



Millionaire Account

## Dedicated prizes for Emiratis, Residents, and Businesses

[Take your chance >](#)

### Convert. Remit. Win.

For all your Foreign Exchange transactions worth a total of AED 3,000,000

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Begin a rewarding banking journey with bank accounts tailored to your needs



### Current Accounts

Simplified banking at your fingertips with Emirates NBD Current Accounts.

- Free debit card
- Cheque book facility
- Available in AED

[Open an Account](#)[View all Current Accounts >](#)

### Savings Accounts

Achieve your goals faster with our best-in-class Savings Accounts.

- Free debit card in AED
- Interest bearing accounts
- Available in AED and major currencies

[Open an Account](#)[View all Savings Accounts >](#)

### Deposits

Select from a list of tailored deposits to secure your financial future.

- Flexible Tenures
- Flexible Payouts
- Available in AED and major currencies

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**Gold investment account**

Invest in gold without holding it physically

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Islamic accounts with maximum benefits

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Bank better with our products and services

**Debit Cards**

Get rewarded for your spending

Shop to your heart's content and withdraw cash when you need at our conveniently located ATMs across the UAE

[Learn more about our debit cards >](#)**DirectRemit**

Transfer to six countries for free in just 60 seconds

With DirectRemit, you can transfer money to your home country using Online or Mobile Banking in 60 seconds for FREE available round-the-clock

[Learn more about DirectRemit >](#)

## Choose the right banking package for your needs

[View all banking packages >](#)

### Beyond Package

**Minimum balance**

Current account: AED 15,000 to AED 49,999

Savings account: AED 100,000

**Cards**

Free debit card + 5 supplementary debit cards

Choice of 5 credit cards



### Plus Maximizer

**Minimum balance**

Current account: AED 5,000 to AED 14,999

Savings account: AED 5,000

**Cards**

Free debit card + 5 supplementary debit cards

Choice of 5 credit cards

2,000  
Free unlimited international remittances  
Rewards up to AED 50,000 with Beyond deals

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8 free teller transactions per month

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## Open an account with us and join the most innovative bank in the region

### What our customers are saying:

"Best bank in the UAE. I have been banking with ENBD for the past 15 years. I never had any issues."

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### Support

#### How can we help?

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How was your experience?

## We'd love to know.

1 = Poor,  
10 = Excellent      1    2    3    4    5    6    7    8    9    10

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Savings Accounts

## Open a savings account with us and plan for your future

Enjoy an extraordinary banking experience packed with features and benefits

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Smart S@ver Account



Zero liability for unauthorised payments

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## Family Savings Account

Exclusive for UAE Nationals

Interest rate of up to 2.75% p.a. calculated on pooled daily closing balances and paid out monthly.

No minimum monthly balance or salary requirement for any family member

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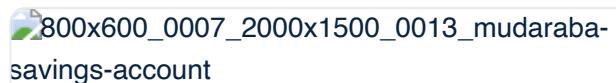
paid out monthly.

Available in major foreign currencies

Can only be operated online

Disclaimer: Account opening will not be available effective 1st December 2024.

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## Mudaraba Savings Account

Minimum balance of AED 3,000

Available in AED and USD

Profit paid out quarterly, based on Mudaraba pool performance.

Minimum tenure of 30 days to avail profit

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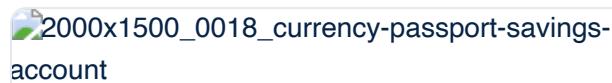


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## Currency Passport Savings Account

Interest rate of up to 0.15% p.a. calculated on average monthly balances and paid out quarterly

Available in major foreign currencies

Withdraw or move cash between currencies within the same account

[Apply now](#)[Know more >](#)

Interest rate of up to 0.50% p.a. calculated on daily closing balance and paid out monthly

Debit card (AED only) and no cheque book

Available in multiple currencies

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## EarlySaver Account and Deposit

Available in AED only with an interest rate of up to 0.75%

A savings account and deposit bundled into one

Opened in the parent's name for the child

Get a supplementary debit card for your child

[Apply now](#)[Know more >](#)

## Manchester United Savings Account

Interest rate of up to 0.50% p.a. calculated on daily closing balance and paid out monthly

Free international Manchester United Debit Card

A chance to win a trip to the Theatre of Dreams and watch them play!

[Apply now](#)[Know more >](#)

## Shake N Save Account

Interest rate of up to 1.25% p.a. calculated on pooled daily closing balances and paid out monthly.

You need to have a savings or current account with us

No cheque book or debit card

Available in AED

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## Mudaraba General Investment

Minimum deposit amount of AED 10,000 (or equivalent)

Available for individuals and self-employed (Non-individual)

Available in AED and USD

Premature closures available but no partial withdrawals

Shari'ah compliant

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## Wakala Deposit

Minimum deposit of AED 4 Million or USD 1 Million

Available for individuals and self-employed (Non-individual)

Shari'ah compliant

Premature closures allowed while partial withdrawals not allowed

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# Know the benefits of your banking package

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## Beyond Package

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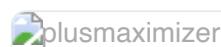
**Cards**

Free debit card + 5 supplementary debit cards

Choice of 5 credit cards

**Other benefits**

Rewards up to AED 5,000 on loans  
15 monthly cashback prizes worth AED 2,000  
Free unlimited international remittances



## Plus Maximizer

**Minimum balance**

Current account: AED 5,000 to AED 14,999

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Free debit card + 5 supplementary debit cards

Choice of 5 credit cards

**Other benefits**

Exciting offers on credit cards  
Monthly winners get AED 500 cashback  
8 free teller transactions per month

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## What our customers are saying:

"I love the convenient way of sending money to the Philippines. Services such as paying other bank credit cards in the UAE are also time-saving. Thanks #EmiratesNBD"

**Vivian Hernandez Lim**

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**KFS for Current Accounts - Sole Proprietors & SME**

**KFS - Gold Investment Account**



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8 free teller transactions per month

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## Open an account with us and join the most innovative bank in the region

### What our customers are saying:

"Best bank in the UAE. I have been banking with ENBD for the past 15 years. I never had any issues."

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### Support

#### How can we help?

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## Current Accounts

# Enjoy the convenience of a current account with benefits

Our range of current accounts keep you in full control while taking care of your needs

[Apply now](#)

## Choose a current account that suits you best



### Current Account

- First cheque book and debit card free
- Available in foreign currencies

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### Special Current Account

- Interest rate of up to 0.10% p.a. calculated on daily closing balances
- Exclusive for employees of select payroll relationships
- No account opening fees

[Apply now](#)[Know more >](#)

### Gold investment Account

- Transfer funds from your AED or USD accounts starting with just AED 500
- Buy at competitive prices
- Systematic Investment Plan to buy small units of gold every month



# Know the benefits of your banking package

[View all our banking packages >](#)



## Beyond Package

### Minimum balance

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Savings account: AED 100,000

### Cards

Free debit card + 5 supplementary debit cards

Choice of 5 credit cards

### Other benefits

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Savings Accounts

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## Family Savings Account

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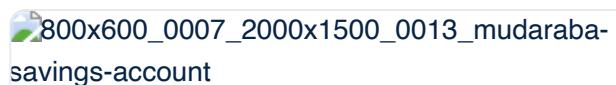
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## Mudaraba Savings Account

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Minimum tenure of 30 days to avail profit

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Withdraw or move cash between currencies within the same account

[Apply now](#)[Know more >](#)

Interest rate of up to 0.50% p.a. calculated on daily closing balance and paid out monthly

Debit card (AED only) and no cheque book

Available in multiple currencies

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## EarlySaver Account and Deposit

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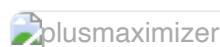
**Cards**

Free debit card + 5 supplementary debit cards

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**Vivian Hernandez Lim**

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**KFS for Current Accounts - Sole Proprietors & SME**

**KFS - Gold Investment Account**



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Deposit Accounts

## Deposit with us and secure your financial future

Enjoy an extraordinary banking experience packed with  
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Sustainable Deposit

عربي



Earn competitive interest and be part of the global movement to support sustainable development!

[Apply now](#)

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#### RegulaReturns Fixed Deposit

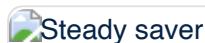
Interest paid out monthly, quarterly or half-yearly: you can decide

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## Flexi Deposit Accounts

Premature and partial withdrawals with unlimited withdrawal frequency

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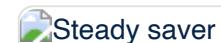
### Fixed Deposits Account

- Minimum deposit of AED 10,000 or its equivalent in other currencies
- Flexible tenure from 7 days to 5 years
- Overdraft facility available



### Steady saver deposit account

- Interest rate of up to 1.86%
- Interest compounds every 3 months and paid out upon maturity
- 6-month, 9-month and 1 year tenure



### FlexiSweep Deposit

- Low deposit requirement starting at AED 1
- Minimum deposit tenure of 3 months
- Partial withdrawal allowed



## Goal recurring deposits

- Minimum monthly contribution of AED 500 or USD 200
- Available in AED and USD
- 6-month to 5-year tenure

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Gold investment account

## An investment as good as gold

Invest in an Emirates NBD Gold Investment Account - it's as good as holding actual gold



Transfer funds from your AED or USD accounts



No debit card, cheque book, withdrawals, or fund transfers



Start with just AED 500

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### At a glance

Start small and top up your investment every month – watch your gold grow



Buy at competitive prices



Non-interest bearing account



Start with just AED 500

## Key features

If you're an existing customer, you can open an account through Online Banking, submit an account opening form at a branch or call your relationship manager

If you're a new customer, just call or visit us at any of our branches

Decide on how much you'd like to invest and transfer the funds into your XAU account

Start with just AED 500 and top up whenever you want to, or

Set up a Systematic Investment Plan to buy small units of gold every month



[Key Facts Statement \(KFS\)](#)

[Fees and charges](#)



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## Why you should bank with Emirates NBD

DirectRemit

60 second transfers. No fees

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Mobile & Online Banking

On-the-go banking

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## What our customers are saying:

"Best bank in the UAE. I have been banking with ENBD for the past 15 years. I never had any issues."

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Islamic current account

# An Islamic current account – because we care about your banking needs

Make everyday banking easier with Emirates NBD's  
Shari'ah compliant current account

Bank in AED and USD

Minimum balance of AED 3,000  
(or equivalent)



Convenient and flexible

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## At a glance

Open an Islamic Current Account with us for a hassle-free ethical banking experience



Save up to AED 4,000 with debit card deals



60-second transfers through DirectRemit

No account opening fees

## Key features

The account is based on the principal of 'Qard Hassan' with no profit payments

Up to 10 free teller transactions a month (based on your banking package)

Cheque book and debit card for AED accounts

Minimum balance and salary requirement of AED 3,000

## Who can apply?

Salaried, non-salaried and self-employed UAE citizens and residents.



[Key Facts Statement \(KFS\)](#)

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Main Banner Shariah compliant Common

## INNOVATIVE SOLUTIONS.

Plan, secure and get healthy profits with Emirates NBD Islamic Banking, all under one roof.

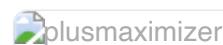
- Premature closures available (penalty applies)
- No partial withdrawals
- Free auto-renewal option available

[Learn more](#)

## Benefits of banking with Emirates NBD

# Know the benefits of your banking package

[View all banking packages >](#)



### Beyond Package

#### Minimum balance

Current account: AED 15,000 to AED  
49,999

### Plus Maximizer

#### Minimum balance

Current account: AED 5,000 to AED  
14,999

varus

Choice of 5 credit cards

**Other benefits**

- Rewards up to AED 5,000 on loans
- 15 monthly cashback prizes worth AED 2,000
- Free unlimited international remittances
- Rewards up to AED 50,000 with Beyond deals

[Apply now](#)[Know more >](#)

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Choice of 5 credit cards

**Other benefits**

- Exciting offers on credit cards
- Monthly winners get AED 500 cashback
- 8 free teller transactions per month

[Apply now](#)[Know more >](#)

Requirements and documents for opening an account

**UAE Nationals****Expats****Non-residents****GCC Nationals**



# Open an account with us and join the most innovative bank in the region

## What our customers are saying:

"Best bank in the UAE. I have been banking with ENBD for the past 15 years. I never had any issues."

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## How can we help?



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[Getting started](#)



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How was your experience?

**We'd love to know.**

1 = Poor,  
10 = Excellent      1    2    3    4    5    6    7    8    9    10

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