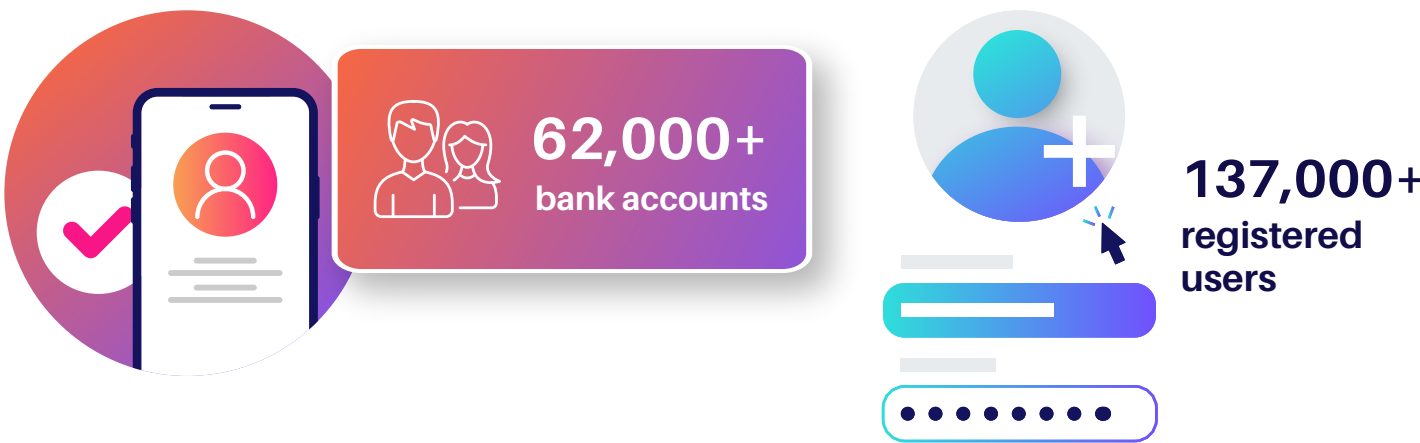


Al Hilal Bank’s digital innovation transforms the UAE consumer banking landscape since its relaunch as a fully digital bank on 2/2/2022.

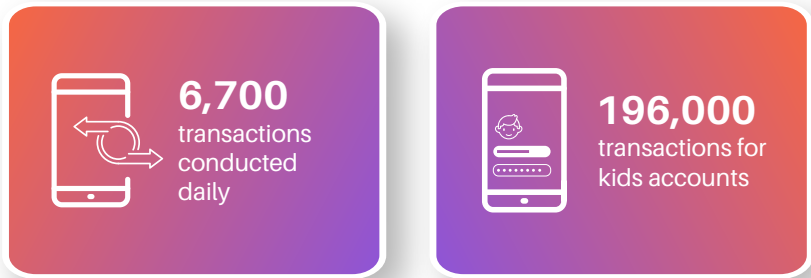
Creating major demand:



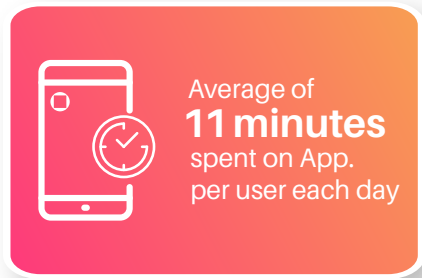
Al Hilal Bank products and services available on the App.:



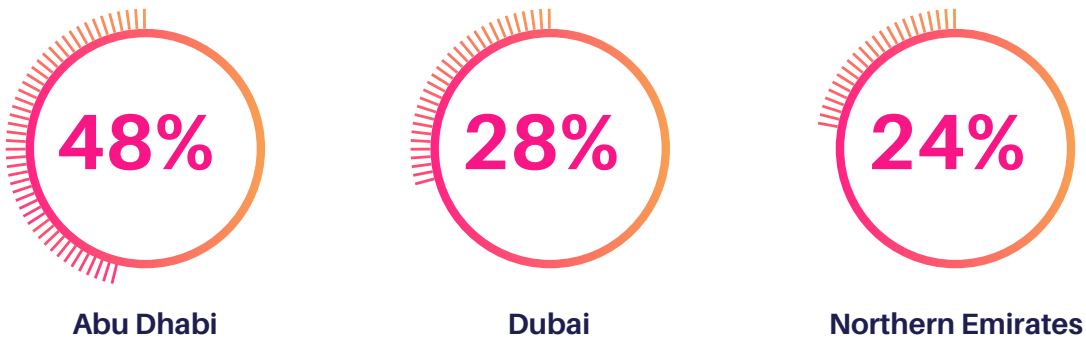
High number of transactions:



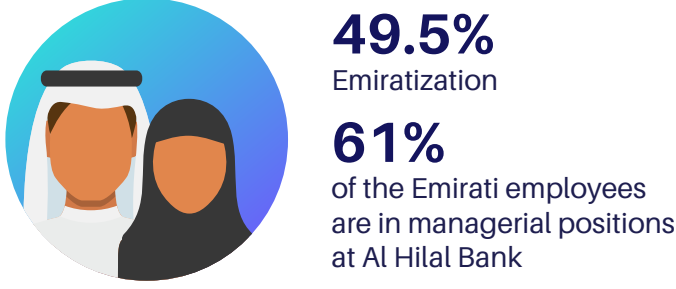
High level of engagement:



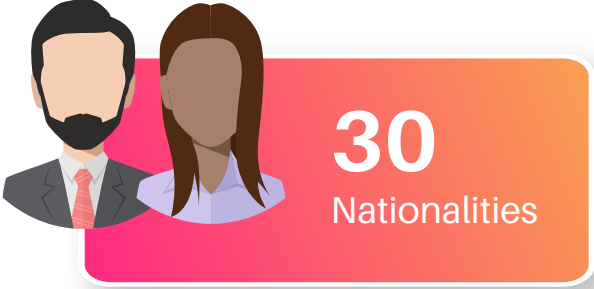
Wide customer interest across the UAE:



Established culture of UAE talent development:



Diverse workforce environment:



Engaging family-centric functions and gamified financial education tools for children:



More to come:

- International Expansion**
Offering our UAE customers the option to open accounts abroad.
- New Partnerships**
For a more immersive family banking experience, including daily shopping, bill payments, wellness/lifestyle services and entertainment.
- Insurance Products**
To provide customers with means to safeguard what matters.
- Referral Program**
An engaging platform to reward customers for referrals.
- Auto Finance Solutions**
To address our customers’ car financing requirements using the App.

“ **Ala’a Eraiqat**

Chairman of Al Hilal Bank and Group Chief Executive Officer of ADCB

Al Hilal Bank has a strong track record as a progressive organisation contributing to the rapid development of a world-class financial services industry in the UAE. Since Al Hilal Bank joined the ADCB Group in 2019, it has continued its transformation, accelerating adoption of cutting-edge digital technology to provide customers with a distinctive proposition, while capitalizing on the scale and capabilities of the broader ADCB Group.

The launch of the disruptive banking super App. is an excellent example of the

harmonisation of innovation with Shariah compliance. The success Al Hilal Bank has witnessed demonstrates the customer demand for groundbreaking digital Shariah compliant banking products. By continuously adapting to consumer behaviour and personal preferences, Al Hilal Bank aims to be the new face of the ADCB Group’s digital financial services, not just for communities in the UAE, but in time, also for other regional markets.

“ **Abdul Shakeel Aidaroos**

Al Hilal Bank CEO

By providing financial and lifestyle products and services on a single platform, Al Hilal Bank’s new banking super App. has not only been responding to the evolving needs of customers, but has also set a new benchmark for banking services in the UAE. The Bank employs an original and innovative digital banking services model, with a differentiated approach that delivers on convenience, security, and transparency, while reflecting the core values of a Shariah-compliant bank.

While Al Hilal Bank is a fully digital bank, customers can still benefit from access to all the products and services that they usually get from a typical “brick and mortar” bank, from debit cards to cheque books, and much more. Additionally, our

branches are evolving into customer experience centers where customers are immersed in our latest innovation and technology-driven services.

Al Hilal Bank continues to make strong progress in its strategy to deliver integrated, easy-to-use and seamless services that go beyond traditional banking services. The Bank’s strategy is aligned with the UAE’s Digital Government Strategy 2025, enabling us to build a fully digital bank that is data-driven and perfectly fit for the digital age.

Our commitment to innovation and digitisation reaffirms our role as a progressive force in the UAE economy and an active enabler of its future development.

“ **Mariam Ahli**

Head of Marketing at Al Hilal Bank

The fully integrated digital banking experience now offered by Al Hilal Bank reflects the aspirations and growing sophistication of the UAE community.

The Bank’s digital platform offers banking and lifestyle services for the entire household from adults and kids to domestic helpers. The Bank’s super App. has been developed to integrate all core day-to-day consumer services and to cater to high frequency banking services that customers use on a daily basis.

Our banking services are therefore accessible to all segments of the community, providing them with seamless in-platform payment options, loyalty points, zero minimum balance accounts, as well as free domestic and international transfers and

much more. This has attracted thousands of users since the soft launch of the platform in February 2022.

We are proud to be the UAE’s first digital banking platform that caters to families in a meaningful and enriching way. Al Hilal Bank’s super App. is helping parents empower their children to develop financial responsibility and positive money habits at an early stage through a first-of-its-kind gamified approach. Through the feature, parents can assign daily chores to their children and enable them to earn pocket money, unlock rewards, and access e-commerce and digital services by completing their chores. This has created positive engagement on financial responsibility with a younger generation that values new thinking, speed and efficiency.

“ **Sultan Al Mahmood**

Head of Human Resources at Al Hilal Bank

Al Hilal Bank provides a vibrant working environment that has attracted a diverse group of talented professionals from a variety of backgrounds and industries, which has enriched our corporate culture and promoted diversity and inclusion.

In recognition of Emiratization as central to the UAE’s development and sustainable future, we are proud to consistently exceed the Emiratization targets set by the Central Bank of the UAE. Al Hilal Bank is one of the leading organizations in the financial sector, with UAE nationals accounting for more than 49.5% of the employee base. We have implemented a comprehensive career development framework for UAE nationals

that hones personal growth and skill acquisition. We offer a diverse range of customised programmes to support their technical, behavioural and leadership development needs. This includes regular digital readiness assessments to ensure our talented people are capable of driving technological development of the Bank and contribute to the wider growth of the UAE economy.

We are keen to build on these efforts as we focus on increasing our Emiratization levels in all areas of the business, in line with the UAE leadership’s vision.

“ **George Harrak**

Chief Information Officer at Al Hilal Bank

Being future-ready and at the forefront of disruptive technological innovation defines the way we operate at Al Hilal Bank and the experience we want to create for our customers. Al Hilal Bank was the first UAE bank to establish a cloud-based Sharia compliant platform that ensures full scalability and flexibility, allowing for continuous enhancement and expansion into new markets.

By building our digital platform on modular systems, and adopting new ways of agile working, Al Hilal Bank is continuously

delivering value to customers in bi-weekly App. releases and ensuring accelerated development and delivery of financial products such as cards, financing, and much more. The platform is leveraging a wide usage of state-of-the-art technology solutions as well as advanced analytics, while enabling AI, machine learning and the power of data. New features are developed in close collaboration with our existing and prospective customer base by constantly testing through research and beta community engagement.