



البنك العربي المتحد
UNITED ARAB BANK

Press Release

United Arab Bank set to launch region's only FC Barcelona-themed Visa credit and debit cards

*Visa Signature and Platinum credit cards and Visa Platinum debit card debut;
75 winners to watch FC Barcelona live at Camp Nou*

Sharjah, 14 December 2013 - United Arab Bank ("UAB"), the fastest growing bank in the Middle East and FC Barcelona's "Official Partner in the UAE" has launched the region's first FC Barcelona cards. These exclusive Visa credit and debit cards will make everyday spending more enjoyable to Barca fans by providing unique "Barca Rewards" and chances to win trips to watch the team play live in Barcelona.

FC Barcelona fans residing in the UAE will have the opportunity to sign up for any of three Barca-themed cards – the Visa Signature and Platinum credit cards, and the Visa Platinum debit card. The exclusive Visa Signature credit card, a genuine collector's item featuring the autographs of Messi, Neymar, Xavi, Pique and Puyol, gives cardholders one chance to win an all-expense paid trip and game ticket to Barcelona with every AED 500 of spend. The Visa Platinum credit and debit cards featuring the official portraits and jersey numbers of the playing greats, offer cardholders one chance to win the trip with every AED 1,000 of spend. All FC Barcelona cards are linked with "Barca Rewards", which will allow customers to earn points to redeem for Barça merchandise, along with over 900 airlines, 200,000 hotels and thousands of electronic items. "Barca Rewards" will be part of the award winning "UAB Rewards", the Best Customer Loyalty program in the Middle East.

Commenting on the debut of the Barca-themed cards, Tony B Graham, Executive Vice President - Retail Banking said: "We are thrilled to offer the region's first FC Barcelona cards to our customers and to fans of the club here in the UAE. It's a fantastic way to show their support for the world's greatest football club. Even better, not only Barca cardholders will earn chances with each transaction to win an all-expense paid trip to see the club play live in Spain at Camp Nou, they will also earn "Barca Reward" points, which can be also redeemed for over hundreds of Official FC Barcelona merchandise – designed especially for the true Barca fan. This is the next step in our three-year partnership with FC Barcelona which we are very proud to be a part of."

Marcello Baricordi, General Manager UAE and Global Accounts Lead at Visa Inc. MENA, said: "In addition to being the world's largest electronic payments network, Visa is also a strong supporter of sports, so we are delighted to partner with UAB to launch these unique Visa co-branded premium products for UAE affluent cardholders who are passionate about football. The Visa Signature credit card offers something to satisfy both the affluent and sports enthusiast's needs, offering a full suite of privileges and rewards for travel and lifestyle, and Concierge service available to cardholders 24 hours a day, from anywhere in the world. And, since security is an important priority for every cardholder, the Visa cards

are equipped with EMV chip and pin technology that offers dynamic authentication values for each transaction, thus increasing security on card usage.”

For an introductory period only, 75 VIP tickets to watch FC Barcelona live in action at Camp Nou are up for grabs. With a nominal spend of every AED 500 with the Visa Signature credit card and AED 1,000 with the Platinum Card credit and debit cards, customers get one chance to participate in this draw. The draws will be held on the 16th January, 20th February and 20th March to select the winners.

To sign up for the credit and debit cards and have additional chances to win tickets to Barcelona, customers can visit United Arab Bank’s kiosks at various malls across the UAE. Customers can also sign up online at www.uab-football.com

In addition to winning all-expenses-paid trips to Barcelona and earning “Barca Rewards”, United Arab Bank FC Barcelona credit and debit cardholders will also avail of exceptional privileges including complimentary airport lounge access, concierge services, travel insurance, fine dining, golf rounds, shopping offers and more in addition to loyalty points with UAB Rewards, the “Best Loyalty program in the Middle East”, which are redeemable online for tickets on over 900 airlines, 200,000 hotels worldwide and for over thousands of electronic items..

During the 3-year partnership, United Arab Bank will reward more than 1,000 customers with tickets to watch the club play live in their home camp, Camp Nou.

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About UAB:

United Arab Bank (UAB) was established in 1975 as a joint venture between UAE investors and Societe Generale. By the end of 2013, the bank will be operating with a network of 30 branches and offices spread across the UAE with its headquarters in Sharjah. UAB offers a range of financial services in both Corporate and Retail and is acknowledged as a leading solutions provider to the growing commercial and industrial base across the seven emirates.

Through the provision of a comprehensive range of Corporate Banking, Retail Banking, Trade Finance, SME Banking and Treasury services, UAB is the Bank of choice among major corporate clientele segments in the UAE. With the launch of its 'Sadara' premium banking service, Islamic Banking Services and 'UAB Rewards' loyalty programme, the Bank has grown its retail customer base, aiming to expand further. All these initiatives and a consistent year on year performance has positioned UAB as one of the fastest growing banks in the region.

The bank is ranked 23rd amongst the top listed companies in the UAE and is one of the top 50 banks in the GCC in terms of market capitalization. UAB announced a record net profit of AED410m for the year ended 31 December 2012, an increase of 24% over 2011 and the highest annual net profit ever reported by UAB. For the first half of 2013, UAB announced its highest half yearly net profit of AED260m, an increase of 35% over the same period in 2012.

In December 2007, UAB became part of a GCC regional banking alliance upon the acquisition of 40% interest by The Commercial Bank of Qatar (CBQ), Qatar's largest private sector bank. United Arab Bank's strong financial performance in 2012 is also indicative of the benefits gleaned from its strategic alliance with the Qatari Bank.

The Commercial Bank of Qatar has a similar alliance with National Bank of Oman (NBO), which has positioned all three banks more strongly for future growth. Most recently, the Commercial Bank of Qatar acquired a 70.84% stake in Alternatifbank in Turkey, enabling all four banks involved in these strategic alliances to offer integrated services across the GCC and Turkey, including cross border services for corporate banking and capital markets; support on trade services; private banking services; and syndicated loans.

About Visa

Visa is a global payments technology company that connects consumers, businesses, financial institutions, and governments in more than 200 countries and territories to fast, secure and reliable electronic payments. We operate one of the world's most advanced processing networks — VisaNet — that is capable of handling more than 47,000 transaction messages a second, with fraud protection for consumers and assured payment for merchants. Visa is not a bank and does not issue cards, extend credit or set rates and fees for consumers. Visa's innovations, however, enable its financial institution customers to offer consumers more choices: pay now with debit, ahead of time with prepaid or later with credit products. For more information, visit www.corporate.visa.com.

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