



PB and W – FAQs for CUSTOMERS

1. Has my Relationship Manager now changed as a result of the merger of First Gulf Bank (“FGB”) and National Bank of Abu Dhabi (“NBAD”)?

Not at all. We understand that once you’ve built a strong relationship with your current dedicated Relationship Manager, you will want to continue working with them. As part of our commitment to ensure a seamless transition, your same contact will continue to assist you with all of your banking requirements. If there is a change at a later stage, you will be informed in a timely manner.

2. I bank with both FGB and NBAD. Who becomes my point of contact now?

As part of our efforts to ensure a smooth transition and to avoid and disruption of services for our customers, you may continue to communicate with your existing Relationship Managers. If there is a change at a later stage, you will be informed by a separate communication.

3. I have an NBAD-branded credit card. Can I now apply for an FGB-branded credit card?

Yes, you may apply for any product based on eligibility. Because you are applying for separate products, you will need to submit a separate application form and any relevant documents.

4. Can I now conduct banking services through international branches?

Yes of course, and that is one of the key reasons behind our excitement for this merger, as we know that it will enable us to provide a wider range of services to our clients across different geographies. For instance, FGB Wealth clients will soon be able to benefit from the Switzerland and London Booking centres, while NBAD Wealth and Private Bank clients will soon benefit from the Singapore Booking centre. For further information on this, please contact your current Relationship Manager, who can provide you with all the information you need.

5. Can I now access all branches, Wealth & Elite centres of FGB and NBAD?

For the current time, we ask that you please continue using the existing channels as you currently do to complete your banking services and transactions in the most efficient way possible.

6. Will there be any changes to FGB Wealth and NBAD Private Banking products?

No, there will be no changes to your existing products/investments held with either bank, until further notice, and you will continue to have full access to existing products with the same benefits, without any disruption of services. We will update you if there are any changes through your Relationship Manager before they come into effect.

7. Will there be any change in the fees structure?

No, all existing fees and pricing will remain the same, depending on the particular products you are holding, until further notice. Any updates to the existing pricing will be communicated through your Relationship Manager as and when changes are made. For further details, please contact your designated Relationship Manager who can provide you with all the relevant information.

8. Can FGB customers now access NBAD's brokerage services?

Yes, FGB customers will now have full access to NBAD Securities. To gain access to the brokerage offering, please contact your Relationship Manager who can help set up a trading account and provide ongoing support with this service.

9. Do you have any digital application for Wealth and Private Banking customers?

The existing mobile and internet banking applications for both banks will remain active, and accessible to you, and we will be working on developing a bespoke and comprehensive digital solution, which will be launching in the near future. Your Relationship Manager will contact you before any new digital solution is launched.