



_____Welcome to
meem_____

Digital Banking

Let's talk about...

01 | About us

01. Gulf International Bank
02. Shariah governance
03. About meem
04. Why meem?
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. Home finance
16. Murabaha Deposit

03 | Learn More

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

01



About
us

Gulf International Bank

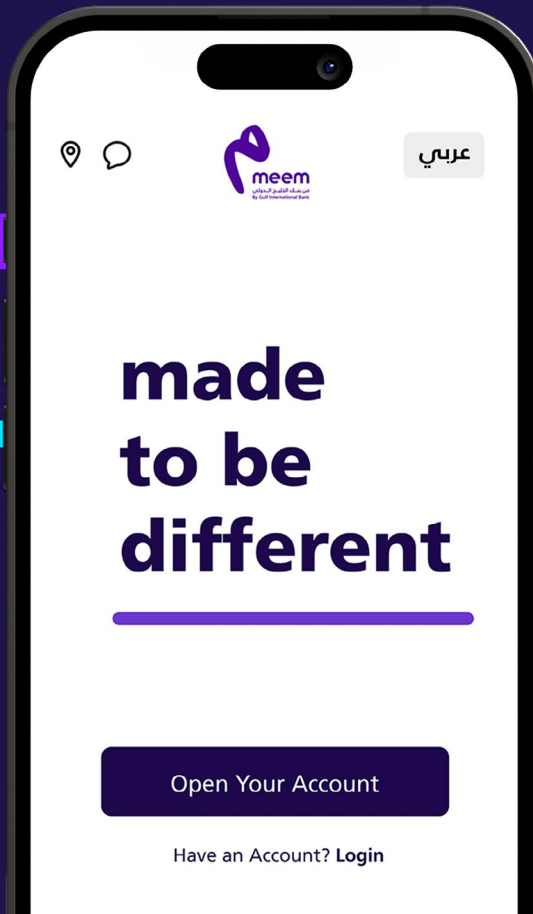
The logo for Gulf International Bank (GIB) is displayed in white on a grey, trapezoidal background. The letters 'GIB' are in a bold, sans-serif font. A small yellow square is positioned above the letter 'i'. The logo is centered on the grey background, which is set against a dark blue background with several horizontal bars in shades of blue and purple.

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 over 40 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 Bank 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. Abdulrahman Nafea AlSulami **Member**
- Sheikh Dr. Maher Mohammed 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.

Highest profit rates

meem offers the highest Murabaha Deposit profit rates in the Kingdom of Saudi Arabia for deposits, starting from SAR 1,000.

Security

meem Murabaha Deposits are a low-risk investment and deposit amounts up to SAR 200,000 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 penalties. There are no restrictions or penalties 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.

3 in 1

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
- Safe, easy, and contactless payments **up to SAR 300** daily
- Shop online, safely, and securely with **“Verified by Visa”** service
- mada Pay and Apple 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 One Pack account allows you to **link and unlink** up to 4 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

The debit card will be delivered within three working days.

meem Platinum Credit Card



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

Features:

- Redeem up to 1.5% of your [ajeep 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

Signature Credit Card



Features:

Exclusive services and tailored benefits to complement your lifestyle

- 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
- 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



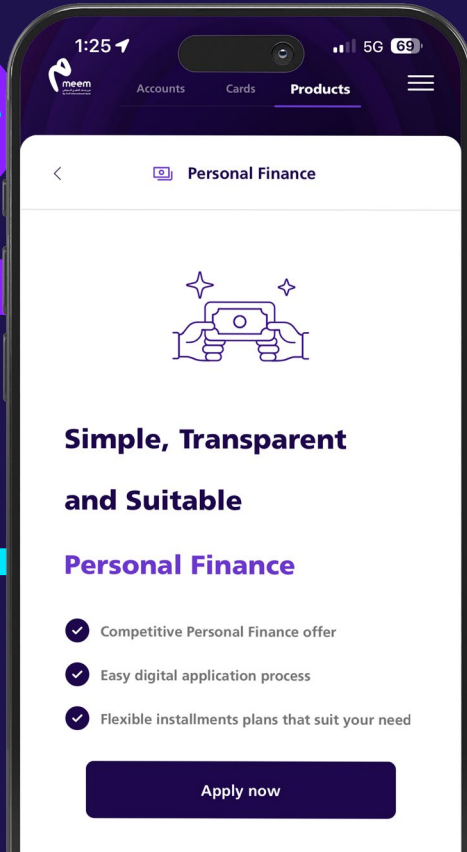
Unlock the door to a card with elite services and benefits that delivers beyond the luxury you know.

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

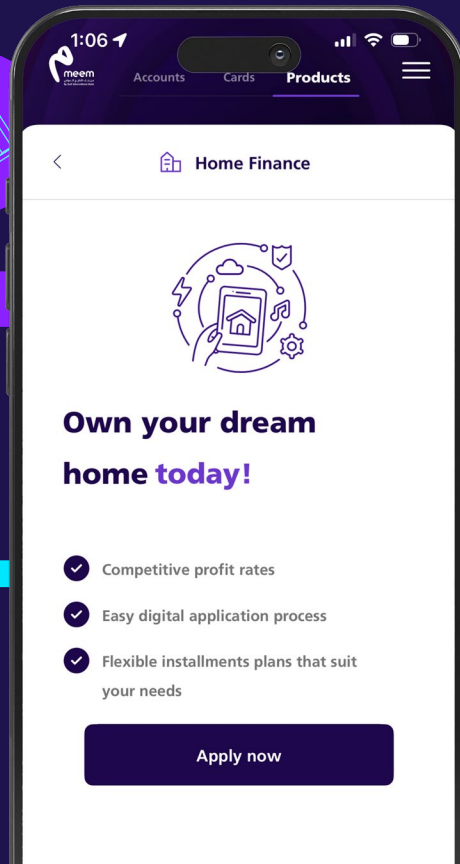
Personal finance is designed just for you. Finance your life with meem, and say goodbye to confusing terms and hidden fees. Get it all by tapping your mobile.



- 100% digital and Sharia'h compliant product including E-Signature and e-Promissory notes
- Competitive rates across all segments
- Financing up to SAR 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
- Takaful insurance
- Offering Personal finance without salary transfer for Saudis

Home finance

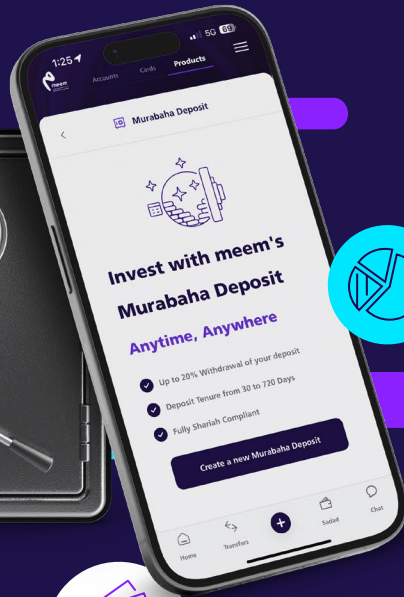
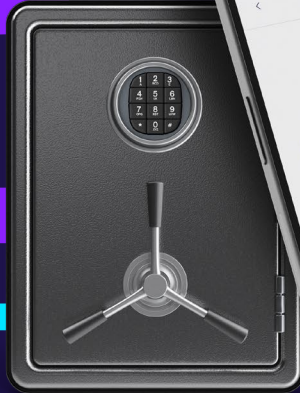
Your dream home could be closer than you imagine. Whether you are buying your first home, or planning your next move, meem's innovative Home Finance is here to help.



- 100% digital journey including E-title deed transfer
- Home financing based on the principles of Murabaha
- Quick and easy application process
- Flexible installment plans to suit your needs
- Finance amount up to SAR 5 million
- Admin fees of 1% or SAR 5,000, whichever is less
- Live easy with Credit Life cover provided by meem
- Property insurance against accidental damage/destruction.
- Free counseling services throughout the application process, to make the best decision for YOU!
- Supports loan programs and products by REDF and Sakani
- Ability of early re-payment at anytime and owning the property (t&c apply)



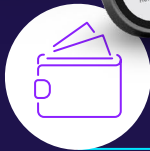
Murabaha deposit



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



**Connect
with us**

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

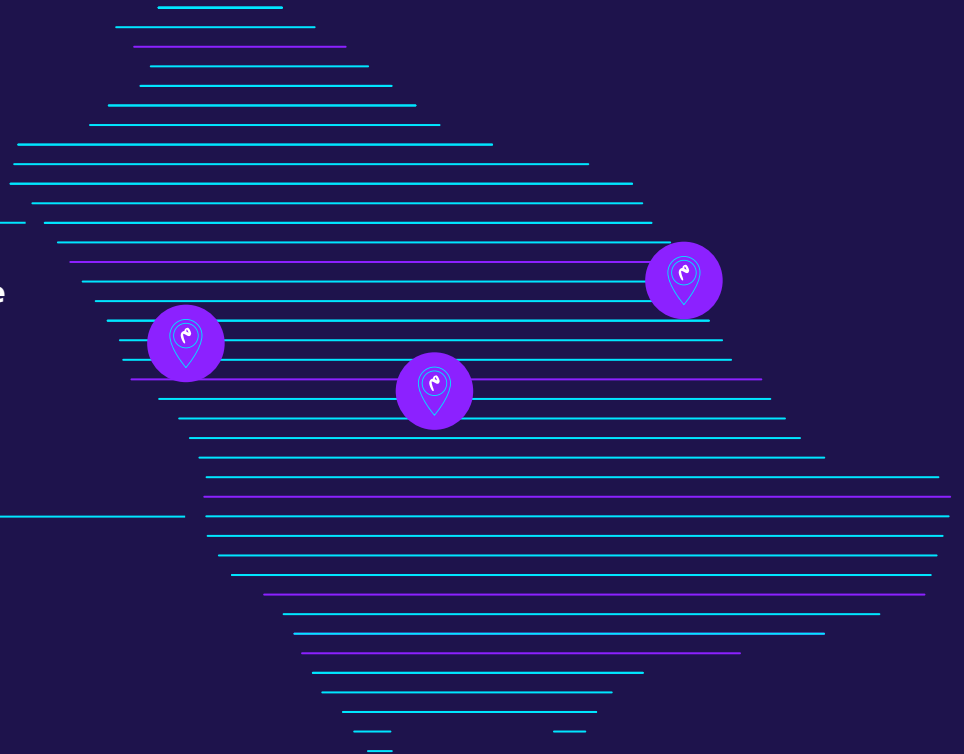
Main Store:
Granada Business
Park Building B1

Eastern Province

Main Store:
Al Khobar
Cooperative Council
Rd, Al Khuzama

Western Province

Main Store:
Private offices
building



APR calculation



Annual Percentage Rate (APR):

The APR is the annual measure of the cost of borrowing, including interest 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

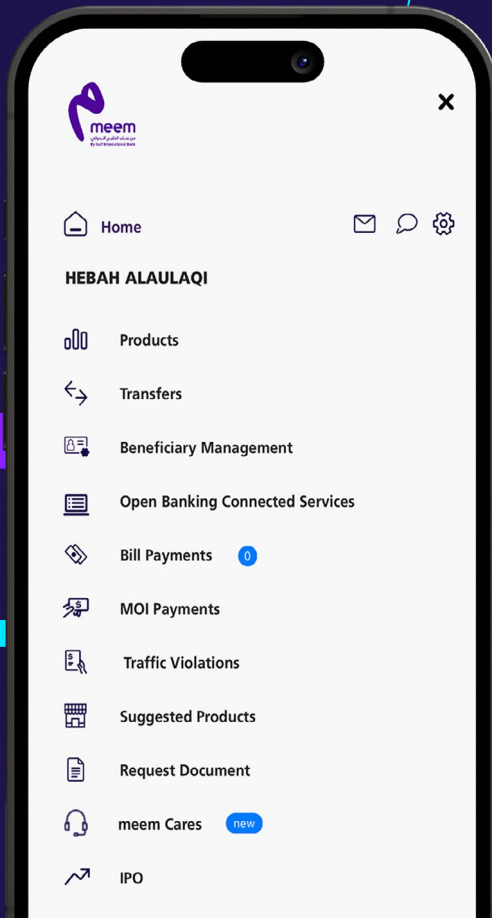
Credit Cards

- 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 interest 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 (interest + 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” 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

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 SAR spent)	International card usage (1 point for every SAR spent)
meem Platinum Card	1	1.5
meem Signature Card	1.5	2
meem Infinite Card	2	2.5

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

  meem.com | 8001166336

meem by Gulf International Bank