



Individual Customer FAQs

FGB Individual Customers

1. Why are you carrying out this merger?

First Gulf Bank (FGB) and National Bank of Abu Dhabi (NBAD) are merging to create the largest bank in the UAE, and one of the largest banks in the region. By joining our two entities, we will bring together the complementary strengths of both banks to offer you outstanding service and cutting-edge, innovative products locally and internationally, through an international network spanning 19 overseas markets. Ultimately, our goal is to improve your customer experience and this merger will achieve that for you.

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

FGB and NBAD have been working hard to ensure a seamless transition to the new entity and this means that for the moment, there will be no changes until further notice. You can continue to visit your local branch and use our online banking facilities as normal without any disruption of service.

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

Please note that, until further notice, you will retain the same existing accounts which were opened with FGB and NBAD prior to the legal merger date. Both teams will continue to work together to ensure that there is no disruption of services.

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

Not at all, at the moment there will be no changes in any of the transactions or services until further notice. If any changes were to occur, we will ensure that we inform you of those in a timely manner.

5. Should I open an account with NBAD?

Since services are to continue without any disruptions, you are not required to open any new accounts.

6. What will happen to the FGB brand?

The new bank will not only be the largest bank in the country, and one of the largest in the region, but it will be a key propeller in the growth of Abu Dhabi's economy, and key driver for the region. As such, we have created a new brand for the bank that reflects those values, and this can be clearly seen in the look and feel that will be unveiled in the near future. Customers will be informed once the new brand is in effect.

7. Where will your headquarters be located?

The new bank's headquarters will be located in Al Qurm Business Park in the Khalifa Park area in Abu Dhabi.

8. Will there be changes in your contact numbers?

As part of our efforts to ensure a seamless transition and to avoid any disruption of services, we will be maintaining our current contact numbers. We will be informing you of any anticipated changes in a timely manner.

9. Will there be changes in branch working hours?

Our customers remain our key priority and in efforts to ensure minimal changes during this process, there will be no change to branch working hours.

10. Where should I go for any services or transactions?

Since there will be no operational changes in the way we service our customers, we ask that you please continue to use your existing banking channels as usual to complete your banking services and transactions. We will be informing you of any anticipated changes in a timely manner. There are currently two unified branches where customers can access the services of each pre-existing bank. The unified branches are located at NBAD's head office on Khalifa Street in Abu Dhabi, and at the FGB branch on Sheikh Zayed Road in Dubai.

11. What is the impact to fees and charges if I use the services of the other bank?

At the moment, all fees and charges will remain the same for each of FGB's and NBAD's services until further notice. The only changes that will be present will be relevant to ATM transactions, where there will be no charges for using NBAD and FGB ATMS in the UAE. Furthermore there will be no charges for local fund transfers between NBAD and FGB accounts.

12. Will all your existing products continue to be offered?

Yes, all existing products will continue to be offered with the same benefits until further notice. We will be informing you of any anticipated changes in a timely manner.

13. I have products with both banks. Is there anything I need to do?

Not at all, as all your existing product holdings with both banks will continue without any changes or disruption until further notice. We will be informing you of any anticipated changes in a timely manner

14. Will there be any impact to my reward/benefits/loyalty program?

No, there will be no changes to the reward/benefits/loyalty program you are currently enjoying until further notice. We will be informing you of any anticipated changes in a timely manner

NBAD Individual Customers

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5. Should I open an account with FGB?

You are not required to open any new accounts with FGB, as all services will continue to operate normally and seamlessly.

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