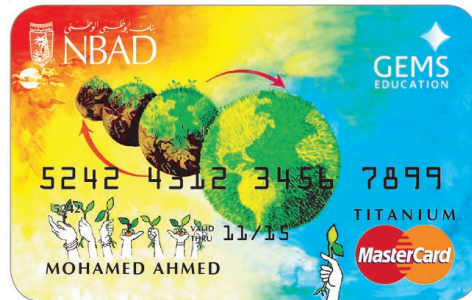


## NBAD GEMS Co-brand Credit Card

*Made especially for the GEMS Schools' parent community!*



With the NBAD GEMS Credit Card, you can now provide your children the caliber of education that guarantees them a bright future, without worrying about the financial requirements. Here is a quick look at some of the great features that await you.

**Up to 9% discount**



◆ **Save on your GEMS School tuition fee. The earlier you pay, the higher the discount!**

By using the NBAD GEMS Credit Card at GEMS Schools to pay for your child's tuition fees, you can benefit from a discount on the school fee. The earlier you pay for the academic year fee the higher the discount amount. Contact the Accounts Officer of your child's GEMS School for further details.

**12 month  
0% EPP**

◆ **Convert the school fee paid into 0% interest Easy Payment Plan (EPP) for up to 12 months**

Over and above the discount you can also benefit from the convenience of converting the fees paid into a 0% interest EPP for up to 12 months. Once you have paid the fees simply sms 'EPP' to 2050, which would prompt one of our Call Centre agents to call you for taking the 0% EPP request.



◆ **Enjoy complimentary airport lounge access and Meet & Greet services**

Enjoy complimentary meet & greet services at Dubai and Abu Dhabi with your NBAD GEMS Credit Card. You can also benefit from Airport lounge access at Dubai, Kuwait, Cairo, Amman, Jeddah and Riyadh.



◆ **Enjoy complimentary airport pick-up and drop service**

Your NBAD GEMS Credit Card provides you with complimentary airport pick-up and drop services within the city limit of Abu Dhabi and Dubai.

**FitnessFirst**

◆ **Enjoy complimentary access to 28 Fitness First Clubs across UAE**

Enjoy 4 visits within a calendar month to any of the 28 Fitness First Clubs across UAE at just AED 15 per visit.



**Emirates /skywards**

**ETIHAD  
Guest**

◆ **Many other value added offers**

The NBAD GEMS Credit Card also comes with many other value added benefits like:

- ⇒ No annual fee; it's free for life
- ⇒ Watch movies from just AED 10 at Reel Cinemas Dubai and Cine Royal Abu Dhabi
- ⇒ Earn 1.5 NBAD Stars on every AED 1 purchase redeemable for Emirates Skywards Miles, Etihad Guest Miles, flydubai e-vouchers or NBAD Stars card which can be used for purchases at any merchant across the world that accepts Visa cards
- ⇒ GEMS Prepaid Card for your child

To apply for the NBAD GEMS Credit Card or to get further information simply sms 'GEMS' to 2050, visit our website [www.nbad.com/cards](http://www.nbad.com/cards) or write to us at [GEMS@NBAD.com](mailto:GEMS@NBAD.com)

## International Baccalaureate Curriculum (Termly)

### Advance tuition fee discount scheme on NBAD GEMS Credit Card

Month on month discount based on reducing balance (%)

Term	% of Discount
Sep 14	2.3%
Oct 14	3.0%
Nov 14	3.8%
Dec 14	4.5%
Jan 15	5.3%
Feb 15	6.0%
Mar 15	6.8%
Apr 15	7.5%
May 15	8.3%
Jun 15	9.0%

Example:

- Illustrated current fee structure and discount (as an example only)

If tuition fee of the school is AED 90,000 per annum. The discount calculation will be as follow:

Term	% of Discount	Monthly Tuition Fee	Termly Tuition Fee Charged	Discount Amount	Termly Discount Amount
Sep 14	2.3%	9000	AED 45,000	AED 203	AED 1,688
Oct 14	3.0%	9000		AED 270	
Nov 14	3.8%	9000		AED 338	
Dec 14	4.5%	9000		AED 405	
Jan 15	5.3%	9000	AED 45,000	AED 473	AED 3,375
Feb 15	6.0%	9000		AED 540	
Mar 15	6.8%	9000		AED 608	
Apr 15	7.5%	9000		AED 675	
May 15	8.3%	9000		AED 743	
Jun 15	9.0%	9000	AED 810		
<b>Total discount</b>				<b>AED 5063</b>	<b>AED 5,063</b>

### Terms & Conditions:

- The NBAD GEMS discount scheme will be continuous during the academic year. Parents will get a maximum discount of 9% p. a. at a reducing balance on Tuition fee paid in advance on or before 10th of June using NBAD GEMS Credit card only
- The discount is applicable only if a minimum of one Term Tuition Fee is paid in advance and can avail for a maximum of one Academic year. Outstanding fee if any, has to be cleared before being eligible for the fee discount.
- The discount is based on Current Fee structure. Any revision in fee structure if approved by the regulatory authority later, the difference shall be payable
- In case of any refunds, the official refund policy will be applied and the discount already granted will be adjusted accordingly
- Cutoff date of payment is on or before 10th of every month prior to the fee charge month
- The discount is applied on the net Tuition Fee after concession/reduction, if any