



**Expatriate Salary Package Gets
You Closer to Your Goals**

With You Here and at Home

You work really hard to be successful and secure a bright future for you and your family, whether back home or wherever you are. NBK understands your aspirations and goals, therefore offers you a suite of tailor-made services to meet all your needs.

If you're an expatriate earning between KD 400 - KD 1,499 per month, NBK is pleased to offer comprehensive banking services to cater to your needs. Furthermore, if you earn more than KD 1,500 per month, feel free to enquire about Thahabi and Privilege Banking.

NBK also provides ultimate convenience and flexibility through NBK NBK Contact Center, NBK Online Banking and NBK Mobile Banking App, along with Kuwait's largest branch and ATM network.

Moreover, NBK offers expatriate banking services via its regional and international network of branches, which includes Egypt, Lebanon, Jordan, UAE, Saudi Arabia, Bahrain, London, Paris and New York.

Whether you require an Auto Loan, want to purchase or renovate a house, buy furniture, electronics, finance your children's education, cover medical expenses or you simply want to enjoy life's luxuries, NBK helps you to make it happen.

NBK offers expatriate banking services via its network of branches regionally and

internationally

Benefits:

Auto Loan

- Loans up to KD 15,000 for 5 years (No indemnity required)
- Financing is available for new and used cars
- NBK representatives are available at more than 30 auto dealers throughout Kuwait
- Exclusive offers from car dealers

Expat Loan

- Loans up to KD 30,000 for 5 years (No indemnity required)
- You can also get higher amount up to KD 70,000 over a period of 10 years against your indemnity up to 150%

Credit Cards

- Free credit cards for the first year
- Free enrollment in the NBK Rewards Program
- NBK Secure Shopping, which guarantees you safe online shopping on local and international websites
- Free travel and medical insurance for a safer and enjoyable journey
- Complimentary airport lounge access that will help you relax throughout long flights
- Instant discounts up to 25% at shopping and dining outlets with NBK Credit Cards

Accounts and Deposits

- **Al Jawhara Account:** An account that offers you 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 making a withdrawal or a transfer during the holding period of each draw
- **NBK Term Deposit:** Offers you high competitive interest rates; you can open the deposit in KD and in key foreign currencies. Tenors are available from 1 month up to 5 years where it can be renewed automatically; also it offers you a free credit card against term deposit for the first year
- **NBK Flexible Term Deposit:** Gives you more flexibility as it provides a periodic cash flow of the interest (Monthly, Quarterly, Semi-annually or annually). Available in KD with tenors starting from 6 months up to 3 years, also it offers you a free credit card against term deposit for the first year

Other Banking Services

NBK Mobile Banking App

- Secure and convenient mobile banking transactions anytime, anywhere available for devices with operating systems of iOS and Android
- Free and easy download

NBK Online Banking

- Secure account access anytime, anywhere
- Upgraded security to protect your transactions
- A wide range of transaction options
- Free money transfers to your home country (selected countries)
- Free money transfer to any third party in Kuwait

SMS Banking

SMS Banking Service with instant financial alerts whenever any activity takes place on your account or credit cards

NBK Contact Center

Our friendly agents will be happy to assist you anytime, anywhere. Simply call 1801801 in Kuwait or +965 22248361 from abroad

The Biggest Banking Network in Kuwait

- We have a wide network of convenient ATMs and CDMs across Kuwait
- Along with branches including the 24/7 airport branch

Interactive Teller Machines (ITM)

With an ITM, you can talk directly to an NBK Agent to assist you with financial services using audio and video conferencing. This means access to NBK when branches are closed and during holidays with total convenience and ease

Non-Resident Packages

NBK offers you comprehensive real estate services to manage your banking needs in your home country from Kuwait

- Non-Resident Egyptian Package
- Non-Resident Lebanese Package
- Non-Resident Jordanian Package

NBK - Egypt)

- Unlimited access to a network of 53 branches located throughout Egypt
- You can open accounts such as NBK Current Account or NBK Savings Account in Egyptian Pound
- You may open an NBK Term Deposit Account in Egyptian Pounds
- You can receive a certificate of deposit in Egyptian Pounds
- Free remittance from Kuwait to Egypt via NBK Online Banking or by calling 1801801
- Do you want to own your own apartment or villa in Egypt? Now we offer you housing loans up to EGP 4,000,000 at competitive interest rates and flexible repayment periods up to 15 years
- Also, Auto Loans up to EGP 900,000 are available at competitive interest rates and flexible repayment periods up to 4 years respectively

NBK - Lebanon

- You can open accounts in either Lebanese Pounds, US Dollars or any major foreign currency
- You can apply for US Dollar denominated NBK Mastercard Credit Cards
- Enjoy comprehensive real estate services and legal consultation upon property selection, appraisal, purchase and registration
- Own your dream house now. NBK - Lebanon offers you housing loans up to USD 1,500,000 at a competitive interest rate and a long repayment period of up to 20 years*
- NBK has 2 conveniently located branches in Lebanon
- You can benefit from fast, secure and free money transfers from Kuwait to Lebanon via NBK Online Banking or NBK Mobile Banking App (Lebanon), and/or by calling 1801801

NBK - Jordan

- You can open accounts in Jordanian Dinars, US Dollars or any major foreign currency
- You can apply for an NBK Visa Credit Card, which is free for the first year
- Owning a house in Jordan has never been easier NBK - Jordan offers housing loans up to JOD 500,000 at a competitive interest rate and a long repayment period of up to 15 years*
- You can benefit from fast, free, secure money transfers from Kuwait to Jordan via NBK Online Banking or by calling 1801801
- Also you have the ability to buy and sell shares on the Amman Stock Exchange

For more details, please contact the NBK Call Center at 1801801 or visit the NBK International Branches Center at Ras Al-Salmiya branch.

Experience the benefits of Thahabi and Privilege Banking if your salary is KD 1,500 or above

Premium Services

- A dedicated Relationship Manager to cater to your banking needs and advise you on basic personal financial planning*
- Premium Teller Services in branches, which grants you priority service
- Premium Services Lounges
- Priority routing through NBK Contact Center
- Priority loan processing service
- Free NBK Visa Signature Credit Card for 2 years* and many more.

To become a Thahabi Customer and enjoy the benefits, one or more of the following criteria must be met:

- Salary transferred to NBK of KD 1,500 or more
- KD 30,000 or more in any NBK interest or non-interest bearing account, including Al Jawhara, NBK Term Deposit or any investment funds

To become a Privilege Banking Customer and enjoy the benefits, one or more of the following criteria must be met:

- Salary transferred to NBK of KD 3,000 or more
- KD 100,000 or more in any NBK interest or non-interest bearing account, including Al Jawhara, NBK Term Deposit or any investment funds

For more information about Thahabi and Privilege Banking, please visit your nearest Branch or call 1801801

*Terms and conditions apply

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