

Welcome to meem

Digital Banking

* The document must be reviewed and updated at least annually

Let's talk about...

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01



About us

Gulf International Bank

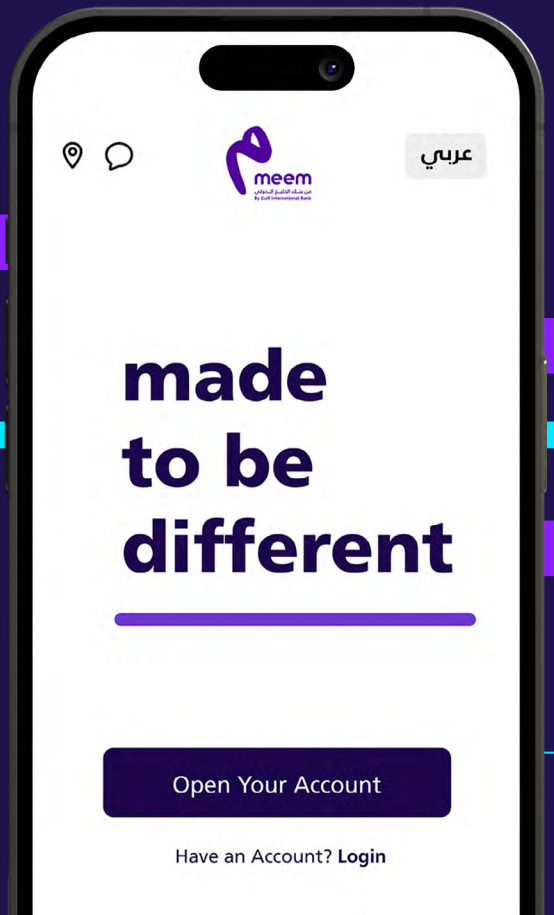


meem Digital Banking by Gulf International Bank, is owned by the six Governments of the Gulf Cooperation Council, the Bank's primary shareholder is the Public Investment Fund of Saudi Arabia, which holds a majority stake of 97.2%. In Saudi Arabia, GIB is 50% owned by GIB Group and 50% by the Public Investment Fund of Saudi Arabia and was the first international bank to receive a local license, making it a 100% Saudi bank.Gulf International Bank (GIB) is a pan GCC universal bank, founded in 1975 with its headquarters in the Kingdom of Bahrain. GIB's principal shareholder is the Public Investment Fund of Saudi Arabia.

With 50 years' experience in corporate and investment banking, GIB provides innovative, client-focused solutions, covering wholesale banking, treasury, investment banking, asset management, financial market products, and Shariah compliant banking.

In January 2014 GIB launched meem.

About meem



meem Digital Banking by Gulf International Bank, is the first digital Shariah Compliant bank in the world and launched in the Kingdom of Saudi Arabia in 2014 and began operations in the Kingdom of Bahrain in March 2018.

meem is built to cater to modern lifestyle offering digital financial products and services so you can safely bank on-the-go while living the moments that matter.

We follow a customer-centric approach, providing customers with a quick, dynamic, and unique customer experience that is personalised and appealing.

Our aim is to collaborate with local partners to promote Fintech in the region in addition to identify opportunities to cross-collaborate with desired service providers that will enhance our innovative digital banking proposition.

Why meem?



- We are the first digital Shariah compliant in the world, a local bank built for you and by you
- We follow a mobile first approach, allowing you to bank easily with a minimum number of manual inputs or store visits required
- We believe in safe and easy banking; you can freeze and un-freeze your cards as needed
- Our products are digital, simple, and practical giving you easy access to banking services how and when you need them
- We believe in your comfort above everything else and offer customer support 24/7 all year around

Shariah governance



meem is a testimony to flexible Islamic Banking.
Our Shariah Compliant products and services are the foundation of our operations. For the purpose of effective Shariah governance and supervision, GIB has two Shariah Boards: one for global matters and the other specifically for the matters related to Kingdom of Saudi Arabia.

The names of the KSA Shariah Supervisory Board members are provided below:

- Sheikh Dr. Adnan Jumaan AlZahrani — Chairman
- Sheikh Dr. Faisal Mohammed AlWaalan — Member
- Sheikh Ahmed Osama AlQurashi — Member

What's different about meem?



Where others see difficulty, we see **opportunity**



Where others use excuses, we **provide solutions**



Where others complicate processes, we **simplify** them

Save with meem

There are plenty of good reasons to start saving with meem, whether you are an individual or an entity that has available funds not working as hard as they could.

Competitive profit rates

meem offers a competitive Murabaha Deposit profit rates and starting from SAR 25,000.

Security

meem Murabaha Deposits are a low-risk investment and deposit amounts up to ﷼25,000 are 100% protected by Deposit Protection Fund, administered by SAMA.

Convenience

You can place and manage your meem Murabaha Deposit from any device, anytime, anywhere.

Flexibility

meem Murabaha Deposit is the first in the Kingdom to offer partial liquidation of up to 20% of your deposit without incurring any fees. There are no restrictions or fees either should you wish to liquidate the full deposit early.

02

Products & Solutions



meem

Onepack

One Life. OnePack. Banking has never been easier! get your current account, savings account and multi currency accounts all in one card with the meem OnePack.

3in1 **savings** account | **multi currencies** account | **current** account

- With the meem OnePack account, you get your Virtual Card instantly so you can start banking wherever and whenever you want
- 3 accounts on 1 card. Switch between current, savings and multi-currency as needed
- meem Money Box (Hassalah): makes budgeting and saving for your goals easy and fun!
- Multi-currency account: Link and unlink foreign currency accounts according to your travel needs and save on FX rates!
- Free of charge* with no annual fees
- Shop online, safely, and securely with "Verified by Visa" service
- mada Pay, Apple Pay, Samsung Pay and Google Pay enabled: Fast & secure contactless payment using your smartphone
- Receive notifications to pay bills simply and easily with SADAD via the meem app
- Variety of currencies: The Saudi Riyal is the primary currency for local transactions. Additionally, you can set other currency as a primary account for your card
- Open your meem account and get your Virtual Card instantly
- And get your physical card delivered by courier within 3 business days

* Operating under The Saudi Central Bank's control and supervision
* free of charges for only issuing the new card.

meem

Multi-Currency



- meem was the first digital bank to offer a multi-currency card in the Kingdom of Saudi Arabia making traveling and currency exchange simple and secure
- The meem OnePack account allows you to link and unlink up to 8 currency account to your card at the same time instantly!
- While also offering a wide range of different currencies that you can link to your card: GCC currencies, Sterling, Euro, and US dollar

How to open a meem account



- Open your meem account now through the meem app or through the website: **sa.meem.com**

meem

GO Credit Card



Built for your everyday moments and every destination you explore, a seamless digital experience that puts speed and flexibility in your hands.

Features:

- **Instant** issuance through the app, **free** with no annual fees
- **ajeeb** points on every purchase locally and internationally
- Low limit credit card with full spending **control**
- **0%** fees on international transactions

meem

Platinum Credit Card



A card with unmatched convenience and agreat range of exclusive offers and discounts.

Features:

- Redeem up to 1.25% of your ajeeb points from your local and international transactions for:
  *AlFursan miles
  *Purchasing tickets/ hotel reservations
  *In more than 100 stores throughout the Kingdom
- Flexible payment of 5% from the credit card statement
- Access to more than 25 airport lounges worldwide through
- Visa Airport Companion App
- Extended warranty and Purchase protection
- Discounts on car rental including: AVIS, GetTransfer and Budget etc
- Discounts on hotels including: Agoda, Booking.com

meem

Signature Credit Card



Exclusive services and tailored benefits to complement your lifestyle

Features:

- Redeem up to 1.5% of your ajeeb points from your local and international transactions for:
  *AlFursan miles
  *Purchasing tickets/ hotel reservations
  *In more than 100 stores throughout the Kingdom
- Flexible payment of 5% from the credit card statement
- 12 FREE visits to more than 1,200 airport lounges worldwide through the Visa Airport Companion App
- Travel insurance
- Concierge services 24 hours a day, 7 days a week
- Extended warranty and Purchase protection
- Up to 20% discount on "Meet & Greet" service at more than 500 airports
- Discounts on car rentals including: AVIS, GetTransfer and Budget etc
- Discounts on hotels including Agoda and Booking.com

meem

Infinite Credit Card

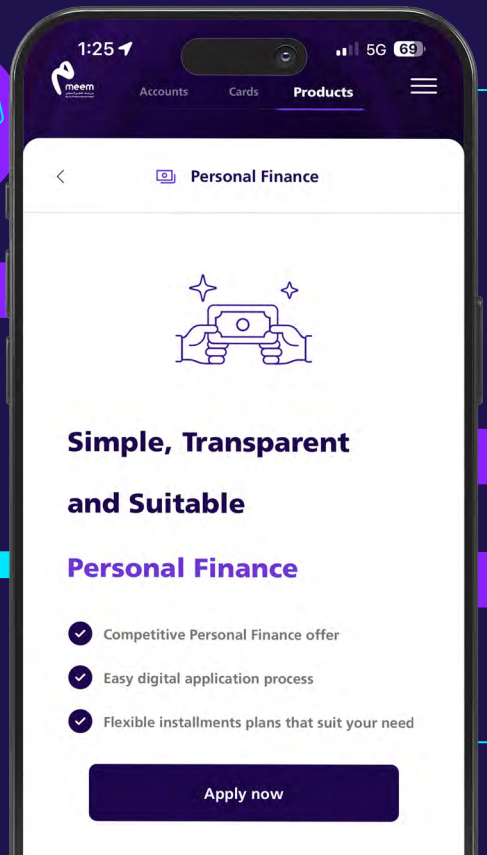


Unlock the door to a card with elite services and benefits that delivers beyond the luxury you know.

Features:

- Redeem up to 2% of your ajeeb points from your local and international transactions for:
  *AlFursan miles
  *Purchasing tickets/hotel reservations
  *In more than 100 stores throughout the Kingdom
- Flexible payment of 5% from the credit card statement
- Unlimited access to more than 1,200 airport lounges around the world through the Visa Airport Companion App
- Travel insurance
- Concierge services 24 hours a day, 7 days a week
- Extended warranty and Purchase protection
- Up to 25% discount on "Meet & Greet" service at more than 500 airports
- Discounts on car rental including: AVIS, GetTransfer and Budget etc
- Discounts on hotels including: Agoda, Booking etc

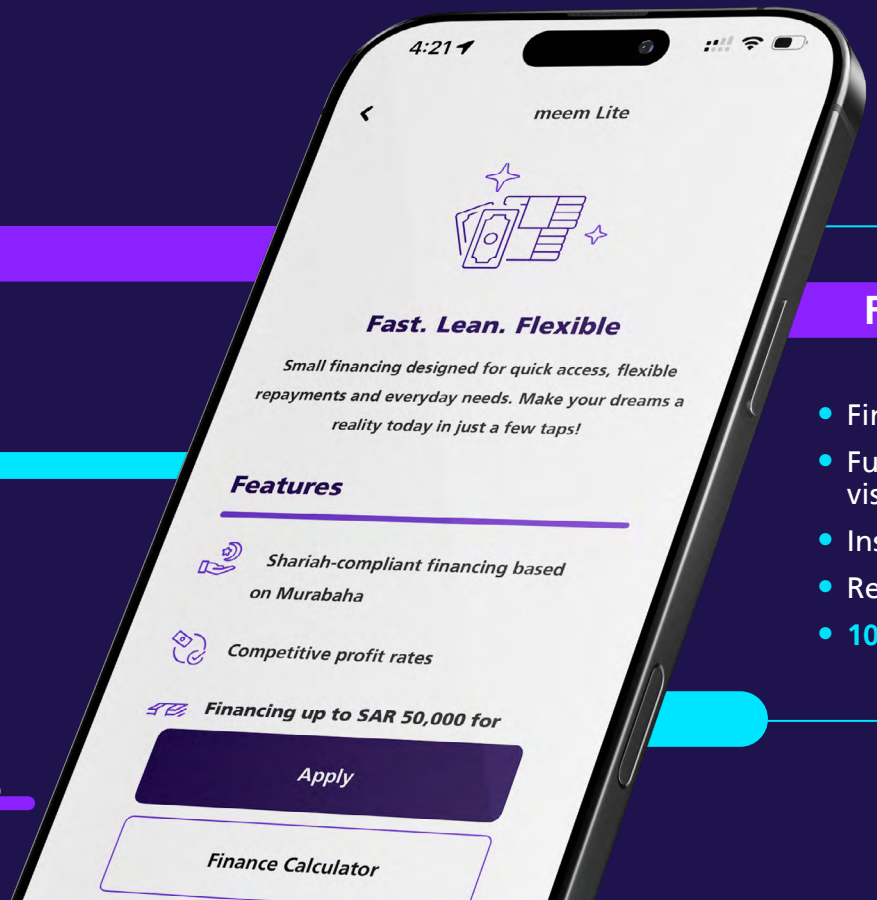
Personal finance



Personal finance is designed just for you. Finance your life with meem, and say goodbye to confusing terms and hidden fees. Get it all by tapping your mobile.

- 100% digital and Sharia'h compliant product including E-Signature and e-Promissory notes
- Competitive rates across all segments
- Financing up to ﷼1.5 million
- Personal finance Top up feature
- Personal finance Buy Out, we simply review your current Personal finance, consolidate it and offer you the most competitive profit rate if you transfer it to us!
- Up to 60 months repayment period
- Offering Personal finace without salary transfer for Saudis

meem Lite

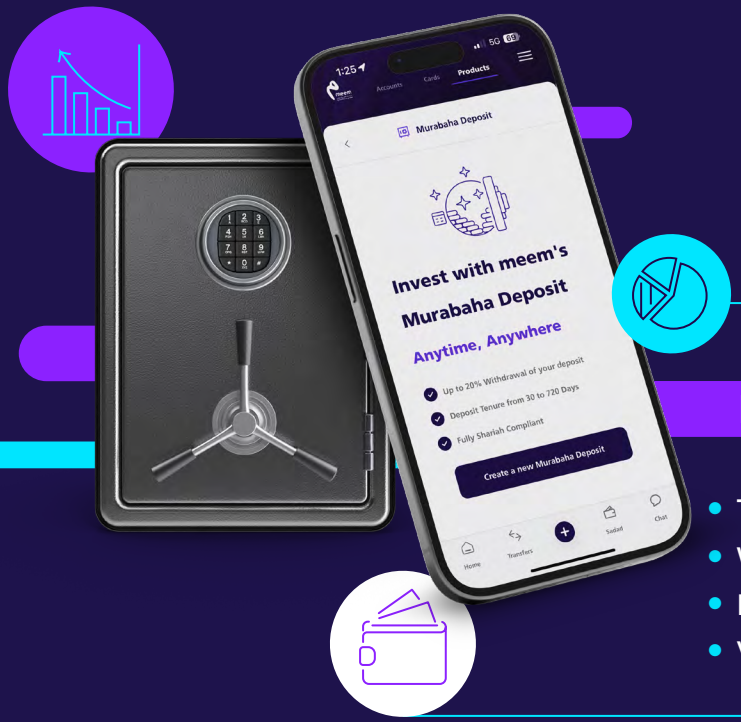


A fast, fully digital personal finance product designed for customers who need quick access to small amounts, with flexible repayment terms.

Features:

- Finance ranging from ﷼**2,000 up to** ﷼**50,000** with no salary transfer required
- Fully digital experience through the meem App - no paperwork, no branch visits
- Instant approvals and processing **within 24 hours**
- Repayment periods from **3 up to 36 months**
- **100%** Shariah-compliant

Murabaha deposit



Invest where and when you want with our fully digital, real-time, Shariah compliant term deposit

Features:

- The first real-time purchase and sale of Murabaha commodities in the world
- Withdraw up to 20% of your investment at no charge no effect of the remaining amount
- Place and liquidate deposits anytime and anywhere via the meem app
- Various investment tenors in multiple currencies to suit your needs

03



Learn More

Connect with meem



Feel free to connect with us for any inquiries and questions through our various channels.

Local	8001166336
International	+966 920026336
Email	sa@meem.com
Visit	www.meem.com
meem chat	via the App
Connect on Social	

Our Stores

Central Province

Main Store:
Granada Business Park Building B1

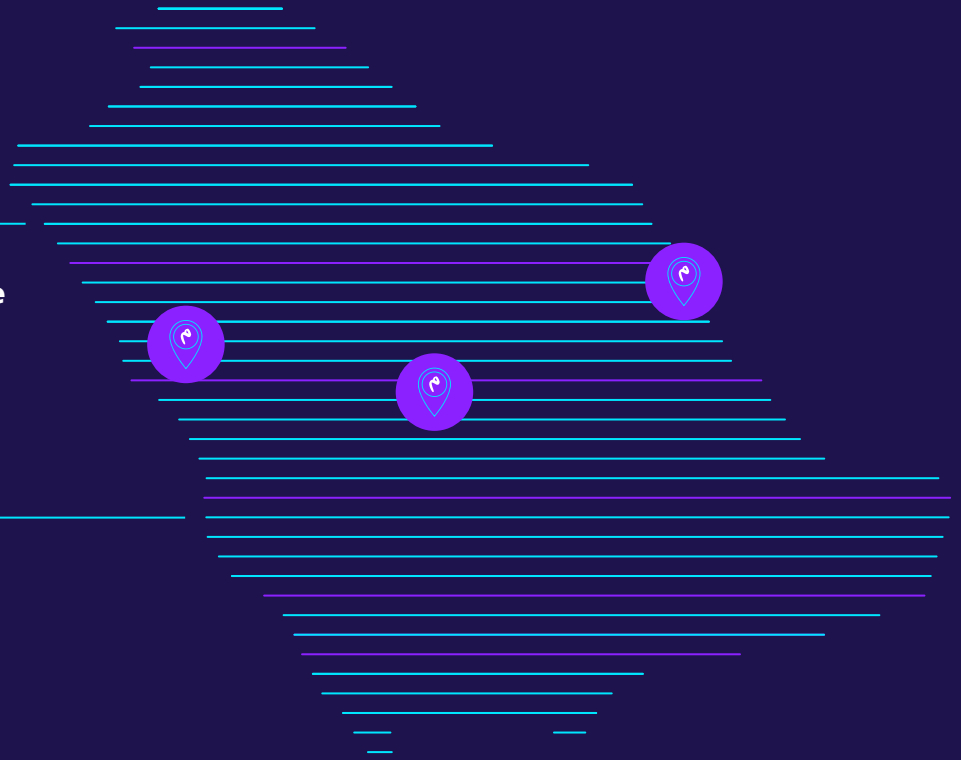
Eastern Province

Main Store:
Al Khobar

Cooperative Council Rd, Al Khuzama

Western Province

Main Store:
Private offices building



APR calculation



Annual Percentage Rate (APR):

The APR is the annual measure of the cost of borrowing, including profit rate and other fees associated with financing or Credit Cards.It is used to help customers easily compare financial products.

You can approximately calculate the APR for the following products through meem's website:

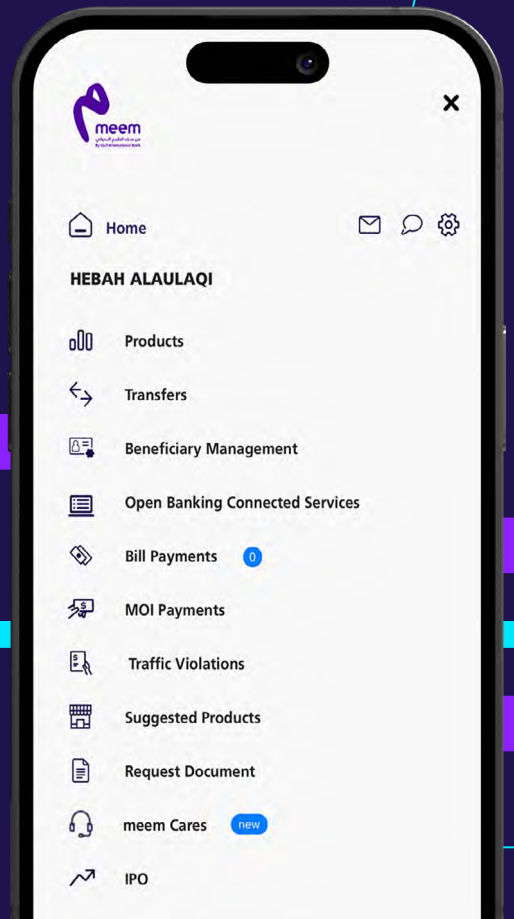
Home Finance | **Personal Finance** | **Credit Cards**

- The APR may vary depending on the financing amount, financing period, and the profit margin currently applied by the bank
- If repayment is made in monthly installments, the calculation may vary slightly based on the repayment schedules

How the APR is calculated:

- Calculate Total Costs: Add up the total profit and fees incurred over a specific period (usually one year)
- Determine the Financing Amount: The sales representative determines the principal amount financed for the customer
- Divide Costs by Financing Amount: Divide the total costs (profit + fees) by the financed amount
- Convert to Annual Rate: If costs are calculated for one month, multiply the costs by 12 to convert them into an annual rate. / Multiply the result by 100 to express it as a percentage, obtaining the Annual Percentage Rate (APR) for each customer

meem app services



- Open a digital account with meem Banking
- Update customer information digitally
- Update customer contact details (mobile number, email, and national address).
- Update ID expiration date
- Request electronically certified documents (e.g., account balance certificate, electronic account statement, IBAN certificate, clearance letter, liability release letter, debt confirmation letter, and debt purchase no-objection letter)
- SADAD payment service
- SADAD service for government payments
- Apply for meem products (home finance, personal finance, additional personal finance, credit card, supplementary credit card, Murabaha deposit)
- Activate, deactivate, or reissue meem cards (mada card, credit card)
- Manage beneficiaries
- Transfer services
- Open banking services
- ajeeb Rewards Program (loyalty points)
- Instant chat with customer service
- Add your card to Apple Pay Wallet
- Reset your password
- Receive instant notifications about meem's latest offers via the app

ajeeb Rewards Program



ajeeb
rewards program

"ajeeb" is the loyalty program from meem Digital Banking that offers customers a variety of rewards. It allows customers to earn and redeem points instantly, anytime, and anywhere within the network of the ajeeb Rewards Program.

Features:

- Instant points on all purchases
- Book flight tickets, hotels, or pay for car rentals locally
- Redeem points at over 100 merchants (as shopping vouchers) in Saudi Arabia, Bahrain, and the UAE
- Redeem points for AlFursan miles
- Credit cardholders are automatically enrolled in the ajeeb Loyalty Program upon card activation

How to earn and calculate ajeeb points

Points are redeemed on a first-earned, first-redeemed basis. Reward points are valid for up to three years from the date they are added to the loyalty account. Customers can redeem their points at any time.

Type of credit card	Local card usage (1 point for every ৳ spent)	International card usage (1 point for every ৳ spent)
meem Platinum Card	1	1.25
meem Signature Card	1.5	1.5
meem Infinite Card	2	1.75

How to earn ajeeb points:

- The customer can access the ajeeb program website after logging into their meem account via the app (mobile or computer)

Key responsibilities of the sales representative

- Achieving sales targets
- Building relationships with customers
- Communicating with existing and potential customers
- Providing customers with essential information about products or services
- Explaining the features and benefits of products or services
- Preparing and organizing daily visit or call plans for customers
- Staying updated about the offered products or services
- Conducting periodic follow-ups with customers
- Identifying new opportunities to expand the customer base
- Analyzing customer needs and proposing suitable solutions
- Assisting new customers in activating credit cards
- Participating in field marketing campaigns
- Following up on requests from initiation to completion
- Retaining and maintaining customer loyalty



Discover more and apply

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