



A J M A N W E A L T H

By Invitation

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## Introduction

Ajman Wealth is the pivotal unit of the Bank's Investment Division serving High-Net-Worth & Ultra-High-Net-Worth individuals, families and select institutions.

Ajman Wealth is Core Function of delivering unmatched client solutions and excellent client service, through bespoke Banking services.

The tailor-made products are identifying opportunities for our esteemed clients to grow and preserve their wealth.

An experienced certified banking professional who will personally analyze your portfolio and offer the best advice for your personal and financial goals. A detailed understanding of investment objectives, current & future cash flow needs as well as risk appetite, restrictions and preferences.



# Services

## Services

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### Banking Services

- Current, Saving & Deposit Account
- Cheque Book
- Debit Card-World Elite
- Supplementary Debit Card
- Managers Cheque
- Remittance-Local/ International
- Standing Order Internal/International
- SMS Alert
- Cash Withdrawal-GCC & International
- Lockers

### Wealth and Investment Services

(non-discretionary)

- Investment Fund
- Structured Solutions
- Currency Markets
- Fixed Income & Equities
- Asset Allocation
- Market Insight
- Off-shore Investment Opportunities

### Bank Facilities

(Subject to eligibility)

- Equity Finance
- Home Finance
- Auto Finance
- Credit Card

### Takaful

- Luxury cars & pleasure crafts
- Home & contents, including collections
- Life Cover AED 1 Million
- Travel Takaful

# Investment Approach

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## Client Profiling

We understand every client has unique investment needs. We aim to help you understand your own needs and make the most appropriate choices.

By completing the Investment Risk Profiling, you will have a better understanding of your financial capability, investment objectives and risk appetite. The result will classify you in one of several investor profiles, giving you will have a better understanding of your knowledge and experience in a particular product category.

It is important to update your risk profile regularly before making investment decisions and we will be able to offer you the most suitable investment solutions with reference to your attitude towards risk.

## Investment Platform

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Choose from an array of investment options that cater to a wide range of risk and return profiles and select investment ideas that align with your life goals

- Ajman Bank offers diverse products regulatory approved
- Saving Investment Plans
- Third-Party Mutual Funds
- Structured Products and other products, from which you can choose based on your own risk appetite and return expectations
- Dedicated and qualified Relationship Manager
- Investment updates



# Benefits

## B|Right Points

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### B|Right Points

Ajman Wealth Program | Voucher Access

With travel options across 300+ airlines and 300,000 hotels and 0% Foreign Transaction Fees.

- Automatic enrollment for up to 400,000 B|RIGHT Points on joining Ajman Wealth (as per Tier System).
- Targeted to an ultimate rewards experience for frequent travelers enabling cross-selling for the Bank.
- Automatic Eligibility with World Elite Debit Card.
- Terms & Coniditions will apply.

## World Elite

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### World Elite - Debit Card

Contact Number (800-0444-3895)

#### Lounges:

#### Convenience:

- Louis Fourteen
- Personalized Lifestyle Manager Service
- 24/7 assistance (EN/AR); having an experienced Lifestyle Manager.
- Louis Fourteen will work in tandem with cardholders' existing support systems
- Unparalleled expertise in working with UHNWI's.

## Takaful

Travel Takaful, Travel Medical, Luxury Car Shipping Takaful, Travel Takaful Confirmation Letter, Travel Inconvenience.

## Travel

- Meet & Greet Service + Chauffer
- GHA Black Membership
- Hertz Gold Plus Rewards Membership  
"President's Circle" Tier
- Luxury Holiday with Abercrombi & Kent
- Car Rental Discount – 25% Discount with Avis  
+ Free Upgrade
- Soneva Complimentary Nights
- Onefinestay Discount
- Cleartrip Offers – 10% uncapped

## Lifestyle

- European Shopping Villages Offer
- Harrods Personal Stylist
- MasterCard Buy 1 Get 1
- Priceless Cities



## World Elite – Louis Fourteen

Ajman Wealth Program | Personalized Services

### World Elite Card

Louis Fourteen Lifestyle Specialists will provide an exclusive set of services:

- Ajman Wealth Clients with help to get the most out of life by organizing bespoke travel experiences, sourcing luxury goods, providing access to special events, and more.
- Louis Fourteen will work in tandem with Ajman Wealth Clients existing support systems to ensure every cardholder request is fulfilled with the utmost success.
- 24/7 assistance comparable to having an experienced Lifestyle Manager on call.
- 24/7 English/Arabic lifestyle specialists for cardholders that appreciate the absolute in luxury, efficiency, and sophistication.

## World Elite – LoungeKey™

### Program Features

LoungeKey is an Airport Lounge benefit that offers access to over 1100 premium airport lounges in more than 300 cities worldwide, irrespective of the airline or travel class.

### To benefit from LoungeKey program

- We strongly recommend that you download the LoungeKey App. This is the best way for you to find which lounges are available in your program, as well as access details about the lounges. The app may also be a helpful reminder of which payment card gives you access to lounges as well as the brand that you need to quote at the lounge (LoungeKey).
- We advise that you go online and create a web profile. This will then allow you to login to the LoungeKey app. If you do not create a web profile, the app will not move past the welcome screen. The app is a helpful tool to help you to find lounges that are included in the LoungeKey Airport Lounge Program, and receive appropriate details about the lounges.
- We strongly recommended that when calling the LoungeKey client service team that you have the downloaded app or your eligible payment card available. Information on that card will need to be verified with the service operator to ensure best Cardholder experience.



**Please remember to quote the Program name “LoungeKey” when you enter the lounge so the Lounge Staff is aware of the Program that you belong to.** Please refer to the LoungeKey Terms of Use before you make your first lounge visit. You will find these Terms of Use at LoungeKey app. Please note that these Terms of Use may be subject to change at any time without prior notice. Lounge information, including the list of lounges you are eligible to visit, and more detailed information about those lounges, including location, opening times, facilities available and specific conditions applicable to each lounge is available from any of the following sources: The LoungeKey App (You must create a web profile and password at [www.loungekey.com](http://www.loungekey.com) before you can access information on the LoungeKey App) LoungeKey client service call centers you must have the eligible payment card (through which the LoungeKey Mastercard Benefit is gained) with you when accessing the lounges. This is required in order to be given access to the lounges. In the unlikely event the lounge receptionist is not familiar with LoungeKey, please double check the app and show them the listing. Please note that LoungeKey has a continuous payment authority to charge your Mastercard payment card for any lounge visits that you are responsible for outside of your visit allocation. **You are eligible for a complimentary access and one guest per visit, with a \$32.00 USD charge for all other subsequent guest attendees.**



# Tariff charges and eligibility

Clients are permitted to close or switch accounts (current and saving account) without Fees any time after 6 months of opening the account with the Bank.

## Eligibility Criteria

Business	Minimum salary transfer	Minimum CASA/Deposit	Minimum Investment
Wealth Management	AED 150,000	AED 5 Million	AED 1 Million

Services	Normal Fee	WM Benefit
Cheque Book	25	Free
Subsequent Cheque Book	25	Free
ATM/Debit Card Replacement	As per Central Bank approved Tariff of Charges for Wealth Management clients	Free One Time
Supplementary Debit Card		Free One Time
Credit Card Annual Fee Be Right [^]		Free for Life
Managers Cheque/Demand Draft	30	Free
Remittance - Local/International	25, Individual 50, Institutions	Local (Free) International Free (5 per month)
Standing Order Internal/External	50	Free
PDC - Lodgement & Withdrawal (Business to control the volume and maximum amount cap per client)	10	Free up to max 50 chqs
SMS Alerts	3	Free
Cash Withdrawal - UAE ATM Switch	2	Free
Cash Withdrawal - GCC ATM Switch	6	Free
Cash Withdrawal - Int'l ATM	20	20 or APHC
Balance Confirmation	100	Free 4 times per Year
Lockers (Annual Rent): Small Medium Large Security Deposit for Lockers	300 600 900 3000	Free Free Free Free  Limited to one locker per client

# Complaints and suggestions

For Complaints and suggestions, you may visit any of our Branches and submit in writing or verbally to our client service officer. You can also call our Phone Banking on 800 29 and we will be happy to assist. Alternatively, you may also use our website ([www.ajmanbank.ae](http://www.ajmanbank.ae)) or Email address ([info@ajmanbank.ae](mailto:info@ajmanbank.ae))

Dedicated Contact Number for Ajman Wealth clients  
24 Hours Service 800 AW (800 29) happily serving you.



Ajman Bank hereby declares that it has been licensed and authorized by the Central Bank of the UAE to carry out banking business and services. All our products and services are Shari'ah compliant and approved by our Internal Shari'ah Supervision Committee. For details on approval, kindly visit [www.ajmanbank.ae](http://www.ajmanbank.ae)



A J M A N W E A L T H



مصرف عجمان  
Ajman Bank

| 800 29