



Welcome booklet

Cohort 6 (2026 - 2028)



بنك الإمارات دبي الوطني
Emirates NBD



الإمارات الإسلامي
EMIRATES ISLAMIC



Welcome to

Emirates NBD Group!

It's fantastic you're onboard and a big future awaits you as our Ruwad program participants.

This prestigious initiative gives you the best head-start for your career. We're looking forward to watching you grow, develop and learn, both here at Emirates NBD and with our various secondment partners as well.

Don't be afraid to put your hand up and get involved in new and exciting projects, and ask plenty of questions along the way! Be bold, curious and result-orientated.

Good luck as you get settled in and on behalf of the leadership team, we are wishing you all the best.

Best regards,

Eman Abdulrazzaq

Group Chief Human Resource Officer







A program that believes in **diversity and individuality**

Ruwad translates into 'Pioneers' in Arabic, which mirrors participant characteristics in terms of seeing potential and pushing boundaries.

Game Changer



"I will continuously learn and come up with ideas that will significantly alter the way things are done".

Trendsetter



"I will lead by example and be the movement for the generations to come".

Futurist



"I will always think ahead and explore future predictions that will support my role and team".

Passionate



"I am hungry to learn, eager to implement and continuously going to develop myself"

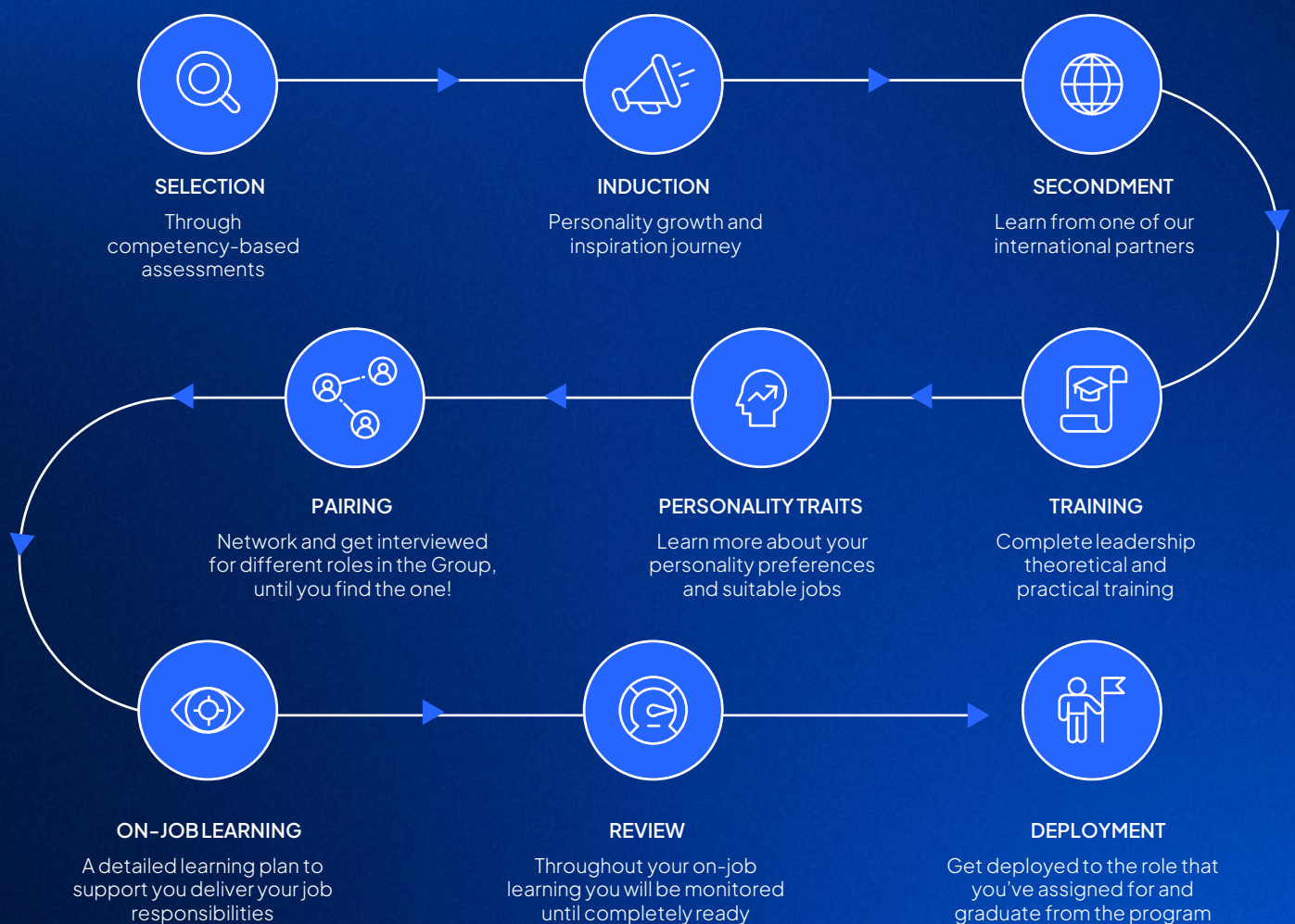
Global Minded



"I will always think ahead and explore future predictions that will support my role and team".

All about your 24-month journey

Buckle-up for a journey filled with practical and theoretical leadership development learning through international assignments, rotations and more...



Long Standing Partners

You will be assigned to work temporarily for our international partners 'for 12-months. The aim of the secondment is to provide exposure to you 'The secondee' in terms of gaining new perspective and improving comprehensive skills.



Position Agreed

The host provides job description



Assignment Letter

The secondee signs a secondment agreement



Follow-up

The host agrees on a follow-up plan



Completion

The host completes a regular feedback form

McCANN

ARTHUR & LITTLE

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CONSULTANCY
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McKinsey
& Company

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PLUG AND PLAY



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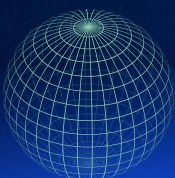
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Travel to one of our International offices

For up to 30 days, Ruwad participants are expected to be assigned to one of our international offices in KSA, Egypt, Singapore, UK, Turkey or India to polish their global banking mindset.



All international assignments adhere to the international office regulations and is planned with the Head of HR International.

Get certified as a banker



Ruwad trainees are enrolled in the Certified Banking Operations (CBO) course under Hong Kong Institute of Bankers for around 30-days. The curriculum covers the following areas:

Banking Law in the UAE	Banking Theory and Practice	Retail and Corporate Banking	Risk Management
Treasury and Banking Operations	Business Ethics and Internal Control	Basic Trade Finance	Operations Risk and Quality Management

Upon completion of the course, Ruwad participants undergo two examinations designed to evaluate their proficiency in the covered topics. These assessments ensure that the trainees have acquired the necessary skills and knowledge to excel in their role within the banking sector.

What to learn throughout Your journey

Cohort programs are provided with INSEAD Graduate Business School, University of Oxford, PwC Academy, Hult EF Corporate Education, and more from Emirates NBD Academy.

Participants undergo:

Leadership Development Program	6 months
INSEAD Agile Leadership Program	2 days
New Managers Program	2 days
Crucial Conversation	2 days
Hult EF Leadership Simulation	2 months
Certified Banking Operation Program	1 month

Some changes may occur*



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We will stay in touch, and **keep you inspired**

There are several events where Ruwad participants are approached for non-training requirements to enhance their professional experience.



Events	Description
Catch-up Sessions	Catch-up with the Emiratisation team to discuss your learning throughout your journey and overcome any obstacles
Discovery Sessions	Self exploration and personality reflection experiences that will help you identify your most suitable career
Leadership Storytelling	Gain insights straight from the experts and leaders of the bank in a casual chat setting
Speed Networking	Explore suitable and available roles with business units and HR representatives to land your own!
Tribe Meetings	Meet business heads, share your journey, and build connections – all in a casual setup

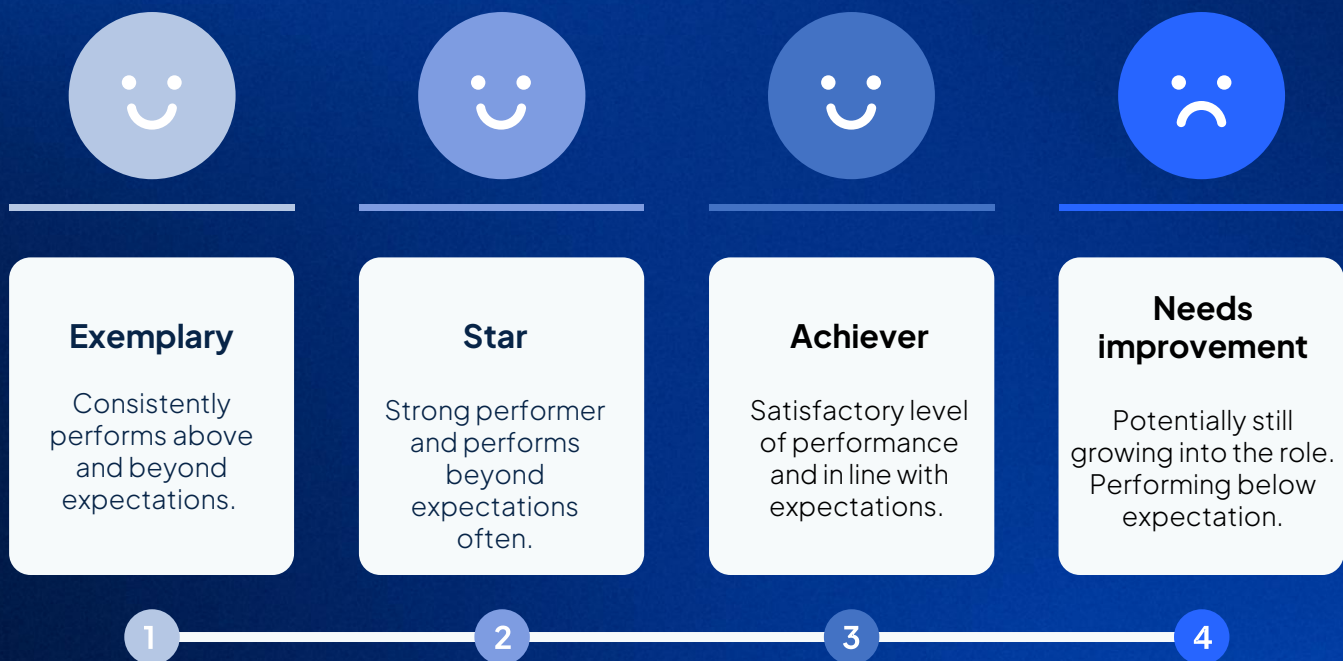
Ruwad Gives Back

At Ruwad, leadership extends beyond the workplace. Through volunteering opportunities and community initiatives, you'll contribute to meaningful causes to create impact beyond the workplace.



Stand-out and get **recognized**

We value your dedication in which we ensure your performance check-ins are conducted to not just evaluate your performance but also to celebrate your success and provide essential support to those should improve their skills.



It is important to acknowledge that Trainees under a rating of 'Needs Improvement' will undergo a 'Performance Improvement Plan'





An elite graduate program for
our future leaders



Fatma Desmal

Ruwad Program Manager

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