

KIB'S HEAD OF INFORMATION SECURITY WINS TWO MESA AWARDS



KUWAIT: Kuwait International Bank (KIB) announced that Basil Al-Suwaidan, Head of Information Security at the Bank, recently picked up two awards at the Middle East Security Awards (MESA) 2017. Al-Suwaidan was named Information Security Executive of the Year in the Banking & Financial Services Sector by (ISC)2, a leading non-profit organization which specializes in information security education and certifications and also won the Most Recognized 100 — Chief Information Security Officer Award (CISO 100). - an award recognizing the top 100 heads of information security across the Middle East. Al-Suwaidan received his awards at a ceremony held in Dubai, which was attended by a number of information security spe-

cialists and experts from renowned banks, private and public organizations from across the Middle East.

This is the second consecutive year that Al-Suwaidan has been honored by MESA, once again demonstrating KIB's commitment towards employing secure, high-quality Information Security Management Systems.

On this occasion, Al-Suwaidan stated, "It is a great honor to be receiving these prestigious awards, Information Security Executive of the Year 2017 and CISO 100 for the second time. I am proud to say that the management at KIB constantly strives to maintain the highest security standards to safeguard customer data. Our team works to develop and maintain robust information security methodologies and

policies to ensure the utmost privacy and confidentiality in all our banking process, as well as to ensure the safety and security of KIB's alternate banking channels."

Al-Suwaidan added that KIB continuously seeks to uphold the highest levels of banking security by implementing the best practices in information security; ensuring that KIB's banking services remain safe and secure for all customers.

With this recognition, KIB adds another achievement to its outstanding track record, underscoring its commitment to implement the best and most innovative banking solutions that meet the highest international standards, especially with regards to reducing information security threats.

AL-MAZAYA HOLDING, BOUBYAN BANK SIGN PARTNERSHIP DEAL

PARTNERSHIP ENSURES AFFORDABLE OWNERSHIP WITH EASY CREDIT

KUWAIT: Al-Mazaya Holding and Boubyan Bank have signed a partnership agreement whereby the Kuwaiti bank will provide credit facilities of up to KD 70,000 for property ownership solutions across Oman, Dubai and Istanbul.

The agreement is the first such alliance between a real estate developer and a Kuwaiti Islamic bank to provide affordable proper-

ties with easy and swift financing. It was signed on April 15th at the bank's premises in the presence of Boubyan CEO, Adel Al-Majid; Deputy Chief Executive Officer, Abdulla Al-Najran Al-Tuwajiri; Al-Mazaya Holding Board Chairman, Rashid Al-Nafisi; and Group CEO of Al-Mazaya Holding, Eng. Ibrahim Al-Saq'abi as well as the executive teams of the two parties.

Under the agreement, the bank will provide up to KD 70,000 and free debt insurance with no salary transfer required. This means that the credit is available to all, including those who do not have accounts at Boubyan, explained Al-Tuwajiri.

"This type of credit is subject to all standard loan-agreement terms and conditions, including minimum wage requirements. The repayment

market over the past few years by providing different investment solutions. This is especially evident in the countries where Kuwaitis are particularly top performers like the GCC states and Turkey," Al-Tuwajiri noted.

"Al-Mazaya Holding has a track record that includes significant real estate enterprises and boasts an enviable brand recognition," said Ibrahim Al-Saq'abi, Al-Mazaya

outside Kuwait has been taken following well-calculated, thought-out studies on the supply and demand mechanism compared with obstacles and challenges faced by clients.

"We have identified the consumer need for a reliable real estate product outside of Kuwait with easy, fast and long-term Sharia-compliant financing patterns," noted the CEO of Al-Mazaya.

Boubyan's clients and clients of other banks will be able to buy distinguished properties in Dubai, Istanbul and across Oman, which are all markets that have been carefully selected by us, following comprehensive feasibility studies. This partnership with one of the major local banks in Kuwait, provides Al-Mazaya untapped marketing opportunities and offer their clients better investment prospects with distinctive financing options, enabling them to own different types of property, said Al-Saq'abi. "Boubyan is a pioneering bank in Kuwait, boasting highly-qualified human resources and integrated management capabilities that have gained the trust of partners and clients alike," he added.

Al-Saq'abi concluded that the real estate products planned under the agreement include flats with different spaces in Dubai, Istanbul and Oman starting from KD 29,000. "The client can choose between completed flats, readily available for immediate delivery and others which are still under construction and scheduled to be delivered in one or two years. Therefore, we are providing opportunities for different segments of clients in accordance with their financial capabilities and readiness for immediate or future investment."



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CEO. The company has successfully constructed 1,000 residential properties which has earned the leading developer a highly-acclaimed reputation for premium property handovers.

"Current market conditions require reliable, stable, trustworthy credit facilities for both developers and end-users," added Al-Saq'abi. The decision to provide financing for property ownership



AUB HOLDS EVENT AT THE GATE MALL ON AL-HASSAD ACCOUNT

KUWAIT: As part of the new marketing campaign organized by Ahli United Bank across various commercial centers in Kuwait to showcase the Al-Hassad account, the Bank announced a new activity at The Gate Mall between 13th and 15th April 2017.

The activity, which focuses on the definition of the Al-Hassad account, the Islamic accountant Program, features interactive competitions for all age groups, in which cash prizes, instant coupons and iPhones will be distributed. The competitions are designed to be easy and simple, so that the largest number of participants have a chance to win any of the valuable prizes depending on their answers, which are related to the Al-Hassad account.

This activity comes after the success of a similar activity by the Bank in Avenues Mall, which was held twice during March. The participants expressed their satisfaction with the competition, prizes and surprises they received.

"This activity raises awareness about Al Hassad Islamic Saving Account, which is considered the first reward program in Kuwait in line with Islamic Sharia law and which offers annual cash prizes worth KD 3.4 million. The prizes include, the grand quarterly prizes of KD 250,000, plus weekly prizes worth KD 50,000. Al-Hassad customers in Kuwait and Bahrain are eligible to participate in Al-Hassad draws under general terms and conditions." The Bank said in a press release.

GULF BANK BAGS COVETED GLOBAL FINANCE AWARD

KUWAIT: Gulf Bank is proud to be named 'Best Treasury and Cash Management Bank 2017 - Kuwait' from Global Finance, one of the world's leading monthly financial magazines. This award recognizes providers who offer sophisticated solutions with an innovative technology backbone that is also client friendly.

Commenting on this international recognition, Laila Al-Qatami, Assistant General Manager-Corporate Communications at Gulf Bank said: "As technology continues to transform the treasury and cash management landscape, Gulf Bank has worked to improve its services and offerings to clients for cash management. We are pleased to be recognized from among our peers as the 'Best Treasury and Cash Management Bank in Kuwait' from Global Finance."

In its 17th annual world's best cash management and provider awards, Global Finance selected an overall global winner and a global winner in seven key sectors. It also selected winners in 55 countries and regional winners in North America, Western Europe, Central and Eastern Europe, Asia-Pacific, Latin America, Middle East, Africa and the Nordic region. Additionally, in each region, winning banks have been selected across five categories encompassing cash management, payments and collections, liquidity, working capital optimization and short-term investments/ money



market funds. Global Finance uses a multi-tiered assessment process which includes a readers' poll, input from industry analysts, corporate executives, technology experts and independent research in order to select the best providers of treasury and cash management services. A variety of subjective and objective stringent criteria were considered, including: profitability, market share and reach, customer service, competitive pricing, product innovation and the extent to which treasury and cash management providers have successfully differentiated themselves from their competitors around core service provision.

Global Finance, founded in 1987, is a monthly magazine that has a circulation in 192 countries.

It offers analysis and articles that are the heritage of 30 years of experience in international financial markets. Global Finance is headquartered in New York, with offices around the world. Global Finance awards and recognition programs are backed by a 30-year legacy of editorial integrity. Corporate and financial readers rely on them as the trusted standard of excellence for the financial industry.

مبروك اليوم يومك! Congratulations today is your day!

5000 دك

The winners for this week:

Sunday 9/4/2017 Kaleef Mahloot Drakh	الفائزون لهذا الاسبوع: الثلاثاء 4/9/2017 خليفة مخلوت دراخ
Monday 10/4/2017 Suhad Warsam Qaleenlah	الاثنين 10/4/2017 سهاد وارسام قالينله
Tuesday 11/4/2017 Anaaam Abdullah Al-Mutawaa	الثلاثاء 11/4/2017 انعام عبدالله المطوع
Wednesday 12/4/2017 Ahmad Adel Al-Dulaimi	الاثنين 12/4/2017 احمد عادل الدليمي
Thursday 13/4/2017 Abdullateef Mohammad Al-Hamad	الخميس 13/4/2017 عبدالله طيف محمد الحمد

BURGAN BANK ANNOUNCES WINNERS OF YAWMI DRAW

KUWAIT: Burgan 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. Kaleef Mahloot Drakh
2. Suhad Warsam Qaleenlah
3. Anaaam Abdullah Al-Mutawaa
4. Ahmad Adel Al-Dulaimi
5. Abdullateef Mohammad Al-Hamad

In addition to the daily draw, Burgan 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.

Burgan 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, Burgan 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. Burgan Bank has majority owned subsidiaries in the MENA 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. Burgan 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.

Amazing news from Al-Tijari...

Al-Najma account gives you the biggest daily prize in Kuwait!

KD 7000

AL TIJARI ANNOUNCES WINNERS OF AL-NAJMA ACCOUNT DRAW

KUWAIT: Commercial Bank of Kuwait held the Al-Najma Account daily draw yesterday. The draw was held under the supervision of the Ministry of Commerce & Industry represented by Abdullaziz Ashkanani.

The winners of the Al Najma daily draw are: Mahdi Yahya Shaker— KD 7000, Hassan Ahmed Mohammed Hassan— KD 7000, Wajdy Jaballah Jers Botros— KD 7000, Yacoub Nawaf Al-Enezi — KD 7000, Ahmed Mousa Ahmed Hefni — 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 chances 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 daily 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.

2017 NISSAN ALTIMA 06 LOADED WITH FEATURES FOR JUST KD 5,999

KUWAIT: Abdulmohsen Abdulaziz Al-Babtain Co (AABC), the authorized dealer of Nissan vehicles in the State of Kuwait, offers customers for a limited period of time the 2017 Nissan Altima with exceptional features for just KD 5,999, to break all norms.

Nissan Al-Babtain presents customers with a chance to purchase the new 2017 Nissan Altima with an exceptional price for a vehicle that surpasses others with a variety of valuable features and much more for a special price.

The 2017 Nissan Altima was debuted in Nissan Al-Babtain showroom, with its fresh new appearance the "Energetic Flow" exterior styling theme and "Gliding Wing" interior layout. "Class Leading Fuel Economy" and "Improved Driving Dynamics and Safety Technology" in mid-2016.

The KD 5,999 exceptional price for the 2017 Nissan Altima vehicle

includes, the most dramatic change with its energetic flow design, a 2.5L - 182Hp engine, a new 17-inch machine-finish aluminum-alloy wheel design, owners of this Nissan Altima can enjoy the comfort of front & rear parking sensor to always assist, remote engine starter, colored monitor with rear view camera and most importantly customers driving the Nissan Altima 2017 have the privilege to enjoy their ride with audio system & cruise control steering wheel switches with Bluetooth.

Nissan Al-Babtain is known for always providing customers with exceptional offers and its surprises throughout the year; customers are welcome now to take advantage of this special price available for a limited time at all Nissan Al-Babtain's showrooms located in Al-Rai and Al-Ahmadi area and enjoy all these valuable features.

www.burgan.com

