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PRESS RELEASE

United Arab Bank wins INSIGHTS award for *Best Small Call Centre in the Middle East*

Sharjah, UAE: 20 June 2015 - United Arab's Bank's call centre has been named the best of its kind in the Middle East, at INSIGHTS' Annual Middle East Call Centre 2015 Awards.

UAB received the award in the 'small call centre' category, open to organizations operating in any industry in the Middle East region.

The award was presented by Dominick Keenaghan, President of INSIGHT, to UAB's Ravi Bhatia, Assistant Vice President, Alternative Channels, and Firas Abu Hasan, Senior Manager, Alternative Channels, at a ceremony at the Crown Plaza Hotel in Dubai.

INSIGHTS awards, first launched a decade ago, are among the most highly valued in the region's call centre sector. UAB's call centre was judged to be the "Best Small Call Centre" in the Middle East based on a multitude of parameters, from the clarity of its vision and its strategic alignment with the overall strategy of the bank, to its work environment and culture, the values it exhibits in its everyday activities, the importance given to operational efficiency towards customer satisfaction, and the feedback received through mystery calling.

In response to the award, Paul Trowbridge, CEO of UAB, said: "The call centre is vital part of our service delivery program to providing exceptional levels of



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convenience and accessibility to all our customers. UAB's call centre, which started out as an inbound centre to take incoming calls, now also manages numerous interaction channels, encompassing online enquiries and feedback on social media, thereby serving as a full-fledged contact centre for the bank".

The award by INSIGHTS is the latest in a string of accolades UAB has received this year. Most notably, the bank received five awards from The Banker Middle East in 2015, including being named *Best Retail Bank in the UAE* and *Most Innovative SME Bank*.

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About UAB:

United Arab Bank P.J.S.C ("UAB" or "the Bank") was established in 1975 as a joint venture between UAE investors and Societe Generale. As at 31 March 2015, the bank is 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 consistent year on year performance have positioned UAB as one of the fastest growing banks in the region.

As at 31 December 2014 the Bank was ranked 20th 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 AED605m for the year ended 31 December 2014, an increase of 10% over 2013 and the highest annual Net Profit ever reported by the Bank.

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

The Commercial Bank (Q.S.C.) has similar alliances with National Bank of Oman (NBO) and Alternatifbank in Turkey, thus providing a solid platform for all three banks to grow strongly as we move forward.