



With You to Grow
Your Business



Welcome to NBK Business Banking

You aspire to grow your business and achieve more success to satisfy your goals and ambition. Your business is not just a business, it's the dream you wished to turn into a reality. At NBK, we understand that in today's competitive business environment, your banking requirements are unique, therefore you are not just looking for a banker, but a financial solutions provider who can be a partner in your success story.

We provide you with a range of
comprehensive solutions tailored to meet
your banking needs and to improve your

expectations

With NBK Business Banking, we provide a highly customized and comprehensive set of products and services to suit your banking requirements.

Combined with NBK's unmatched service delivery, you can look forward to a hassle-free banking experience with NBK Business Banking.

Business Banking With a Personal Touch

- **Dedicated Business Banking Relationship Officers**

Enjoy the services of our knowledgeable and dedicated Relationship Officers, capable of serving not just your routine banking needs but also providing you with financial solutions to help you meet your business goals.

- **Dedicated Business Banking Desks at Selected Branches**

Welcome to our dedicated Business Banking desks at selected branches where our Relationship Officers will be happy to help you with your queries and requirements.

Head Office

Sharq

Arraya 2 (5th floor)

Shuwaikh

Ras Salmiya

Jabriya

Hawally

Surra

Fintas

Mubarak Al Kabeer

Tadamoun

Salwa

Ghazzali

Business Banking Products for Convenient and Efficient Financial Transactions

- **Business Accounts**

Quick to open and easy to manage business current accounts, with a host of attractive features such as a wide range of currency options and chequebook.

- **Safe Deposit Boxes**

Enjoy the assurance of our highly secure safe deposit boxes at very competitive rental fees. Keep your important documents, agreements and other valuables absolutely safe.

- **Debit Card**

Enjoy the benefits of the NBK Debit Card to manage your purchases and cash withdrawals, in a convenient and secure manner. With acceptance at millions of Point of Sale merchants and ATMs worldwide, you don't need to carry cash anymore or worry about exchanging currencies before traveling.

Further, with access to your account 24/7 through NBK Online Banking, you can track and manage your spending conveniently.

- **Deposit Card**

Use the NBK Deposit Card to deposit cash at any NBK Cash Deposit Machine across Kuwait 24/7, in a time saving, safe and convenient way. You may even send your representative to deposit the cash on your behalf using this card without compromising account security, because cash withdrawals and any other financial transactions are restricted on this card.

- **Enquiry Card**

A card designed to allow account enquiries without financial transactions; the NBK Enquiry Card is the right solution for your needs. Get access to your account information through the NBK Call Center, NBK Online Banking or ATMs. Your company accountant can use the card to view transaction details and the balance.

- **Online Banking Transaction Card**

The card that gives you the flexibility to transfer funds only through NBK Online Banking.

Business Banking Services to Enable Smooth Operation of Your Business

- **Merchant Services**

Comprehensive Point of Sale (POS) and payment gateway solutions that provide credit or debit card payment options to your customers, thereby increasing your sales.

- Extensive array of payment solutions
- Widest range of acceptance (K-Net, Visa, Mastercard, Diners Club)
- Online statements, 24/7 K-Net support
- Dedicated merchant support team
- Competitive and flexible pricing
- Quick and easy terminal deployment

- **Online Salary Portal**

Transfer your employees' salaries and allowances at any time. Now, you can easily submit your requests from the comfort of your office or home without the need to visit the branch anymore.

Business Banking Finance to Support Your Working Capital Needs and Future Growth Plans

• NBK Business Titanium Mastercard Credit Card

Manage your day-to-day business expenses and working capital requirements with the convenience of our exclusive NBK Business Titanium MasterCard Credit Card which features:

- Global acceptance at millions of locations worldwide
- Cash withdrawal up to 100% of credit limit
- Flexible, easy payments, repay outstanding balance in monthly 8.33% installments
- Easy tracking through SMS alerts and 24/7 access to the NBK Call Center and NBK Online Banking
- Free travel insurance coverage up to USD 250,000
- Fraud protection up to USD 1,700 per year
- Complimentary access at participating international airport lounges
- Concierge service and free valet parking 24/7
- Benefits of NBK Rewards Program, Kuwait's largest loyalty program and the first of its kind for business
- Global offers from Mastercard Worldwide including fine hotels, restaurants and shops

Furthermore, the NBK Business Titanium Mastercard Credit Card is included in our unmatched NBK Rewards Program, offering guaranteed rewards on purchases made at over 600 partner outlets, covering the best local and international brands in Kuwait across business services, dining and personal care.

• Business Loans

Whether it is about planning for future expansion, buying new technology or equipment, or refurbishment, we offer customized business credit solutions to match your business plans, with easy repayment options that match your cash flow.

Business Banking Trade Products to Support Your Import-Export Transactions

Benefit from NBK's unparalleled expertise in providing effective trade finance solutions through our team of Business Banking Relationship Officers who are well-trained in trade finance products and services.

- **Letters of Credit (LC)**

A complete range of LCs offered to support your imports. LCs backed by NBK's reputation can improve your negotiating power with suppliers, thereby improving your competitiveness.

- **Local Bills Discounted**

A short term loan with the ability to repay and redraw provides the flexibility to service working capital requirements.

- **Letters of Guarantee (LG)**

A wide range of LGs, including Bid Bonds and the Advance Payment, Performance, Retention and others, offered to suit your requirements.

- **Local and International Money Transfer Service**

Transfer funds online, locally or globally, in a convenient way either through the branches or online.

- **Foreign Exchange**

Avail highly competitive foreign exchange rates on all major trading currencies for your inward or outward remittances.

Business Banking Has Never Been Easier to Access

- **NBK Online Banking**

Internet banking that enables you to conduct financial transactions online in a highly safe and secure environment, anytime, anywhere. View financial transactions, download account statements in MS Excel or PDF formats, pay your utility bills or transfer funds online locally and globally.

- **SMS Banking**

Track your financial transactions through instant SMS alerts on your mobile phone, with a choice of language and currency.

- **Cash Deposit Machines**

Easy-to-use and conveniently located Cash Deposit Machines that provide a time saving solution to depositing your daily cash generated. Available 24/7.

- **NBK Call Center**

Simply dial 1801801 within Kuwait or(+965) 222 483 61 while abroad, to access the assistance of our highly-trained officers 24/7, for all your queries or requests.

- **NBK Mobile Banking**

Manage your finances with your finger tips. NBK Mobile Banking offers you a safe and secure way to conduct your transaction no matter where you are, 24 hours a day from your device.

Business Banking That Offers You Higher Returns on Your Excess Funds

- **NBK Term Deposits**

Highly competitive rates offered on Term Deposits which can be maintained either in KWD or a range of major foreign currencies.

- **NBK Flexible Term Deposit**

Enjoy competitive interest rates on your deposits while receiving interest pay-outs at regular intervals. Avail flexible tenors, pay-out frequency options and preferential rates for sizeable deposits.

Business Banking Insurance

Business Banking Insurance is designed and exclusively tailor-made for NBK SME clients to provide them with a wide range of insurance coverage packages that can suit their specific needs and protects their businesses. Salient features of the insurance packages are as below:

- Flexible packages, bundled with different coverage types ranging from simple Standard option to a comprehensive Platinum package option.
- Comprehensive insurance cover to safeguard your property in the event of accidental physical loss or damage due to fire, lightning, flood, storm, riot, strike, malicious damage, etc., Various additional clauses have been added to increase the insurance coverage.
- Coverage against loss of, or damage to your property (cash in safe) or premises caused by theft or attempted theft.
- Insurance package coverage provided also includes Cash in transit, business interruption, fidelity guarantee, public liability, employers liability, medical insurance, workmen compensation and life cover.
- Group medical insurance, workmen compensation insurance can also be covered on request.

This SME package coverage is provided in collaboration with Boubyan Takaful Insurance Company.

Terms and conditions apply

To apply, scan the below QR code:

