENBD launches Business Support Support Package to help SMEs.

The initiative consists of a set of relief measures to help SMEs manage day-to-day operations over the next few months.

Visit (link)

Website banner

Support to keep your business moving

Our SME support package gives you practical ways to help you manage your business with more confidence over the coming months.

Find out more >

LinkedIN

Supporting businesses through change

SMEs are the backbone of our economy and supporting them is a responsibility we take seriously.

Our latest support package brings together practical measures to help businesses manage today, while staying focused on long-term growth.

Find out more >

Instagram/FB

Keep your business moving forward

Having the right support for your business makes all the difference.

Our SME support package gives your practical ways to manage your day-to-day with more confidence.

Learn more >

SMS (character limit)

Support your business with practical solutions to help you manage the months ahead. Learn more on our website.

Push notifications (character limit)

Title: Support for your business

Body: Explore practical SME support to help manage your business with confidence.
Tap to learn more.

In-branch digital screen

Support to keep your business moving

Practical SME support to help you manage your business with confidence.

Speak to us today or scan to learn more.

[QR code]

WhatsApp message

Support for your business when it matters most

Our SME support package gives you practical ways to manage your business with more confidence in the ways ahead.

Find out more >

ATM screen

Support for your SME

Explore our support package designed to help your business stay on track.

Tap to learn more >

Email

Subject: Support to help your business move forward

Header: Support for your business, when it matters most

Body:

Dear Customer,

We understand that running a business in unpredictable times can be challenging. That's why our latest support package is tailored to help you manage your day-to-day with more confidence.

From practical relief measures to flexible support, you'll have what to you need to keep moving forward towards your goals.

Find out more >

Thank you

For any questions regarding our guidelines, please contact the Brand Management team at brand@emiratesnbd.com