



Emirates NBD Payroll Banking





About Us

Emirates NBD is the largest bank in the UAE by deposits, equity, and one of the top 5 banks by assets in the GCC, and is among the top 10 banks in the operating Middle East.

Emirates NBD was introduced in the Egyptian market in June 2013 through the acquisition of the BNP Paribas subsidiary in Egypt as part of the UAE's strong interest in the Egyptian economy.

We are operating with more than 67 branches and 339 ATMs with wide geographic coverage across Egypt, in addition to more than 1,500 employees with extensive financial expertise in both local and global markets, to provide our clients with the best-in-class banking experience using state of the art technology.





Solution

Emirates NBD is offering you the right solution at the right time through a personalized banking experience tailored just for your company and your human capital.

This is the time to motivate, time to reward, time to achieve.

This is the time for change...



The corporate online banking channel of Emirates NBD, “Business Online” is a secure web-based platform that provides access to account information and salary payments. Emirates NBD Business Online brings the bank to your company’s head office. You can make a variety of transactions, transfer your employees’ payroll, and enjoy our special benefits for applying to this program.

Electronic Payroll Service

Payroll Service Corporate Benefits



Free electronic payroll service processing “Business Online”.



Initiate salary to local and international employees accounts with any bank.



Salaries can be paid in Egyptian Pounds or in Foreign currency.



Excel template bulk uploading.

Additional Corporate Electronic Banking Benefits



View account statements and comprehensive account summary.



Make local and international beneficiary payments.



Initiate online transfers to own account, third party accounts and vendor accounts with Emirates NBD.



Business Online Mobile Application account and payment service.



Download account information in real time.





Time is money and we realize that your time is very precious. Hence, we present our award-winning Online Banking and state-of-the-art Mobile Banking app to bring you all the convenience of banking on the go.

From tracking your investments in real time to transferring funds with a touch, our convenient platforms offer a hassle-free banking experience and put control of your finances in your palms, wherever you are.

Ways To Bank

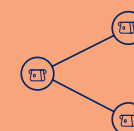
Banking With Us



Online Banking



24/7 Phone Banking



ATM Network



Branches Network



E-Payments



Mobile Banking

Banking With Us



Branches Network:

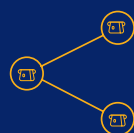
Branches network with over 67 branches strategically located across Egypt.

You are never too far from Emirates NBD.



E-Payments:

Emirates NBD has made your bill payments a lot easier with Fawry through e-payment solution. You can pay your bills through the electronic banking channels anytime, anywhere.



ATM Network:

With over 339 ATMs strategically located across Egypt. You can withdraw cash anytime, anywhere.



Online Banking:

With just an internet connection, you can now manage your accounts and banking transactions on any laptop, PC, tablet or mobile phone.



24/7 Phone Banking:

Our phone banking service is available for you whenever you call 16664, through our phone banking team who are dedicated to help you managing your account.



Mobile Banking:

Why walk when you just can talk? Simply, call our phone banking service equipped with Interactive Voice Response (IVR) technology for fast and convenient banking.



Digital Banking



Financial Services

- Cash withdrawal/deposit
- Money transfer
- Credit card payments



Non- Financial Services

- Transaction notification
- E-Statement
- Credit card requests
- Points redemption



Have you heard that you could deposit or withdraw cash from a POS?

Through a successful collaboration with Fawry, Emirates NBD's debit card holders can now use 310K+ retailers Fawry POS to perform cash withdrawal and deposit transactions with a maximum amount of EGP 4,000 per transaction by swiping their cards through Fawry POS using the below codes:

- For deposit transactions: use code 46688
- For withdrawal transactions: use code 46699

Fawry Services





Enjoy easy access to funds whenever needed with Emirates NBD's exclusive debit card offers, allowing ATM withdrawals and purchasing transactions locally. In addition to, charging accounts directly while enjoying unrivalled benefits and utmost security.

Debit Cards



Debit Card Benefits



Cash withdrawal access through a wide network of ATMs locally



Purchase access at any point of sale (POS) locally



Internet shopping access (upon your request)



Free debit card issuance



Online and Mobile Banking for account tracking



Reward points program for every EGP spent



Discount Bouquet Program offering special discounts across lots of merchants in Egypt

Special Benefits for Titanium and Platinum Debit Cards



Free ATM withdrawal transactions



Free access to VIP airport lounges



Free instant SMS notification upon any purchase transaction (POS/Online)



Special offers on debit card issuance fees for Priority Banking clients

Co-branded Debit Cards with Company Logo

Emirates NBD co-branded Debit Cards provide benefits for your employees with an aim to raise their motivation and engagement.





Enjoy a full range of Emirates NBD's credit cards that include Standard, Standard, Titanium, Platinum and World card with wide range of features, unrivalled benefits, utmost security and special offers that change regularly with the credit card that suits you best.

Credit Cards



Credit Card Benefits



Competitive interest rate



Longest grace period up to 57 days



Cash withdrawal up to 100% of credit limit as per the card type inside Egypt



Minimum monthly payment of 5%



Easy Payment Plans (EPP) for purchase and cash withdrawal



Reward points program for every EGP spent



Discount Bouquet Program offering special discounts across lots of merchants in Egypt



Balance transfer feature, where clients can transfer the outstanding balances in their credit cards from other banks to Emirates NBD credit card



Free for life Titanium credit card

Credit Cards Balance Transfer



Transfer outstanding credit card balances from other bank



Flexible instalment plans and competitive interest rates



0% interest rate up to 6 months varies as per merchant's agreement, in addition to 1.5% of outstanding balance processing fee to be paid once

EPP

Convert the balance to a single transaction EPP up to 60 months.



Insurance Bundle with Emirates NBD Credit Cards

Wallet Insurance - Standard / Titanium / Platinum / World



Wallet or Bag and Cash Replacement

If the card holder's wallet or bag is stolen, it will be replaced with an amount up to EGP 1,000 as well as the lost cash, which is up to EGP 1,000



Legal Document and Cards Replacement

Emirates NBD card replacement fees will be paid by the insurance for up to EGP 1,000 in case of lost wallet as well as the legal documents lost by the client, will be reimbursed with EGP 1,000



Mobile, Tablet or Laptop Replacement

If the card holder's mobile phone, tablet and/or laptop is stolen or damaged due to robbery, a reimbursement will be paid for up to EGP 6,000



Fraudulent Use Protection

If the card holder's card has fraudulent activities on it, the amount will be reimbursed by up to EGP 5,000



ATM Robbery Protection

If the card holder gets robbed while using his/her Emirates NBD credit card, an equivalent of \$100 will be reimbursed

Insurance Bundle with Emirates NBD Credit Cards

Roadside Assistance - Titanium / Platinum / World



Towing after Accident

If the card holder got into a car accident, the RSA service will take the car to either the client's home or to the service center



Towing after Mechanical Breakdown

If the card holder's car has a mechanical breakdown, the RSA service will deliver the car to the client's home or service center



Fuel Delivery

If the card holder's car stopped due to running out of fuel, the RSA service will deliver fuel to the client



Battery Charging

If the card holder's car battery run out, the RSA service will charge the battery



Tire Replacement

If any of the card holder's car tires need to be replaced in the middle of the road, the RSA will get to the client's location and change the tire

Insurance Bundle with Emirates NBD Credit Cards

Medical Second Opinions - Platinum / World



Medical Diagnosis from Specialists

Special Radiologist/Pathologist and subspecialist/ specialist clinicians review the case and provides comprehensive MSO reports



Optimal Treatment Plan

Help to eliminate misdiagnoses and unnecessary surgical procedures or “trial and error” treatments often associated with high costs and patient morbidity



Knowledgeable and caring Medical Director

Reviews the report in detail with the member, gathering medical records and providing frequent updates



No travel or additional doctor visits needed

100% virtual and HIPAA compliant, all without the need to travel, wait for appointments, or miss work or family obligations





Emirates NBD has a comprehensive range of loans suited to a variety of personal and business needs, enabling clients to achieve their financial goals.

Loans

Loan Benefits



Competitive interest rates



Flexible tenors up to 12 years



Free life insurance during the loan repayment period



Higher loan value with exclusive Ascending loan 15% bigger than standard personal loans by offering the additional feature of ascending yearly installments.



Auto Loan without Car Restriction or insurance



Emirates NBD offers a variety of bank accounts and a range of products and services that give customers the tools needed to achieve financial objectives

Time Deposits



- Variable tenors



- Competitive interest rates with monthly or quarterly payments

Liabilities

Certificates of Deposit



- 3 years and up to 5 years Certificates of Deposits
- Full redemption of the certificate is allowed on completion of 6 months from date of issuance
- Available in both EGP or USD currency



- Competitive interest rates with monthly, quarterly and yearly payments

Priority Banking Service

As you keep scaling new heights, defining fresh horizons and attaining new successes, Emirates NBD wants to be there to help you keep writing your success story. One that you and your loved ones can always cherish.

Priority Banking Benefits



Enjoy privacy and luxury in exclusive Priority Banking lounges



Dedicated Relationship Managers and call center assistant



Exclusive clients' events and free selected services



Preferential rates on Deposits

Exclusive Pearl Package for Payroll Banking

Enjoy a hassle-free process with our Exclusive Pearl Package

Exclusive Pearl Package for Payroll Banking



Company day sponsorship



Shopping gift vouchers, breakfast and valuable giveaways



Free account opening



Free debit card issuance



Free Mobile, Internet and Phone banking access



Free E-statement



Financial awareness sessions

Exclusive Pearl Package For Employee Banking



Loan amount up to EGP 3M



Loan tenor up to 12 years



Minimum salary of EGP 2,500



No business or home investigation is needed



Loan is available after 3 months of employment



Credit cards are available after 3 month of employment



Deferment of Loan Installment





Emirates NBD Payroll Banking

Your employees in mind