

Digital Banking 24/7

Digitalization



**Giving You the Comfort
You Need With NBK
e-Services**

Enjoy Peace of Mind When Completing Your Transactions

Completing your banking transactions with peace of mind is priceless. That's why NBK makes sure to provide an extensive range of electronic banking services that allow you to make your transactions at anytime and anywhere.

Security Alerts

We Care About the Safety of Your Banking Transactions

Please do not respond to any phone calls, emails or text messages that ask you to update your personal information and account details. It is against NBK policy to ask customers to update their personal and account information through email, SMS, websites or any social media channel.

NBK Online Banking

Online Banking is Simpler Than You Think

Access your account securely wherever you are, 24 hours a day, 7 days a week with the simple click of a button.

Our Security Measures Protect You While Making Transactions

The confidentiality of your personal and financial information is of utmost importance to us, so we have installed various security measures to help you make transactions. Firewalls, encryption codes and login timeouts make your visit to NBK Online Banking safe and secure.

An extensive range of
electronic banking services
that allow you to make your
transactions at any time and

anywhere

NBK Online Banking Security Key

Online banking is now safer with the NBK Online Banking security key, the most secure way to access your account.

Easy Sign Up to NBK Online Banking

Signing up to NBK Online Banking is easy and convenient. Simply go to nbk.com, click on "LOGIN", select "NBK Online Banking", then "New Users" and follow the instructions.

Customize Your Online Homepage

Build your personal homepage on our website, with products and services that meet your banking needs.

Features and Services

Manage Your Accounts

NBK Online Banking allows you to stay up-to-date with your recent account activity.

Funds Transfer

Transfer funds in and out of Kuwait any time at your convenience.

Standing Order

Schedule automatic payments online for your recurring bills through NBK Online Banking.

Bill Payments

Pay bills to a suite of merchants, private schools and telecom companies that provide you services.

Credit Card Services

- View your credit card statement and conveniently pay your credit card bills online through NBK Online Banking
- Obtain real-time cash advances from your credit card to your account online

Account Opening

You can open an additional account through NBK Online Banking in real time in KD or in any of the four major foreign currencies.

NBK Deposits

You can open a deposit account in few minutes through NBK Online Banking in KD or in any of the major foreign currencies, depending on the type of deposit: NBK term Deposit, NBK Flexible Term Deposit or NBK Partial Withdrawal Deposit.

Application Request

Apply for a number of NBK services, such as online brokerage through NBK Online Banking.

PayPal

You can now enjoy a more secure online shopping experience by creating your own PayPal account through NBK Online Banking.

e-Statement

Now you can receive your account statement electronically in your email inbox on monthly basis.

Rates and Stock Prices

View the latest foreign exchange rates and Kuwait stock prices.

NBK Mobile Banking

Now you can manage your finances with ease and convenience. NBK Mobile Banking offers you a safe and secure way to conduct your transactions anywhere and anytime. The App is available in English and Arabic for iPhone®, iPad®, iPod Touch®, Android® and Huawei to cater to your every banking need on your device.

Enjoy the Available Services on the NBK Mobile Banking App

- Download and access the App on multiple devices
- Enjoy Smartwatch Banking
- Enjoy direct transfers between your accounts, to other NBK Accounts, or other bank accounts at other banks, both locally and internationally
- Know your transfer status with NBK Swift Tracking
- Increase your monthly transfer limit via the application (upon your request from KD 2,000 to up to KD 30,000)
- Open new account

- Open NBK Term Deposit, NBK Flexible Term Deposit and NBK Partial Withdrawal Deposit
- Apply for loan, credit card or credit card limit increase
- Transfer to brokerage account
- View the details of Watani Money Market Funds and investment funds
- Establish standing orders with automatic payments for recurring bills
- View the history of transactions made on your account
- View the balance and transactions on your credit cards
- View details of your loans and deposits
- Enjoy cardless withdrawal from any NBK ATMs or CDMs
- Add local and international beneficiaries
- Activate dormant accounts
- View accumulated NBK Miles Points
- View NBK Rewards Points in Kuwaiti Dinars
- Display Watani Brokerage accounts
- View enhanced NBK Loans display
- Make payments to your credit card and make e-Payments to local and Arab Telecoms, online shopping cards, digital games, TV channels, entertainment and much more
- Transfer money from your credit card to your account (Cash Advance)
- Subscribe to NBK Notifications
- Use "Live Chat"
- Apply for NBK Foreign Currency Prepaid Card
- Load/unload NBK Foreign Currency Prepaid Card
- Find your nearest NBK Branch through the branch locator
- Find our Automated Teller Machines (ATMs) and Cash Deposit Machines (CDMs) across Kuwait
- Request printed statements and make checkbook request
- Contact us by calling NBK from inside and outside Kuwait or through NBK's social media networks
- Enjoy Augmented Reality (AR) feature

- View NBK's products and services as well as NBK Rewards Program participating outlets
- Access important information like notifications from NBK and travel tips that help keep you safe
- Manage your credit cards during travel
- Update email address and mobile number
- And much more

If you make local transfers in Kuwaiti Dinars via NBK Online Banking or NBK Mobile Banking App, your transfer will be credited to your beneficiary's account on the same day. If you make a transfer after 12:00 PM, the transfer will be credited the next working day.

If you are an NBK Customer with a beneficiary who lives in the UK, USA or India, please ensure that your beneficiary's details are up-to-date and enter the required transfer code to enjoy faster transfers through NBK Online Banking or the NBK Mobile Banking App.

Country	Requirement	Code	Example
UK	Sort Code followed by 6 digits	SC	SC123456
USA	ABA or Routing Number followed by 9 digits	FW	FW123456789
India	Indian Financial System Code: 4 Letters followed by 7 digits	IFSC	IBOC1234567

Convenience

- NBK Mobile Banking is free of charge and available round the clock
- You can manage your accounts at your convenience instead of visiting the branch
- You can use this service inside and outside Kuwait

Security Tips

- Passwords will not be saved. You will need to enter your password every time you log in to access your account

NBK Mobile Banking App Registration Steps:

- Enter your debit card number
- Enter the ID type and number: Civil ID, passport, or Commercial Registration Number
- You will be asked by which method you would like to receive the One-Time Password (OTP). You will have to select one option: either SMS or email
- Once the code is received, you must enter it in the verification code field. The verification code should be entered in capital letters. If you don't receive it, you can tap on "Resend Verification Code" and you will receive it within seconds
- Enter the debit card PIN
- Create a username: Your username should be alphanumeric. Minimum of 4 and maximum of 25 characters without spaces and special characters. All should be in English

Password:

- Password should be 7 alphanumeric characters
- Must contain at least one special character
- Letters and numbers used in user's password cannot be repeated more than twice in a row (e.g.: 111, 222, aaa, AAA123 will not be accepted)
- Letters and numbers used in user's password cannot be consecutive forward or backward. (e.g.: AAA123, 567nbk, 765nbk, Abcnbk, Cbanbk)
- Password is case sensitive
- Should be in English letters with no spaces
- You can also enable the Touch ID or Face ID for iOS users to use it for next login
- Accept the Terms and Conditions to proceed
- Enter the username and password
- Select 5 security questions and answers. All answers should be in English
- You will receive an SMS confirming that your registration to NBK Mobile Banking is successful
- You can download the App for iPhone®, Android® and Huawei from nbk.com or from Google Play, App Store or Huawei AppGallery
- NBK Mobile Banking is available on smartwatches (Apple Watch and Android Wear) where customers can check their account balance and exchange rates

NBK Notifications

You can subscribe to the SMS service or NBK Push Notifications for free where you will receive notifications wherever you are in Kuwait or abroad.

Track Your Finances Up-to-the-Minute

You will receive alerts in real-time for amounts credited or debited in your account or credit card.

Account Transactions Include:

- Cash Withdrawals: withdrawals from any ATM
- Cash Deposits: deposits through Cash Deposit Machines (CDMs) or branches
- Point of Sale (POS): purchases made through Point of Sale machines
- Salary deposit: you will receive alerts when your salary is deposited

Credit Card Transactions Include:

- Purchases or payments made through a Point of Sale
- Purchases or payments made through the internet
- Cash advances through any of NBK's Automated Teller Machines (ATMs) or NBK Online Banking

Signing Up

Sign up at your convenience by calling NBK Contact Center at 1801801 , NBK Mobile Banking App or NBK Online Banking. This service is available for customers of all mobile telecom companies in Kuwait.

Other Features

- NBK Push Notifications subscribers can enjoy receiving notification when travelling abroad even if the mobile number has changed
- Options for preferred language: Arabic or English

ATMs and CDMs

With the Automated Teller Machines (ATMs) and Cash Deposit Machines (CDMs), you have access to your funds from many convenient locations across Kuwait and all over the world, 24 hours a day, 7 days a week.

Automated Teller Machine (ATM) Services

- Withdraw cash (within the available limit)
- Change credit card and ATM PIN
- Request checkbooks
- Request mini account statements
- Request account statement through the branch (last 30 transactions)
- Transfer between your accounts
- Cardless withdrawal

Cash Deposit Machine (CDM) Services

- Deposit cash up to 100 notes at one time
- Deposit KD 1, KD 5, KD 10 and KD 20 notes at one time
- Enjoy safe, secure and immediate deposits credited to your account

ATM Safety Tips

• Stay Alert

Pay close attention to the ATM and your surroundings. Do not use an ATM that appears suspicious. Never accept offers of assistance from strangers.

• Keep Your PIN Safe

Memorize your PIN and never write it down. Shield the keypad as you enter the PIN. Make sure to change your PIN regularly.

• Guard Your Card

Immediately report any stolen or lost ATM card by calling the NBK Contact Center at 1801801, through NBK Online Banking or the NBK Mobile Banking App and never lend your ATM card to anyone.

Interactive Teller Machine (ITM)

NBK ITMs make banking even more convenient, with more benefits and new services. Visit our ITMs at The Avenues, Phase 1, next to the NBK Branch and at Kuwait International Airport, T4 to enjoy live video assistance from a teller and a range of additional features.

Interactive Teller Machine (ITM Services)

- Cardless transactions
- Instant issuance of replacement NBK Debit Cards
- Opening of linked accounts
- NBK merchant deposits up to KD 3,000
- Print account statement
- Withdrawals in the denominations you want
- Extended working hours to serve you from 9:00 AM till 11:00 PM, all week long

For more information, scan the below QR code

