

Website Terms and Conditions

Please read the Terms and Conditions outlined below carefully before using this website. The use of this website or any transactions conducted on it are governed by these Terms and Conditions.

1. Using the Website

- This website is owned and operated by National Bank of Umm Al Qaiwain psc (NBQ). All our products and services are subject to their terms and conditions, and the information published may be changed at any time without notice. Your eligibility to these products and services is subject to NBQ determination and acceptance. The information provided on this website or in any communication containing a link to this site is for personal use and information purposes only and is not intended for distribution to, or use by, any person or entity in any jurisdiction in any country where such distribution or use would be contrary to law or regulation or which would subject NBQ to any registration requirements within such jurisdiction or country. Where any opinions are expressed on this website, they are provided by NBQ for personal use and for information purposes only.
- If you are not satisfied with any of NBQ's products or services we have a complaint handling procedure that you can use to resolve such matters. The Complaints desk can be accessed directly from the website by clicking on 'Contact Us' on the main website

2. Limitation of Liability

The information and materials contained in this site, including text, graphics, links or other items – are provided "as is", "as available". NBQ does not warrant the accuracy, adequacy or completeness of this information and materials and expressly disclaims liability for errors or omissions in this information and materials. No warranty of any kind, implied, express or statutory, including but not limited to the warranties of non-infringement of third party rights, title, merchantability, fitness for a particular purpose and freedom from computer virus and hacking, is given in conjunction with the information and materials.

In no event shall NBQ be liable for any damages, including without limitation, direct or indirect, special, incidental, or consequential damages, losses or expenses arising in connection with this site or use thereof or inability to use by any person, or in connection with any failure of performance, error, omission, interruption, defect, delay in operation or transmission, computer virus or line or system failure, even if NBQ, its employees or representatives, are advised of the possibility of such damages, losses or expenses.

3. Personal Data

By agreeing to be bound by these terms and conditions, you are consenting to us collecting and storing certain personal data about you. This data will be used to provide the service applied for and may be stored by NBQ to keep you informed of products and services, which may be of interest to you. This data will not be used other than in the normal course of our business. If you do not wish to receive such information, all you need to do is write to let us know.

4. Copyright and Trade Marks

All NBQ rights, save as expressly granted, are reserved. Reproduction in any form of any part of the contents of this website without our prior written consent is prohibited. All information, products and other material are owned and licensed to NBQ. This website contains numerous trademarks belonging to the National Bank of Umm Al Qaiwain psc.

5. Advice

The content of this website is general information about NBQ's products and services. This information is not intended to be taken as financial or professional advice. Investors need to obtain qualified expert advice based on their individual requirements and circumstances. All applications through this website for NBQ's products and/or services are subject to NBQ's normal credit approval criteria and policy.



6. Third Party Websites

Some links to other locations on the Internet are available within NBQ's website. However, we have not verified, and are not responsible for, the content of any other websites linked to NBQ's website. The inclusion of any link does not imply any approval or recommendation of the linked website or its content by NBQ. NBQ makes no representation or warranty or expressly implied, regarding the quality, merchantability or appropriateness of purpose of any product or service available through a third party website. NBQ shall not be liable for any claims, losses, damages or expenses or otherwise in connection with linking. Accessing third party links will be at your own risk without any kind of responsibility against NBQ.

7. Changes to Website

The information and other material provided in NBQ's website – including the Terms and Conditions- may be changed at any time without notice. You agree to review the website regularly and your continued use of the website following any changes will mean that you agree to these changes – including the amended Terms and Conditions.

8. Pricing

All figures displayed on this site relating to fees, charges, interest and any other amounts are in UAE Dirhams – unless mentioned otherwise- and are as of the time/day of issue, but may change at any time.

9. Telephone Calls

If you have any questions about the website, products, services or the Terms and Conditions, please contact us on +971 600 565656. Telephone calls to NBQ Call center are recorded for quality management and service enhancement purposes.

10. Internet communications

NBQ reserves the right to monitor all Internet communication, including web and email traffic, in to and out of its domains. Such communications include but are not limited to viruses, codes; any activity considered to be unauthorized and would breach the Internet security policies at NBQ. At the same time, you agree that you will not attempt to transfer any material of any kind to this website which contains a virus, malicious computer code or any harmful component and not to otherwise attempt to alter the website.

All information submitted to NBQ through this website shall be deemed and will remain the property of NBQ. NBQ will be free to use any idea, concept, or given suggestion a website visitor has provided. There will be no obligations whatsoever regarding confidentiality of submitted suggestions / information.

11. Financial Information

- Information in this website relating to the price at which investments have been bought or sold in the past or the yield on investments cannot be relied on as a guide to future performance.
- The financial information published on this website is compiled and placed on this website with the greatest of care. Nevertheless, only the original hard-copy (English/Arabic) versions of this information shall be regarded as the original version. No rights may be derived from financial information published, or available through this website, including its accuracy and completeness.
- In addition, it should be noted that the annual report and accounts of NBQ which are published or made available through this website, may be subject to adoption by Annual General Meeting of Shareholders of NBQ for the year to which the report and accounts relate.

12. Governing Law



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The terms and conditions of use for this website are governed by and will be construed in accordance with the laws of the UAE. Any dispute arising in relation to website shall be subject to the exclusive jurisdiction of the Dubai courts. If any provision of these Terms and Conditions is found to be invalid or unenforceable, it will not affect the validity or enforce ability of the remaining Terms and Conditions, which shall continue to be applicable.