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**KUWAIT:** A ceremonial cake being cut to mark the opening of the Lulu Exchange outlet in Sama Mall, Egaila.



**KUWAIT:** The inauguration of the Lulu Exchange in Mehboula.



## LULU EXCHANGE OPENS 2 NEW BRANCHES IN KUWAIT

### 19TH AND 20TH OUTLETS OPEN IN SAMA MALL, EGALIA AND MEHBOULA

**KUWAIT:** Lulu Exchange, one of the leading global remittance and foreign exchange brands in Kuwait, inaugurated its 19th and 20th outlets at Sama Mall in Egaila and Mehboula, respectively, on Wednesday.

The outlet at Sama Mall in Egaila was launched in the presence of Sunil Jain, Indian Ambassador to Kuwait, Yusufalli M A, Managing Director, LuLu Group

International, Adeb Ahamed, Director, Lulu Exchange, KNS Das, General Manager Lulu Exchange and other dignitaries.

"We are proud of the fact that with the opening of our outlets in Egaila and Mehboula today, we operate 20 branches in Kuwait. We are delighted at the progress our firm has made in expanding and enhancing the range of services we are able to offer to our customers so far. It is a moment of great pride since we are also celebrating the opening of our 125th global branch. It has been a great journey for Lulu International Exchange and to reach this milestone in the span of six years, is proof of our commitment to extend world class exchange services and solutions to our esteemed customers around the world," said Adeb Ahamed, Director, Lulu Exchange.

LuLu International Exchange began its operations six years ago when the first branch was inaugurated in Abu Dhabi, UAE, on September 2, 2009. The company soon expanded its operations to other countries viz., Oman, Kuwait, Qatar, Bahrain, India, Philippines and Seychelles. The first branch of Lulu Exchange in Kuwait was opened on July 8, 2011 at Fahaeel.

"Our culture of quality and standardization makes sure

that every branch offers the same quality of service that we have become renowned for. It is our high caliber workforce backed by training and the latest technologies that help us deliver the highest standards of customer satisfaction. This customer-centric approach has made us the favorite of customers in such a short period and has helped us grow at a fast pace. We will continue striving towards spreading our network worldwide to get as close to our customers as possible and keep offering the best of services and solutions," added Adeb.

The new branches have been outfitted with state-of-the-art technologies enabling it to provide even more efficient and effective services to the exchange house's customers. The branches will also grant customers access to all of the competitive and innovative products and services that the exchange house has to offer.

LuLu Exchange has partnered with internationally renowned and trusted money transfer service providers to guarantee that the hard-earned money reaches your loved ones in the fastest and the most secure way possible. The exchange house caters to markets across the world and has direct online remittance arrangements for India, Nepal,

Bangladesh, Sri Lanka, Philippines, Egypt and Indonesia, among others.

With the opening of the new branch, the exchange house currently has 20 branches across the State of Kuwait, one each in Egaila, Al-Rai, Mirgab, Dajeej, Mubarakia and Khaitan; two branches each in Mangaf, Salamiya, Fahaeel, Farwaniya and Abbasiya regions and four in Mahaboula.



## KFH NAMES 7 WINNERS OF BANKING CARDS CAMPAIGN 5TH DRAW

**KUWAIT:** Kuwait Finance House (KFH) named 7 winners of the fifth draw of the new banking cards promotional campaign themed "Shop and Win Back Up to KD 50,000 with KFH Cards" that had been launched in an attempt to encourage clients to use KFH credit, prepaid and debit cards while making purchases in Kuwait and overseas.

For every KD 10 spent on their KFH cards, clients will get a chance to enter a draw and win back up to KD 500 of their daily spends for 100 days ending April 19th 2016. KFH Credit and Prepaid cards used in domestic and international retail spends and KFH Debit cards used in international retail spends are eligible for the daily draw.

The winners are: Samer Ali, Ali Alsalmi, Naeim Abdal, Abdullah Alkhudhair, Haydar Alshimari, Khaled Alhajer and Abdullah Althniya.

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 benefitting clients and merchants.



This new campaign is part of KFH's 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.

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. KFH occupies the leading position as the issuer of banking cards and one of leading banks at the GCC level.

KFH was established in Kuwait in 1977 and is enlisted in the Kuwait Stock Exchange. KFH Group is a global pioneer in the field of Islamic banking services, where it offers a wide array of Islamic products and services, not to mention a high standard of innovation and client service.

KFH manages its operations in the GCC, Asia, and Europe through over 446 branches, including KFH-Turkey, in order to offer services for the bank's clients in Turkey, Malaysia, Saudi Arabia, Bahrain, Germany, Jordan, and Dubai.

## CHANGAN AUTOMOTIVE ANNOUNCES BOLD HALA FEBRUARY OFFER

**KUWAIT:** As part of the Hala February festivities, Al-Qurain Automotive Company - the authorized distributor of Changan Automotive in Kuwait - has



Salem Al-Mutawa

price-conscious, and we concluded that this is the perfect time to announce an offer that is both kind to customers' wallets and provides the same excellent quality and comfort associated with Changan cars," explained Al-Mutawa.

All Changan models are designed according to European standards and feature top-shelf technology in-line with prestigious premium brands. Drivers will enjoy 11 safety features, along with outstanding performance thanks to advanced powertrain technology from the UK. It is worth mentioning that Changan is China's best-selling automotive brand with 2015 sales exceeding 1.5 million units, a 30.9% increase over the previous year. The automaker is pursuing two-tiered strategy comprised of heavy R&D investment and satisfying the ever-changing customer needs in a fast-paced world. In this context, Changan operates facilities in China, Japan, the United States, United Kingdom and Italy, in addition to hiring experts from over 14 countries, in addition to its own engine production lines.

Also in 2015, Changan occupied first place in terms of R&D strength amongst Chinese manufacturers, having completed 93.6 out of 100 points in their criteria. Moreover, Changan proudly collaborates with several prestigious names in the automotive industry, such as Mazda, Suzuki and Ford, as well as a sophisticated international research centers covering 16 sectors, such as the chassis, collision tests. The automaker is also responsible for developing more than 60 smart technologies in area of intelligent communication, smart driving and other areas.

Al Qurain Automotive Company was established in 1984 as part of the Abdulaziz Al-Ali Al-Mutawa Group of Companies to take on an ever-expanding range of business activities for the group.

announced some of the lowest installments in Kuwait along with generous value-added benefits for customers purchasing one of its new models.

Monthly installments for new Changan models start from as low as KD 69 for the "EADO", the dynamic full-option midsize sedan, KD 74 for the "CS35" full-option compact SUV, and KD 95 for the elegant new "CS75" medium sized SUV. Moreover, all new Changan customers are given the "Peace of Mind" package, which includes a 10-year / 60,000 KM warranty (whichever comes first), 24/7 Roadside Assistance, Free Vehicle Registration, Free 3rd Part Insurance for 3 years, and the company's commitment to the highest quality aftersales service.

According to Salem Al-Mutawa, General Manager of Changan Automotive in Kuwait, the celebratory offer was developed after observing changes in consumer behavior caused by an expected rise in cost-of-living expenses.

"Our market study found that customers are becoming increasingly

## AL-TIJARI ANNOUNCES THE WINNERS OF NAJMA ACCOUNT

**KUWAIT:** Commercial Bank of Kuwait held the Al-Najma Account draw on 21st February, 2016.

The draw was held under the supervision of the Ministry of Commerce & Industry represented by Mr. Abdulaziz Ashkanani.

**The winners of the Al-Najma daily draw are:**

Bashar Abdulkareem Al-Arbash — KD 7000, Salwa Nouri Al-Shammari — KD 7000, Yousef Jadallah Al-Shahadat — KD 7000, Dalal Naser Al-Mutairi — KD 7000, Mousa Majed Al-Mutairi — KD 7000.

Al-Najma awards are now brighter and bigger than ever

With the revamped Al-Najma account, all your dreams will be turned to reality. On top of offering the highest daily prize in Kuwait for KD 7,000, now our Mega prize draws got bigger to reach KD 250,000.

The new prizes scheme for Al-Najma account  
Daily draw to win KD 7000

Quarterly draws to win great prizes that would start from KD 100,000 to KD 250,000

1st quarter KD 100 000, 2nd quarter, KD 150 000, 3rd quarter — KD 200 000, 4th quarter —KD 250 000.

With Al-Najma you have more chance to win greater prizes

\* Each KD 25 kept in your account gives you one chance to win

\* Each KD 25 kept in your account for one week will give you a chance to enter the quarterly draw.

\* Each KD 25 kept in your account for 3 months will give you chance to enter the quarterly draw.

Additional features  
\* ATM card  
\* Issue a credit card against your account

\* Obtain all CBK banking services  
You deserve to win! Open an account now with just KD 500 and you will enter all draws.

## BURGAN BANK ANNOUNCES WINNERS OF YAWMI ACCOUNT

**KUWAIT:** Burgan Bank announced yesterday the names of the lucky winners of its Yawmi account draw, each taking home a prize of KD 5,000.

The lucky winners for the daily draws took home a cash-prize of KD 5,000 each, and they are:

1. Eissa Abdullateef eissa Hussain Alsarraf
2. Awatef Mohd. Hussein Khalaf
3. Sabah Sahni Gurvinder Sing Sahni
4. Fatemah Adel baqer Maarafi
5. Marzouq Marie Faraj Arafat

To further add to the anticipation of Yawmi account customers, Burgan Bank now offers a Quarterly Draw with more chances to win higher rewards, entitling one lucky customer to enter KD 125,000 every three months. The Yawmi Account now offers Daily and quarterly Draws, the Quarterly Draw requires customers to maintain a minimum amount of KD 500 in their account for 2 months prior to 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.

Burgan Bank encourages everyone to open a Yawmi account and/or increase their deposit to maximize their chances of becoming a winner. The more customers deposit, the higher the chances they receive of winning.

For more information on opening a Yawmi account or about the new quarterly draw, customers are urged to visit their nearest Burgan Bank branch and receive all the details, or simply call the bank's Call Center at 1804080 where customer service representatives will be delighted to assist with any questions on the Yawmi account or any of the bank's products and services. Customers can also log on to Burgan Bank's www.burgan.com for further information.