

**With You Through
Every Achievement**

Transfer Your Salary to NBK and Enjoy the Best Services

It's time to make a choice and set your future goals to accomplish one achievement after the other. NBK helps you develop your career path through offering a suite of banking services that suit your aspirations.

Now you can enjoy fast, easy and convenient services when you transfer your salary to NBK

- Own the car of your choice and obtain an auto loan approval in only 30 minutes
- Quick loan approval of up to KD 70,000 with a repayment period reaching 15 years*
- Free credit card for the first year
- NBK Rewards Program offers guaranteed rewards and instant redemption at the participating outlets
- Shop safely online with our around the world accepted NBK Prepaid Cards
- Large ATM and branch networks close to wherever you go
- Enjoy NBK Online Banking, Mobile Banking and Call Center service wherever you are for easy, remote access that satisfies your needs
- Be a potential winner of our KD 5,000 weekly draw, KD 125,000 monthly draw, and KD 250,000 quarterly grand prize draw with our Al Jawhara Account

*Terms and conditions apply

We help you develop your career path by offering you a suite of banking services when transferring your

salary

Banking Packages

If you're starting your career, a new expatriate in Kuwait, or a well-established career professional, NBK is sure to have a banking package that suits your needs. Choose between interest or non-interest bearing accounts and save through our Super or Al Jawhara Accounts.

Al Jawhara Account

An account that offers chances to win cash prizes of KD 5,000 weekly, KD 125,000 monthly and KD 250,000 quarterly. Now you can double your chances to win in our weekly, monthly and quarterly draws. All you need to do is maintain your balance without withdrawing or transferring from the account within the holding period.

NBK Super Account

NBK Super Account is a savings account that offers you higher interest than a regular savings account. It is designed to give you flexible access to your funds at all times while you continue to earn interest*.

*Interest on the account is canceled for the month, if the customer makes more than three withdrawals per month

NBK Credit Cards

Choose a card that meets your lifestyle needs.

NBK offers you a wide selection of Visa and Mastercard Credit Cards – you have the choice of selecting a Classic, Gold, Titanium or Platinum credit card. You can also choose, Laki Titanium Mastercard and Diners Club, while enjoying it fee-free for the first year, each card provides you with an array of benefits catered to your lifestyle needs.

NBK Credit Cards are recognized globally and are accepted at millions of locations around the world. They provide you with higher purchasing power, financial independence, repayment flexibility, the NBK Rewards Program that rewards you for your daily purchases, free travel insurance for you and your family members, and global offers that include travel, dining, shopping and entertainment. This will give you the convenience and peace of mind, whether you're using your card in Kuwait or abroad.

NBK Laki Titanium Mastercard Credit Card

The NBK Laki Titanium Mastercard Credit Card is the first of its kind in Kuwait that is designed exclusively for the modern women. With this card, you will enjoy a variety of benefits that cater to your lifestyle needs such as free travel insurance, for a safer journey. Get to experience Alshaya's special offers at your favorite stores. Pamper yourself with exclusive Laki lifestyle privileges and get instant discounts. Get guaranteed rewards at hundreds of local and international brands through NBK Rewards Program and more.

NBK Platinum Credit Card

The NBK Platinum Credit Card provides you with higher purchasing power to suit your needs. Extensive features available include free valet parking, concierge service, and complimentary airport lounge access for the NBK Platinum Mastercard Credit Card, purchase protection and extended warranty for your valuable purchases, the NBK Rewards Program for your daily purchases and much more. It is available as a Visa and Mastercard Credit Card.

NBK Rewards Program

More choices, more rewards...

The NBK Rewards Program is Kuwait's largest loyalty program with more than 600 local partner outlets. You are guaranteed rewards at hundreds of the best local and international brands in Kuwait to satisfy your fashion, dining and lifestyle needs.

When using any of your NBK Credit Cards (Visa, Mastercard or Diners Club) at NBK Rewards Program's participating partner outlets, you are rewarded up to 20% of the transaction amount in the form of NBK Rewards Points.

The program gives you the chance to benefit from special offers and additional points when using your NBK Credit Cards:

Earn NBK Rewards Points for every purchase at our participating partner outlets (get 10 points for every KD 1 spent)

- Points redeemed can be used to purchase goods and services at any of the participating partner outlets
- Points accumulated can be redeemed as follows:
 - Instantly and on the spot at Points of Sale in all participating outlets
 - A minimum of 500 points (equivalent to KD 5) is required to redeem NBK Rewards Points
- Exclusive offers and instant discounts throughout the year at premium partner outlets in Kuwait which include retail, dining, travel and other services

For more details and an updated list of participating outlets, please visit nbk.com

Easy Banking for Your Convenience

NBK Mobile Banking

Your finances at your fingertips. NBK Mobile Banking offers you a safe and secure way to conduct your transactions anywhere, anytime. The application is available for all devices that support iOS and Android platforms. It is there to cater to your every banking need and make transactions on the go.

NBK Online Banking

You can manage many of your transactions online for free, anywhere, anytime, from the convenience of your home or office. NBK Online Banking is supported by the most advanced and latest security applications. It also allows you to send your enquiries through secured mail, where professional staff members are assigned to reply within two working days.

SMS Real Time Service

Receive alerts to your mobile when an amount of KD 10 or more is credited to or debited from your account or any of your NBK Credit Cards.

NBK Call Center 1801801

Access your account 24 hours a day at the touch of a button by calling the NBK Call Center at 1801801 and speak to one of NBK's dedicated customer service representatives.

To access the NBK Call Center overseas, please call +965 22 24 83 61.

Largest Branch Network

NBK boasts the largest network of branches in Kuwait, located across the country, providing quality service, and to be closer to you wherever you are.

Automated Teller and Cash Deposit Machines

Access Kuwait's largest network of ATMs and CDMs, that give you the best service including services like instant cash deposits and free withdrawals.

Car Dealerships Across Kuwait

Easy banking services located in more than 20 leading car dealerships across Kuwait.

| Company Name | Brands | Location | Tel. No. |
|---|--|--|--|
| Al-Babtain Group | Nissan - Citroen Renault - Infiniti | Rai - Ahmadi | 1804888 |
| Ali Alghanim & Sons Automotive W.L.L. | BMW - Range Rover Mini Cooper Rolls Royce | Shuwaikh | 22246000 |
| Fouad Al Ghanim & Sons Automotive Co. | Audi - Skoda Lamborghini | Shuwaikh | 1811118 |
| Arabian Motor Group - Hamad M. Al Wazzan & Partners | Ford - Lincoln | Shuwaikh Ahmadi | 1828828 |
| Mutawa Alkazi Co. | GAC Motors | Rai Shuwaikh | 1833334 24838470/1/2/3 |
| | | Ahmadi | 1833334 23981436/8/9 |
| Yusuf A. Alghanim & Sons Co. | Chevrolet - Hummer Opel - Cadillac - Saab | Rai Fahaheel Sharq Shuwaikh | 1838883 23922173 22423327/9 24583116/9 1881111 Ext.: 3816 |
| Al Mulla Group - Maseelah Trading Co. | Mitsubishi | Rai - Sharq Fahaheel - | 22445040 |
| | Acura | Jahra 4th Ring Road | 1822872 |
| Al Mulla & Behbehani Motor Co. | Chrysler - Dodge Jeep - Fiat | Rai - Ahmadi | 1885500 |
| Mohamed Naser Al Sayer & Sons EST Co. | Toyota - Lexus | Rai - Jahra - Ahmadi - Shuwaikh - Ardeyah | 1802008 1830030 |
| Mustafa Karam & Sons General Trading & Cont. Co. | Suzuki | Rai - Ahmadi | 1803003 |
| Mohammed Saleh & Reza Yousuf Behbehani | GMC - Isuzu - Subaru | Rai - Sharq | 1884411 24717202 |
| Kuwait Automotive Imports Co. | Mazda - Peugeot - Jelly | Rai - Ahmadi | 1820888 24733334 23987983/4/5 |
| Northern Gulf Trdg. Co. | Hyundai | Shuwaikh Ahmadi - Jahra | 1808444 |
| Al Bisher & Al Kazemi Co. | Mercedes | Shuwaikh Salmiya | 1833111 ext:552 25757931 |
| Al-Qurain Automotive Trading Co. | Volvo | Rai | 1828200 |

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|--|-------------------|-----------|----------------------|
| National Agencies Group | KIA | Rai | 1805008 |
| Behbehani Motors Company | VW | Rai | 24729147 |
| Kuwait Automobile & Trading Co. | Jaguar - Daihatsu | Rai | 1808010 |
| Premier International Motors Group Co. | Aston Martin | Rai | 1824242 |
| Al Dabbous International Co. | SsangYong | Free Zone | 24610834/5 |
| Bu-Dastoor Motors Group | Chery - Admiral | Rai | 24748222 |
| Adel Alghanim Automotive Co. | MG | Shuwaikh | 24920002 24911071 |
| Al Ghanim International for Cars Trading | Honda | Rai | 1838883 24962000 |
| Behbehani Motors Company | Porsche | Rai | 1888911 24791000 |

To apply, scan the below QR code:

