

BEST SUMMER OFFER EVER FROM INFINITI AL-BABTAIN BUY IN 2017 AND PAY IN 2018

KUWAIT: Abdulmohsen Abdulaziz Al-Babtain Co (AABC), the sole authorized dealer of Infiniti vehicles in the State of Kuwait, recently launched its new campaign that entitles Infiniti fans a grand chance to purchase any Infiniti vehicle in 2017 and pay in 2018. The amazing deal that ends on 30 September 2017, ensures four months of installments paid by Infiniti Al-Babtain on behalf of its customers in cooperation with selected finance companies.

The premium Infiniti line up has long been recognized for its distinctive design, premium motor experience and high performance, owing to the brands human centric approach to manufacture. Renowned for its unique combination of expressive and unique design substantiating the proven ability to develop innovative world first technologies that

enhance the driver's capability.

Some of the distinctive line up of Infiniti vehicles to make its way into the Kuwait market have been the Infiniti Q30, representing Infiniti's first entry into the fast-growing premium compact segment last year features signature design cues, with a double-arch grille with 3D mesh. The dramatic curves and turbulent lines flow up the bonnet, over the fenders and across the body line into the strong shoulder of the car. The Infiniti Q30 is available with 1.6L or 2.0L Turbo variants in a 2WD configuration. The 2.0L Turbo is also offered with an optional AWD drivetrain. The 2.0L Turbo engine delivers 208hp and 350Nm torque. An important, differentiating characteristic of the Q30's design is its combination of elevated stance with an overall height that is comparable with

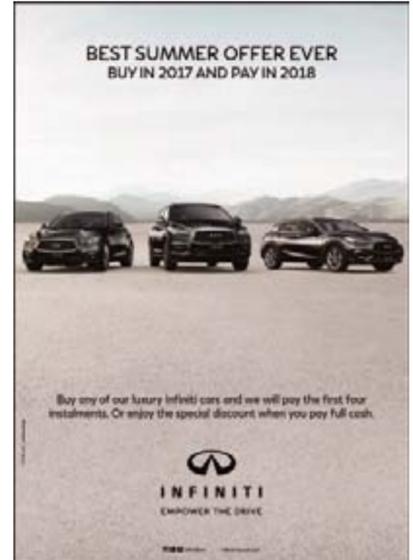
models in the traditional compact segment.

Luxury model - the Infiniti Q50 comes with a pulsing heart beat that is the quiet but powerful engine. Built with a consistent, confident and engineering design that welcomes a new generation of discerning young customers looking to enjoy Infiniti's unique integration on the whole. Expressing signature Infiniti design, the double arch grille is prominently placed front and center. The arc of the bottom, like a natural reflection to that of the top, gives the front fascia a distinctive appearance while the upper and lower body of the Q50 directs air to flow over, around and under the Q50, turning it into effective downforce.

Another special edition favored by families is the QX60, which reflects the concept of high-end

hybrid cars, and is designed to be a masterpiece of all standards. This innovative icon is a role model for the future in Infiniti's pioneering automotive technologies, incorporating a range of advanced technologies that the manufacturer has adopted in its research to create exceptional, high-performance cars. Its luxurious seven-seater cabin, with a first-of-its-kind innovation supported by state-of-the-art safety technologies, as well as other features such as the second-class folding and sliding seats, welcome all passengers with unmatched ease, make it a perfect family crossover.

Infiniti Al-Babtain welcomes all its customers to avail of this special offer by visiting the Infiniti showroom located in Al-Rai area, which opens every day except Fridays.



BURGAN BANK ANNOUNCES WINNERS OF YAWMI ACCOUNT

KUWAIT: Borgan Bank, the second largest in terms of assets, announced yesterday the names of the daily draw winners of its Yawmi account draw, each taking home a cash-prize of KD 5,000.

The lucky winners are:

1. Gigy George George
2. Mohyi Aldeen Salah Aldeen Albaghdadi
3. Ujitha Prasanna Kudakalu
4. Aarah Mohammad & Aliah Mohammad
5. Ali Mohammad Al-Sayegh

In addition to the daily draw, Borgan Bank also offers a Quarterly Draw with more chances to win higher rewards, offering the chance to one lucky customer to win KD 125,000 every three months. The Yawmi Account offers daily and quarterly draws, wherein the quarterly draw requires customers to maintain a minimum amount of KD 500 in their account for two months prior to the draw date. Additionally, every KD 10 in the account will entitle customers to one chance of winning. If the account balance is KD 500 and above, the account holder will be qualified for both the quarterly and daily draws.

Borgan Bank encourages everyone to open a Yawmi account and/or increase their deposit to maximize their chances of becoming a winner. The higher the level of the deposit, the higher the likelihood to win.

Established in 1977, Borgan Bank is the youngest commercial Bank and second

largest by assets in Kuwait, with a significant focus on the corporate and financial institutions sectors, as well as having a growing retail, and private bank customer base. Borgan Bank has majority owned subsidiaries in the MENAT region supported by one of the largest regional branch networks.

The Bank has continuously improved its performance over the years through an expanded revenue structure, diversified funding sources, and a strong capital base. The adoption of state-of-the-art services and technology has positioned it as a trendsetter in the domestic market and within the MENA region. Borgan Bank's brand has been created on a foundation of real values - of trust, commitment, excellence and progression, to remind us of the high standards to which we aspire. 'People come first' is the foundation on which its products and services are developed.

The bank was re-certified with the prestigious ISO 9001:2008, making it the first bank in the GCC, and the only bank in Kuwait to receive such accreditation for the third consecutive year. The Bank also has to its credit the distinction of being the only Bank in Kuwait to have won the JP Morgan Chase Quality Recognition Award for twelve consecutive years.

Borgan Bank, a subsidiary of KIPCO (Kuwait Projects Company), is a strongly positioned regional Bank in the MENA region.



CBK ANNOUNCES WINNERS AL-NAJMA ACCOUNT

KUWAIT: Commercial Bank of Kuwait held the daily draw on "Al-Najma Account" yesterday at the Bank's Head Office to select 5 winners to win a cash prize of KD 7000 for each. The draw was held in the presence of Abdulaziz Ashkanani, representative of the Ministry of Commerce & Industry. The following names were announced as winners of the prizes:

1. Amal Abdulraheem Abdulkarem
2. Ahmad Gholum Ali Baroon
3. Boulos Muqabel Labas Jendi
4. Nedum Purathu Joseph Mathew
5. Nihaya Abdulkarim Saleh Boor

Al-Najma Account allows its customers to win a daily prize of KD 7000 which is the highest daily prize in Kuwait. In addition, the Account offers quarterly draws that provide

customers with opportunity to get their dreams turned to reality by winning great prizes starting from KD 100,000 for the first quarter escalating thereafter by KD 50 thousand for each quarter to reach KD 250,000 in the last quarter. Customers can enjoy additional benefits including obtaining ATM card and a credit card against the customer's account along with enjoying all other banking services.

The Bank congratulates all the lucky winners and draws their attention that the cash prizes will be credited into their accounts with the Bank. Further, the Bank appreciates the Ministry of Commerce & Industry's significant role & its continuous cooperation and effective supervision on the draw that was smoothly and transparently organized.

KUWAITI INVESTORS EXPECT SAUDI MARKET BONANZA

FOCUS ON INDEX INCLUSION AND REFORM

KUWAIT: The Saudi equity market is set for a boost as it heads for possible inclusion in MSCI's influential emerging market index in 2018. "In the meantime, active Kuwaiti investors could reap early gains as corporate earnings should start increasing this year," said Shakeel Sarwar, Head of Asset Management at SICO BSC (c).

"The market has moved sideways in the first half of 2017 after the spectacular 30 percent rally late last year. However, the latter part of the second half could again be an interesting period for the market. The key catalysts for another rally are going to be FTSE and MSCI related developments. With FTSE set to announce its country classification review in September, market participants estimate that it can result in regular inflows from September onwards. MSCI upgrade is expected next year but positive news flow on this front will keep coming and sustain the interest of active fund managers in the market. Large caps which are expected to be the biggest beneficiaries of such flows are trading at attractive multiples and should

do well in general versus the overall market going forward.

Corporate earnings should start recovering during the second half of the year, supported by better oil prices and on-going economic reforms," he added.



Shakeel Sarwar

SICO expects many stocks to benefit from cyclical trends and further structural reform efforts, including:

- Broad recovery in earnings after two to three years of decline;
- Dividend increases as corporate cash flows improve;
- Further easing of foreign

investor rules by the Capital Market Authority;

• Initial public offering in Saudi Aramco, the world's largest oil producer.

SICO Kingdom Equity Fund invests exclusively in Saudi equities. Against the Tadawul return of 3 percent during the first six months of 2017, the fund has returned 7.6 percent during the same period including a cash dividend of 5 percent. The fund has posted returns of over 55 percent in the last 5 years compared to a modest 10 percent return for Tadawul during this period.

This is due to a focus by SICO to invest in companies that are expected to benefit from economic reforms, rising interest rates and changing regulatory landscape.

With consumption relatively subdued, we are looking at well-managed companies that will benefit directly from a more diverse, more open economy as the Kingdom moves away from its reliance on petroleum," says Sarwar.

"Falling oil prices were tough on the domestic economy over the last three years. Astute firms have cut costs and gained market share. There are

also selective opportunities in the survivors - the best-run telco and consumer stocks. A round of banking mergers should benefit Kuwaiti investors too."

On the macro front, as a result of increase in oil prices and structural reforms undertaken by the government, the macroeconomic numbers for 2017 are already looking much better than those of 2016. Further improvement in the next couple of years as the pace of economic reforms increases.

"The Listing of Aramco and implementation of VAT and other taxation and subsidy removal measures will be some of the key milestones which the market will be following very closely over the next couple of years. These reforms and measures will not only improve the financial flexibility of the government but would also ensure that going forward like in the developed world, capital markets are used more efficiently in the efficient allocation of capital. Growth and development of capital markets will remain one of the key priorities of the government," added Sarwar.

KFH ANNOUNCES CARDS SUMMER CAMPAIGN 11TH DRAW WINNERS

KUWAIT: Kuwait Finance House (KFH) announced 7 winners of the eleventh draw of the new banking cards summer campaign themed "Get Back Double the Value of your Purchases". The campaign was launched in an attempt to encourage clients to use KFH credit, pre-paid and debit cards while making purchases in Kuwait and overseas.

The winners are: Saud Al-Farhan, Shamaa Al-Mutairi, Abdullah Dasmeh, Ahmed Juyed, Jassim Al-Rasheed, Zainab Abdelkader and Khaled Abuqmaz.

The campaign that lasts for 120 days gives KFH customers chances to enter draw to win double cash-back up to a maximum of KD 1,000 for each winner. To be eligible, the AUB cardholder only has to spend KD 100 or above through his AUB credit card during the campaign period. This new campaign will feature 5 prizes and will run for two months, from 12th August till 11th October 2017.

In a press statement, the bank said "We are delighted to launch our new campaign, which further enhances the value proposition for AUB cardholders. All customers using the bank's credit cards are eligible to enter the draw and win valuable prizes. This campaign reflects AUB's ongoing commitment towards our customers, and our underlying efforts to reward them

locally earns 1 chance and every KD 1 spent internationally earn 3 chances to enter the daily draw.

This campaign is part of KFH efforts to reward its clients and

grant them additional value; thus achieving customer satisfaction and boosting their confidence. The campaign also aims at enhancing the bank's presence especially that

it dominates the largest market share in the field of banking cards.

KFH strives to continuously offer its clients new promotions and discounts in order to distinguish them among peers, not to mention to further bolster bank's leading position in the field of banking cards.

KFH marketing campaigns play a significant role in underlining KFH's principles that include boosting sales, and benefiting clients and merchants. It is worth noting that KFH has won several awards in the field of banking cards which reiterates its success and efficiency in banking cards market. KFH enjoys high confidence and leadership in the market in addition to high quality products which have enabled it to achieve growth in cards market and increase the number of customers.



AUB GIVES CUSTOMERS CHANCE TO WIN 100% CASH-BACK WHEN THEY SHOP WITH AUB CREDIT CARDS

KUWAIT: Ahli United Bank has launched its new and exciting credit card campaign, which is designed to reward selected customers to receive a cash-back worth 100 percent of their total spend using their AUB credit cards up to a maximum of KD 1,000 for each winner. To be eligible, the AUB cardholder only has to spend KD 100 or above through his AUB credit card during the campaign period. This new campaign will feature 5 prizes and will run for two months, from 12th August till 11th October 2017.

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consistently through innovative and unique offers."

Customers will receive one fresh chance to enter the draw for every KD 50 being spent locally, and will receive two fresh chances to enter the draw for every KD 50 spent abroad. The draw is scheduled to take place on 17th October 2017 at AUB's headquarters with representatives from the Ministry of Trade and Industry. All customers are welcomed to witness the draw. In addition to this exciting 100 percent cash-back campaign, customers who spend using AUB credit cards will also automatically benefit from the Pearls reward program as well as AUB's instant discount program. These offers provide our clients a real added value that rewards the AUB credit card and ATM card holders through unique discounts at major well-known companies and retail outlets in Kuwait as well as points to be redeemed for air tickets Kuwait, Gulf and Qatar Airways."

