



NBAD INDIVIDUAL CUSTOMER FAQs

1. Why are you doing this merger?

- We believe a larger, strong bank will benefit our customers. We will deliver a range of products and services that meet your needs, whether in the UAE, or internationally, and improve your customer experience.

2. What does this mean for my banking account / mortgage / etc?

- For now, nothing changes at all. Please continue to visit your local branch and use our online banking services as normal. You are not required to take any action.
- We will tell you in good time about any changes as the merger is completed. We do not expect any disruption to your services.

3. Is my money safe with NBAD?

- Yes. Nothing changes at all. Please continue to visit your local branch and use our online banking services as normal.
- You are not required to take any action.

4. When will my account transfer over to the new entity?

- The merger, which requires shareholder and regulatory approval, is expected to complete in Q1 2017.
- Naturally, once the transaction completes and the two banks come together we will do everything we can to ensure there is minimal disruption to any our services.

5. Will my terms / rates change when my account transfers to the new entity?

- We are not in a position to say now what, if any, changes will be necessary

6. Should I open an account with FGB?

- There is no need to do this. For now, nothing changes at all. You are not required to take any action.