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## About Mashreq

# OUR LEGACY

Mashreq was established by the Al Ghurair Group in Dubai in 1967. Just as the UAE has enjoyed strong and consistent growth over the last 50 years, we have grown into the largest private sector bank in the region, as rated by Moody's Stable Baa2, S&P Stable BBB+ and Fitch Stable A.

As a universal bank, we provide a comprehensive range of financial services including Private Banking, Asset Management, Corporate Banking and Investment Banking in both conventional and Islamic formats. As the five times winner of 'The Best Bank in the UAE' by Euromoney Magazine, we have established ourselves as a stable, profitable bank for our clients and +3,000 employees alike.



## About Mashreq

# OUR AWARDS

### 2018

- Best Digital Bank in the Middle East – Euromoney Middle East Awards
- Best Retail Bank in the Middle East – Banker Middle East – Industry Awards
- Best Premium Credit Card – Solitaire – Banker Middle East – Product Awards
- The Best Bank in the UAE – EMEA Finance
- Best Mobile Banking Application UAE – Global Banking and Finance Review
- Best Retail Bank UAE – Global Banking and Finance Review
- Mashreq Al Islami – Most Innovative Islamic Banking Solutions Provider UAE – Global Banking and Finance Review

### 2017

- Best Digital Bank in the UAE – World Finance
- Best in Mobile Banking Middle East – Global Finance
- Best Consumer Digital Bank UAE – Global Finance



Our Coverage

MASHREQ  
OFFERS REGIONAL  
BANKING WITH  
GLOBAL REACH







## Our Philosophy

# THE ROAD TO PROSPERITY IS NOT A WELL-TRAVELLED ONE

Success is rarely found by walking in the footsteps of others. It's achieved by exceptional individuals; those with a unique vision. While most people stop when they reach the pinnacle of success or rest on their laurels,

### **YOU'RE THE EXCEPTION.**

We value this uniqueness.

That's why we call upon our world-class investment advisors, our regional expertise and 50-plus years of banking heritage to help you manage your wealth.

When it comes to Private Banking, we only have one Client. You.



About Mashreq

# OUR APPROACH

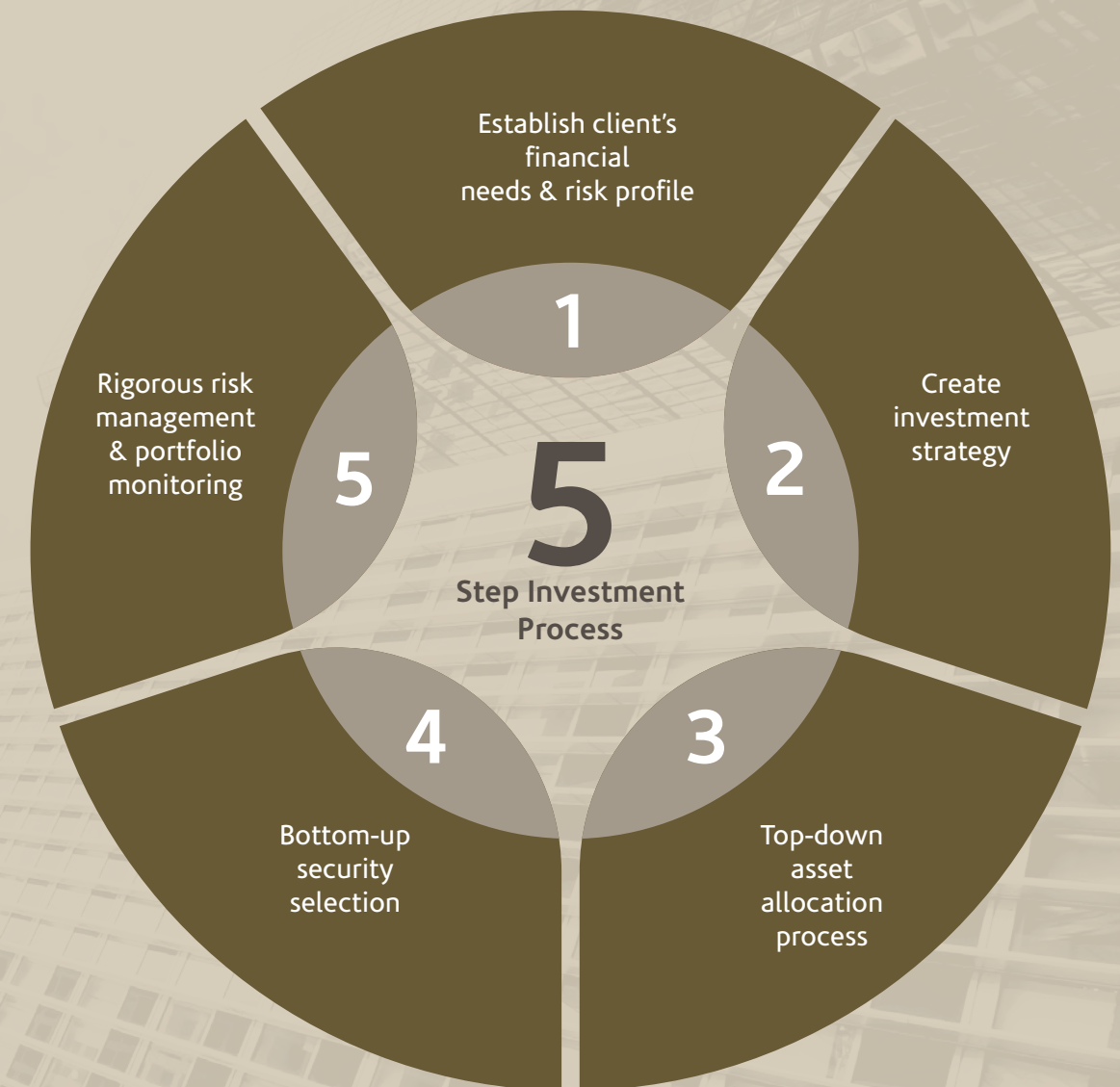
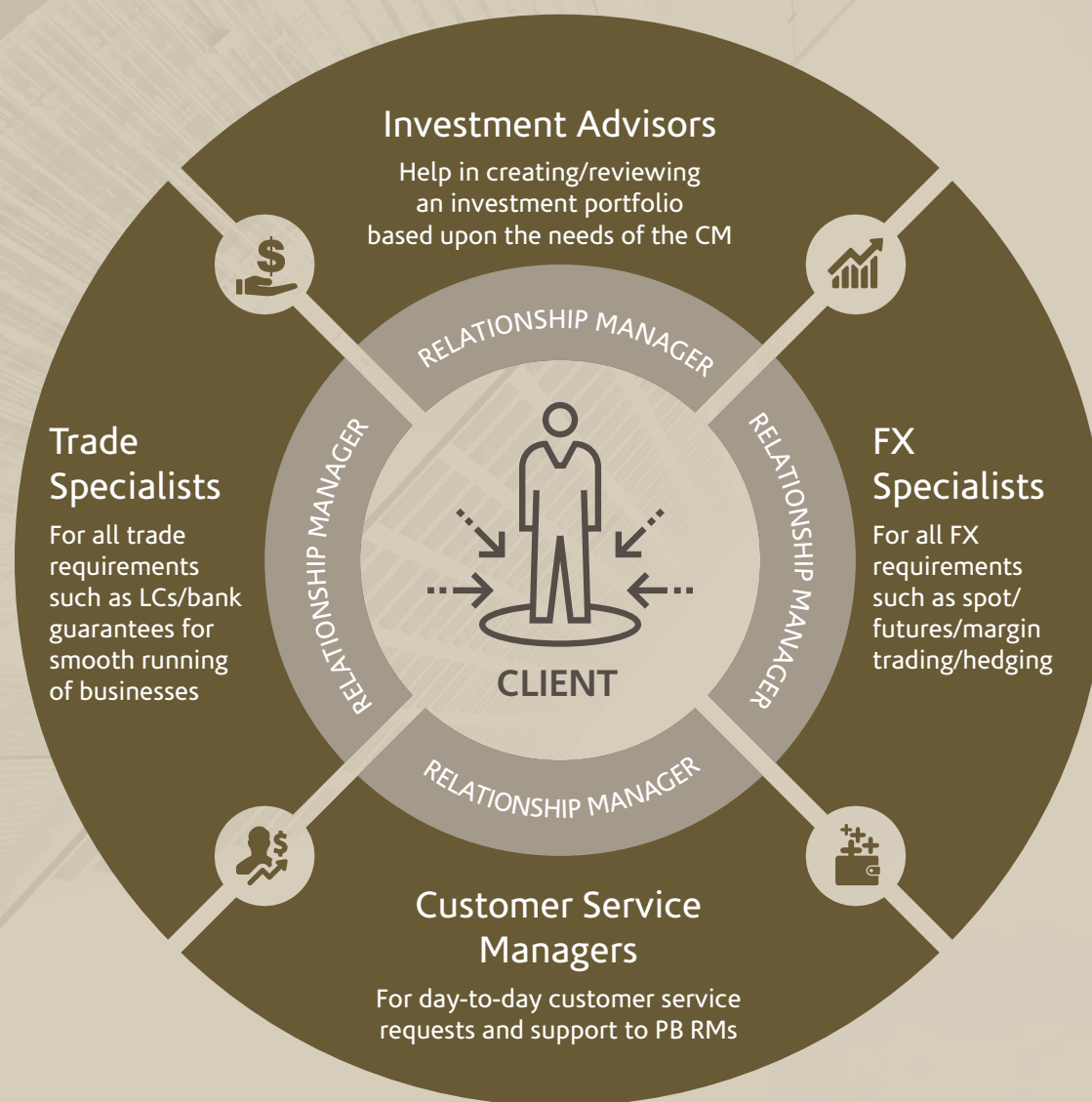
As the oldest regional private banking specialists, we have extensive experience servicing the unique needs of our clientele, leveraging our regional knowledge, nurtured over five decades. Which is why we are able to offer a level of service that is unsurpassed; delivered flawlessly by our expert team of seasoned private bankers.





## Our Approach

# THE PRIVATE BANKING MODEL





## Banking Solutions

# OUR SOLUTIONS

We recognise that your lifestyle sometimes calls for requirements that can't be met by an ordinary account. This is why we've tailored our banking solutions to fit your lifestyle, your plans and your ambitions, wherever they may take you.

With our highly-personalised service, whichever time zone you're in and whatever currency you need, our banking solutions will help you with your day-to-day transactions and manage your savings easily and efficiently.







## Banking Solutions

# ACCOUNTS & DEPOSITS

1. Current Account for Residents

2. Non-Resident Account

3. Fixed Deposits

4. Certificate of Deposits

### Features

- Option to open an account in all major currencies
- Visa Infinite Debit Card exclusively for Private Banking clients with unique benefits and a customised cheque book
- Flexible tenures of 1 week to 5 years for FD's, available in all major currencies including USD, EUR, GBP, AUD and GCC
- Flexible tenures of 1 year to 10 years for Certificate of Deposits, available in all major currencies including USD, EUR, GBP, AUD and GCC
- Shariah compliant variants available



# Financing Solutions

With your grand ambitions, you need a partner you can trust and rely on. A partner with years of experience and unquestionable commitment, with their sights set just as high as yours.

To ensure your objectives are met, and competitively so, we provide personal advice and dynamic financing to help you acquire, diversify and leverage a wide range of assets.







## Financing Solutions

# LOMBARD LENDING

A lending solution that creates liquidity against your investment portfolio with us. This enables you to avail liquidity in the form of overdrafts which can be used to either reinvest or for personal needs. Either way, you can continue to generate returns from your portfolio and at the same time, meet your liquidity requirements.

- Enhanced cash flow without having to liquidate your portfolio
- Pay interest on the overdraft only for the period of usage
- Single pricing and competitive limit on the overall investment portfolio
- Ability to increase your exposure to select portfolio of investments



## Financing Solutions

# REAL ESTATE FINANCING

Whether you're building your dream home, buying an investment property or refinancing an existing mortgage, our products are specially tailored for our Private Banking clients, and also include financing options for non-UAE residents.

- Equity release
- Lease rental discounting
- Mortgages
- Commercial property financing







## Financing Solutions

# BESPOKE FINANCING

With over 50 years of collective regional and international market experience, we provide a comprehensive range of solutions. These include working capital financing, treasury services and a host of other financing solutions.

- Letter of credit
- Shipping guarantee
- Standby letter of credit
- Import bill collection
- Export bill collection



## Investment Solutions

We're motivated by what's best for you. So with a single-minded focus on protecting and growing your wealth, we offer an extensive choice of specialised investment solutions that align with your objectives and investment goals.

We will also ensure that you're always well informed, by offering you access to the current market dynamics through our regular market reviews.







## Investment Solutions

# FIXED INCOME SECURITIES

Fixed income is an important component of every portfolio and is generally preferred by investors looking to preserve their capital while generating a steady income. We have established ourselves as an award-winning fund manager at the forefront of fixed income funds in the region.

Keeping you abreast of the current market dynamics is our priority. So, in addition to covering new market issuances, trading global bonds and regional sukuk, our fixed income analytics also include interest-rate forecasts, credit analysis, yield spread and duration analysis.

- Regular market reviews & market outlook
- Trading strategies
- Access to IPOs
- Leverage to enhance client's return
- Trading global bonds and sukuk in secondary market
- Fixed income analytics
- Structuring capability across various asset classes such as equities, rates, fixed income and commodities
- Ability to build in guaranteed coupons and conditional coupons



## Investment Solutions

# STRUCTURED PRODUCTS

Structured products are tailored to suit your special investment requirements. They enable you to capitalise on a specific market view and on occasion, meet conflicting objectives (capital protection and earning relatively greater returns at the same time). By virtue of their design, they could be customised across varying terms, pay-out, markets, sectors and risk profiles on a range of underlying assets. Such exclusive structures also enable you to access select markets, which are otherwise inaccessible.

- Capital guaranteed structures
- Non-capital guaranteed structures
- Islamic structures
- Interest rate options
- Swaps
- Tailor-made hedging strategies





## Investment Solutions

# MUTUAL FUNDS

In addition to our actively managed funds, we also offer access to passive investment strategies that will expose you to major indices across the globe. The benefits include:

- Access to over 25 leading global fund houses
- Over 150 active and passive funds
- Funds across different geographies, assets, currencies and strategies
- Competitive LTVs
- Option to choose between income/accumulation share classes

BLACKROCK®

Schroders

HSBC 



Allianz 

PIMCO





Investment Solutions

# MODEL PORTFOLIOS & DISCRETIONARY PORTFOLIOS

Model Portfolios

Portfolios of International funds

Three portfolios with three investment objectives:

Conservative Income	High Income	Global Growth
Targeting 4% yield	Targeting 6% yield	Targeting 8% capital growth
Fixed income only	Fixed income – majority	Fixed income – minority
	Equity – minority	Equity – majority

Discretionary Portfolios

Utilising our extensive regional investment expertise and fundamental research capability, these accounts allow investors to achieve their specific investment objectives by implementing customised investment strategies.



## Investment Solutions

# MASHREQ CAPITAL FUNDS

We are a leader in fund management in the Middle East and North Africa, with one of the longest track records of any asset manager in the region. Drawing on our expertise and experience, we deliver both conventional and Shariah compliant solutions, tailored specifically to you.

### Conventional Products

**Makaseb Income Fund (MIF)** – The fund primarily seeks to provide current income along with the stability of capital. The fund's secondary objective is to seek income growth over the long term. The fund aims to achieve its investment objective by investing in a diversified portfolio of fixed and floating rate investments originating from countries in the GCC, MENA, South Asia and other emerging economies, including Bahrain Domiciled.

**Makaseb Arab Tigers Fund (MATF)** – The fund aims to achieve long-term capital appreciation through investing mainly in shares of companies listed on the Stock Exchanges of the Middle East and North Africa region.

### Islamic Products

**Mashreq Al-Islami Income Fund (Sukuk Fund)** – The investment objective is to provide Shareholders with Shariah compliant fixed returns. The fund will only invest in Shariah compliant fixed income securities approved by the Shariah Supervisory Board. The fund's return objective will be to achieve annual net returns above the market return as represented by a generally accepted index (e.g. JP Morgan Middle East Sukuk Index) over the life of the fund.







## Investment Solutions

# EQUITIES

Equities are a prime source of capital growth and value appreciation, which are suited to the investor with a higher orientation of risk. Our 24-hour trading desk offers intelligence, knowledge, insights and opportunities that extend to international markets, with a strong footing in regional areas.

- Online Trading Platform for local equities through Mashreq Securities
- Access to conventional and Shariah compliant stocks
- Access to GCC and North African markets through nominee accounts
- Access to international equity markets – Online Trading Platform through Mashreq Trader Pro



## Investment Solutions

# FX & COMMODITIES

As the pioneer of leveraged trading solutions in the UAE, we are the only bank providing 24-hour FX & commodity market coverage in this region. We offer our individual and institutional clients access to a broad range of products on multiple exchanges and markets, denominated in multiple currencies and commodities. These products are expertly led by our experienced Dealing Desk, who provide best-in-class execution and risk management tools.

- Margin Trading – all major currencies and precious metals
- Futures Trading – all major futures exchanges across the globe
- Online Trader Pro – online trading platform with access to exotic currencies and precious metals







## Insurance Solutions

Mashreq Private Banking provides you with a variety of insurance solutions to help protect you against various uncertainties, which may arise in your day-to-day life.

- Premium financing on universal life insurance
- Term life insurance
- Savings plans
- Bespoke general insurance



Private Banking

PRIVILEGES

Services	Charges
Visa Infinite Debit Card exclusive to Private Banking	Complimentary
Replacement of Debit Card	Complimentary
Activation of Dormant Accounts	Complimentary
Bulk Cash Deposit/Withdrawal	Complimentary
Cheque Book Charges	Complimentary
Cheque Return Charges	Complimentary
Demand Draft/Managers Cheque	Complimentary
Inward Remittance	Complimentary
Liability Letter	Complimentary
Request for Copy of Statements	Complimentary

A host of services are free of charge for Private Banking clients.  
For more information, refer to our Schedule of Charges.







 **Baggage**  
 **Ticketing**  
 **ATS**  
 **Terminal**

## Solitaire Credit Card

# PRIVILEGES

### Premium Golf Privileges

Unlimited rounds of golf for the client and a partner at UAE's most exclusive golf clubs, including Trump Golf Club, Els Golf Club, Arabian Ranches, Meydan and Yas Links.

T&Cs – a) Client has to spend AED 10,000 per month to avail unlimited golf benefit.  
b) 1+1 game is applicable only during weekdays.

### Exclusive Dining Privileges Across 20 Premium 5-Star Restaurants

Exclusive discounts of up to 30% at premium 5-star restaurants including Atmosphere, Armani Amal, Armani Hashi, Armani Prive, Junoon, Mintleaf, Grand Hyatt, Kempinski, Yas Marina, Rixos the Palm, Sofitel, Oberoi etc.

### Fitness First Privileges

Unlimited visits to Fitness First centres across the UAE.

T&Cs – Client has to spend AED 10,000 per month to avail the service.

### Valet Parking Services

2 complimentary valet parking services at premium locations including MOE, Dubai Mall, Dubai International Airport (t1&t3), IBN Batuta Mall, Ferrari World, Yas Water World, Marina Mall and Yas Mall.

T&Cs – a) Client has to spend AED 10,000 per month to avail the service.  
b) VIP parking service is considered as 2 services.

### Airport Pick up or Drop off Service

Complimentary airport pick up or drop off service within Dubai. Client enjoys 6 complimentary pick up or drop off services in a year with a maximum of 1 service per month.

T&Cs – a) Client has to spend AED 10,000 per month to avail the complimentary service.  
b) An airport pick up or drop off is considered as 1 service.



[mashreqprivatebanking.com](http://mashreqprivatebanking.com)

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