

Let's talk about...

01 | About us

- 01. Gulf International Bank
- 02. About meem
- 03. Why meem?
- 04. Shariah governance
- 05. What's different about meem?
- 06. Save with meem

02 | Products & Solutions

- 08. meem Onepack
- 09. Multi-Currency account
- 10. How to open a meem account
- 11. meem Platinum Credit Card
- 12. meem Signature Credit Card
- 13. meem Infinite Credit Card
- 14. Personal finance
- 15. Murabaha Deposit

03 | Learn More

- 17. Connect with meem
- 18. Our Stores
- 19. APR calculation
- 20. meem app services
- 21. ajeeb Rewards Program
- 22. How to earn and calculate ajeeb points
- 23. Key responsibilities of the sales representative

01



About us

Gulf International Bank

The GIB logo is displayed on a grey, trapezoidal background. The letters 'GIB' are in a white, sans-serif font. A small yellow square is positioned above the dot of the 'i'. The background is decorated with several horizontal bars in blue and orange, and a large orange triangle on the left side.

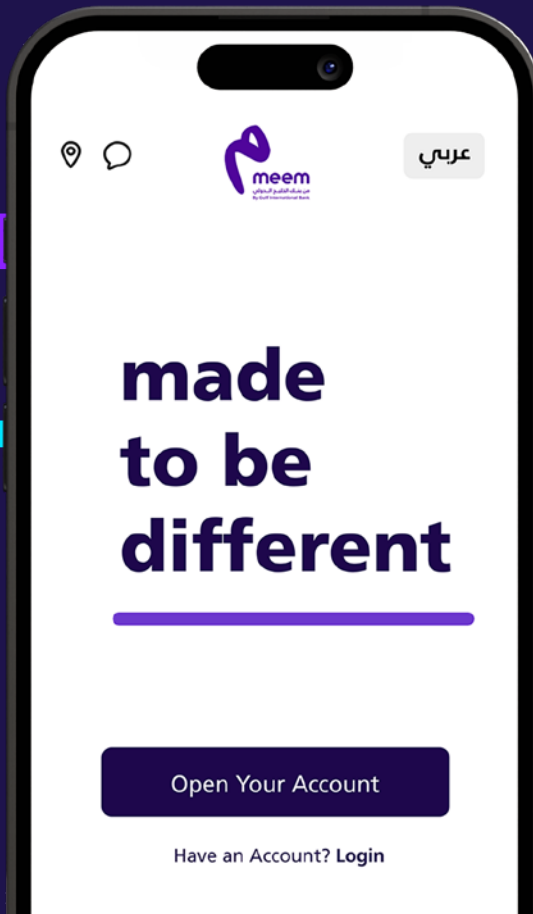
GIB

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
- Sheikh Dr. Faisal Mohammed AlWalaan
- Sheikh Ahmed Osama AlQurashi

Chairman

Member

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 SAR 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 Platinum Credit Card



A card with unmatched convenience and a great 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
- **Concierge services** 24 hours a day, 7 days a week
- 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



Features:

Exclusive services and tailored benefits to complement your lifestyle

- 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

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.

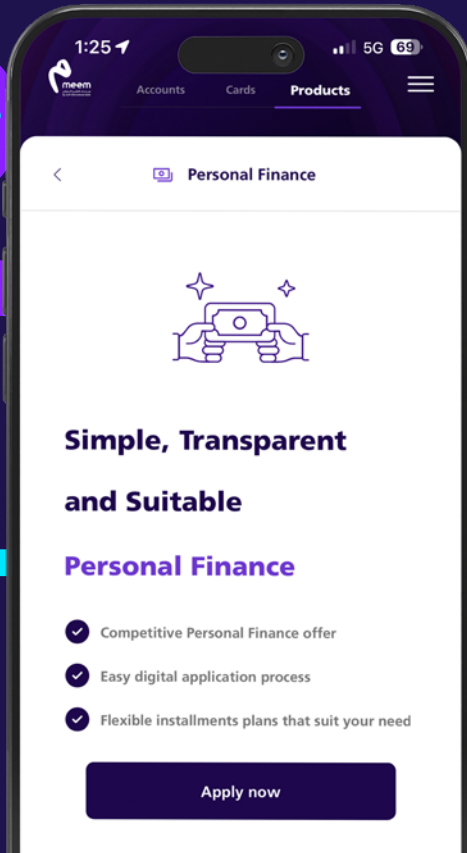
Features:

- 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

ajeeb
rewards program

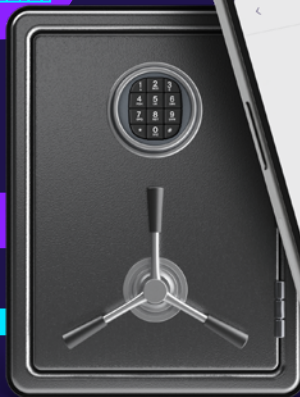
Personal finance

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 finance without salary transfer for Saudis

Murabaha deposit



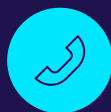
Invest where and when you want with our fully digital, real-time, Shariah compliant term deposit

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

[X](#) | [Instagram](#) | [Facebook](#) | [LinkedIn](#) | [YouTube](#) | [TikTok](#) | [Snapchat](#)

Our Stores

Central Province

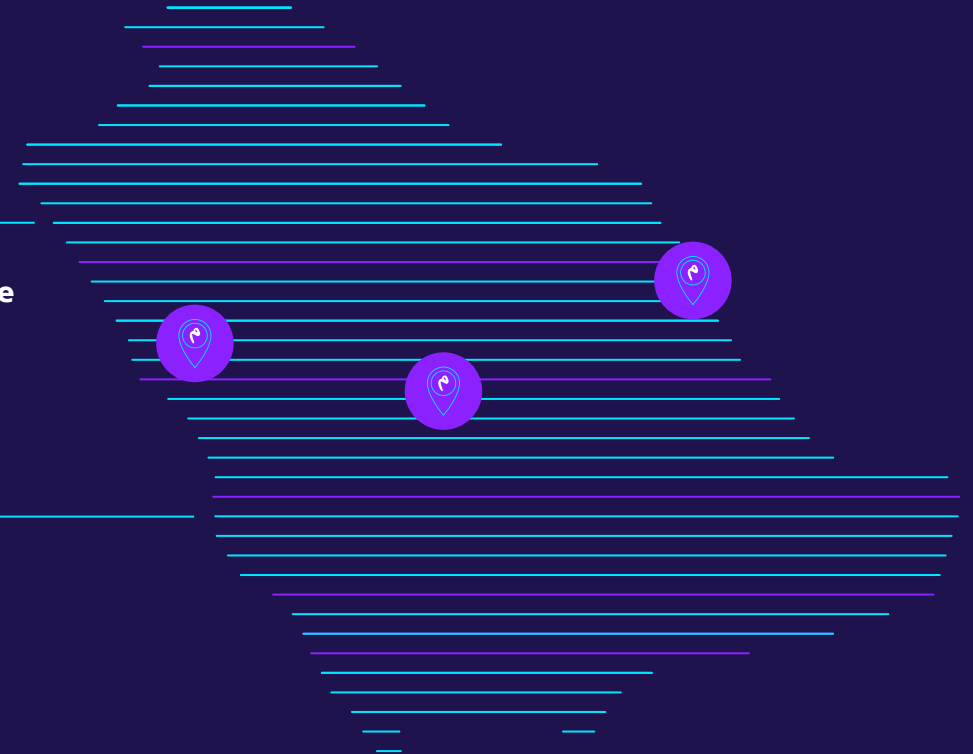
Main Store:
Granada Business
Park Building B1

Eastern Province

Main Store:
Al Khobar
Cooperative Council
Rd, Al Khuzama

Western Province

Main Store:
Private offices
building





Discover more
and apply

  meem.com | 8001166336

meem by Gulf International Bank