



Relax... you're covered.

Meet the new and improved NBAD Credit Shield Plus with involuntary loss of employment coverage*

NBAD Credit Shield Plus now provides you with coverage in case of:

- ✓ Critical illness
- ✓ Disability
- ✓ Loss of life
- ✓ Involuntary loss of employment



Please turn overleaf for details ►

What does NBAD Credit Shield Plus cover?

- ✓ 100% of the credit card outstanding balance is waived up to a maximum of AED 50,000, in the event of **loss of life/total permanent disability** of a primary cardholder.
- ✓ If **loss of life/total permanent disability** is due to an accident, an additional lump sum payment of AED 50,000 is made to the family.
- ✓ If the primary cardholder suffers **temporary disability**, he is relieved from paying the minimum due on his/her NBAD credit card for up to 3 months.
- ✓ 100% of the credit card outstanding balance is waived up to a maximum AED 50,000, if the primary cardholder contracts any of the following covered critical illnesses during the policy period – **stroke, heart attack, cancer, coronary artery bypass surgery or renal failure.**
- ✓ 10% of credit card outstanding balance, but not exceeding AED 4000, for every month of the primary cardholder's **involuntary loss of employment** up to a maximum of 12 months would be covered.

Who's eligible to sign up?

- ✓ All existing cardholders already signed up for NBAD Credit Shield Plus would also be eligible for involuntary loss of employment cover effective and would be charged the nominal monthly fee of **0.75%** of the outstanding balance (up to a maximum of AED 400).

For example, if your outstanding balance is AED 1000, you will be charged AED 7.50 as the NBAD Credit Shield Plus cover.

- ✓ All existing cardholders **not already subscribed** to NBAD Credit Shield Plus can call our NBAD Contact Centre 800 2211 to sign up and be covered by NBAD Credit Shield Plus and charged at the rate of 0.75% of the monthly outstanding balance.
- ✓ All **new** NBAD credit card applicants must tick the NBAD Credit Shield Plus option within the credit card application form or call our NBAD Contact Centre at 8002211 to sign up after receipt and activation of their NBAD credit card.

For more details on NBAD Credit Shield Plus, please feel free to call toll free 8002211. You can also view the detailed terms & conditions on our website www.nbad.com.

NBAD Credit Shield Plus is an optional feature on NBAD credit cards and can be cancelled at any time by calling 8002211.

**Terms & Conditions apply.*