



البنك العربي المتحد  
UNITED ARAB BANK

## Press Release

### FC Barcelona Fans Win Big with United Arab Bank

*24 winners in bank's salary transfer promotion set to see  
FC Barcelona play live in Spain this January*

**Sharjah, 15 January 2014** - United Arab Bank (UAB), the fastest growing bank in the Middle East and voted the “No.1 Domestic Retail Bank in the Middle East,” recently awarded 24 lucky salary transfer customers all-expense paid trips to see FC Barcelona play live in Spain this January.

The 24 winners selected this month comprised the first group in an ongoing promotion which will run until the 3<sup>rd</sup> April 2014. During the promotion, customers who transfer their salary to United Arab Bank are automatically entered into a draw. Winners will receive flights, accommodation, transfers and hospitality, in addition to VIP match tickets.

As part of UAB's three year partnership with FC Barcelona, the bank will send hundreds of fans to Barcelona for a once in a lifetime experience to see the world's greatest football club play at the legendary Camp Nou stadium.

Commenting on the promotion, Tony B. Graham, Executive Vice President in Retail Banking said: “Seeing FC Barcelona play live at Camp Nou is truly an electric experience and we're thrilled to be able to share this with our salary transfer customers. We have also recently launched the region's first FC Barcelona co-branded credit cards which offer cardholders additional chances to win with each transaction.”

Upon being notified of winning tickets in the promotion, Artur Tsaturyan, said: “I am really excited to have won. I always watch FC Barcelona's matches at home but it is a dream come true to be able to watch them play at Camp Nou. It will be a rare experience and I still can't believe it.”

Another winner, Muhammad Fareed said: “I'm so happy that United Arab Bank gave me this opportunity to see Barcelona, the world's greatest football club, play in Camp Nou.”

The FC Barcelona co-branded Visa Signature and Visa Platinum credit cards, as well as the Visa Platinum debit cards, were recently launched. The cards are linked with exclusive “Barca Rewards”, which allow customers to earn points to redeem for official club merchandise, along with “UAB Rewards” points, redeemable with over 900 airlines, 200,000 hotels and for thousands of electronic items.

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**About UAB:**

United Arab Bank (UAB) was established in 1975 as a joint venture between UAE investors and Societe Generale. By the end of 2013, the bank will be operating with a network of 30 branches and offices spread across the UAE with its headquarters in Sharjah. UAB offers a range of financial services in both Corporate and Retail and is acknowledged as a leading solutions provider to the growing commercial and industrial base across the seven emirates.

Through the provision of a comprehensive range of Corporate Banking, Retail Banking, Trade Finance, SME Banking and Treasury services, UAB is the Bank of choice among major corporate clientele segments in the UAE. With the launch of its 'Sadara' premium banking service, Islamic Banking Services and 'UAB Rewards' loyalty programme, the Bank has grown its retail customer base, aiming to expand further. All these initiatives and a consistent year on year performance has positioned UAB as one of the fastest growing banks in the region.

The bank is ranked 23rd amongst the top listed companies in the UAE and is one of the top 50 banks in the GCC in terms of market capitalization. UAB announced a record net profit of AED410m for the year ended 31 December 2012, an increase of 24% over 2011 and the highest annual net profit ever reported by UAB. For the first half of 2013, UAB announced its highest half yearly net profit of AED260m, an increase of 35% over the same period in 2012.

In December 2007, UAB became part of a GCC regional banking alliance upon the acquisition of 40% interest by The Commercial Bank of Qatar (CBQ), Qatar's largest private sector bank. United Arab Bank's strong financial performance in 2012 is also indicative of the benefits gleaned from its strategic alliance with the Qatari Bank.

The Commercial Bank of Qatar has a similar alliance with National Bank of Oman (NBO), which has positioned all three banks more strongly for future growth. Most recently, the Commercial Bank of Qatar acquired a 70.84% stake in Alternatifbank in Turkey, enabling all four banks involved in these strategic alliances to offer integrated services across the GCC and Turkey, including cross border services for corporate banking and capital markets; support on trade services; private banking services; and syndicated loans.

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