

The word "Worthy" is written in a bold, blue, sans-serif font. To the left of the 'W', there is a stylized orange lightbulb with three short lines above it representing light. A wavy orange line starts from the base of the lightbulb, goes under the word, and ends with a small orange speech bubble icon at the end of the 'y'.

Inspirations
by Emirates NBD

BRANDMARK

The worthy logo is composed of two elements – the symbol and the wordmark.

Always use approved master artwork.



BRANDMARK

Reversed brandmark



MINIMUM SIZE

The Worthy brandmark must never be reproduced less than 213 pixels in width.

For smaller sizes, the brandmark should be used without the strapline in conjunction with Emirates NBD logo (ref. previous page).



BRANDMARK WITH
EMIRATES NBD LOCKUP

The Worthy brandmark can be used without the strapline when used in conjunction with Emirates NBD logo as a lockup on the same layout. Application examples: stand alone infograph, Worthy content for download ...etc.

A space equal to the width of the letter "o" from the Worthy brandmark is to be used between the Worthy and Emirates NBD logo.

The Worthy brandmark with Emirates NBD lockup should be 192 pixels in width.



MINIMUM SIZE



CLEAR SPACE

Always allow a minimum clear space equal to the height of the letter "o" from the Worthy brandmark.



STRAPLINE

The strapline "INSPIRATIONS BY EMIRATES NBD" is 50% of the height of the Worthy "W". It should be always used as a lockup with the Worthy logo. Alternatively, the strapline can appear on its own on the right hand corner of an article tab.



EXAMPLE OF STRAPLINE APPLIED ON AN ARTICLE TAB

STARTING YOUR JOURNEY

Worthy
Inspirations by Emirates NBD

INCORRECT USAGE

Always use approved master artwork. Never alter or recreate the logo. Opposite are examples of incorrect uses of the logo.

NEVER ALTER THE SPACIAL RELATIONSHIP BETWEEN THE LOGO ELEMENTS



NEVER CHANGE THE COLOUR OF THE LOGO



NEVER CHANGE THE PROPORTIONS OF THE LOGO



NEVER SET THE LOGO AT ANY ANGLE



NEVER PUT A KEY-LINE AROUND THE LOGO



NEVER PLACE THE LOGO ON A BUSY BACKGROUND OR IMAGE WITH SIMILAR COLOUR TONES

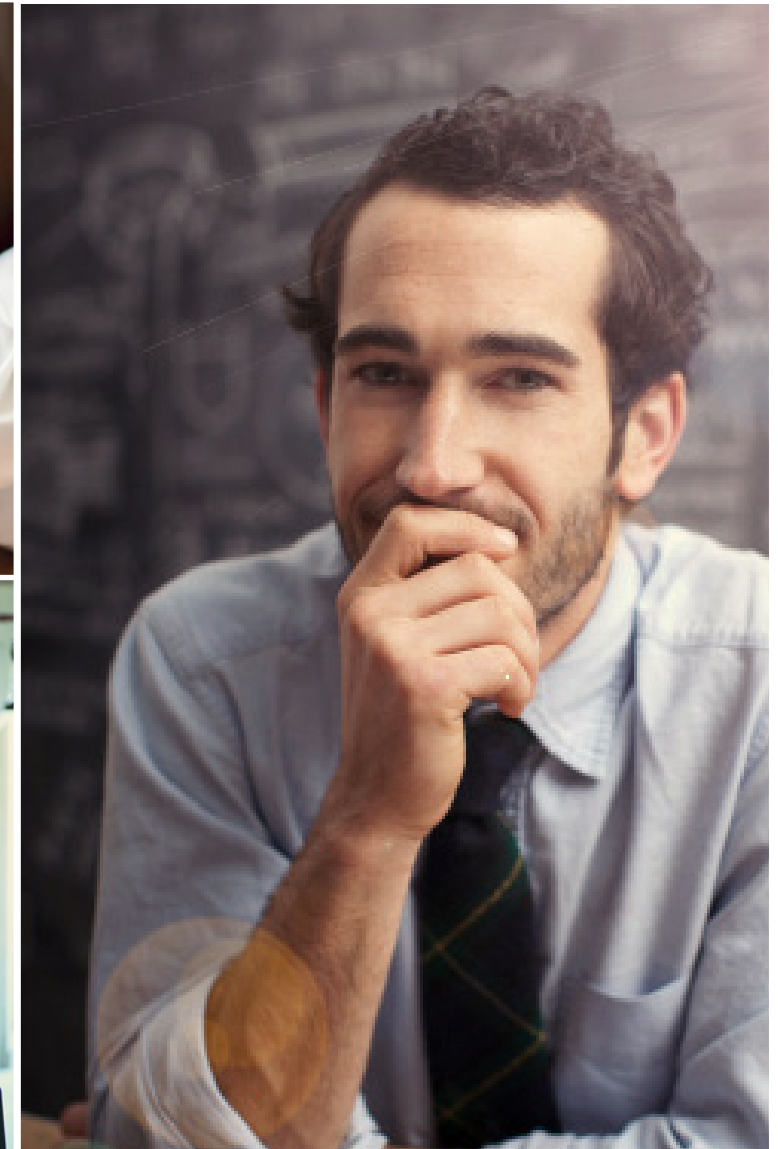


IMAGERY STYLE

Use imagery with lots of light, foreground focus on the object... it is an easy to find, easy to retouch imagery style. Images have to be always positive, genuine and hardly retouched.

In order to achieve 'on brand' photography for Emirates NBD's Community Brand, general photography should follow these guidelines:

- 1.0 The main object should be placed in context never on a white background, to give a more genuine and natural feel.
- 2.0 Focus on subject matter
- 4.0 Blurred background
- 5.0 All compliant images can be modified with a shade to increase the warm tonality



IMAGERY STYLE
DON'TS

Here's a quick guide of imagery that should not be used for Emirates NBD Community Brand guidelines:

- 1.0 Do not use rendered or photoshoped imagery.
- 2.0 Do not use imagery that appear fake and seem surreal
- 3.0 Do not use imagery that seem cartoonish with unproportional human features
- 4.0 Do not introduce cut out imagery on a coloured background
- 5.0 Do not use imagery that send out the wrong message
- 6.0 Do not use high contrast imagery



ENGLISH TYPOGRAPHY

The English online typeface is Helvetica. It is clean, modern and approachable whilst communicating a pragmatic confidence.

Helvetica / Light

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Helvetica / Regular

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

Helvetica / Bold

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

COLOR PALETTE

Primary Colours

R00 G156 B222 WEB #009CDE	R255 G255 B255 WEB #ffffff	R24 G47 B124 WEB #182F7C	R255 G153 B00 WEB #FF9900
50%	40%	5%	5%

GRAPHIC DEVICE

Shown opposite is the Worthy graphic device. It must always be used in a subtle manner to retain 50% clean white ad space/layout.

The graphic device can be cropped as necessary:

- 1- from the left or right side where the line bleeds out (when the lightbulb is used).
- 2- please use this form of the graphic device cropped both sides (when the lightbulb is not used).

Weight of the stroke: 8pts.

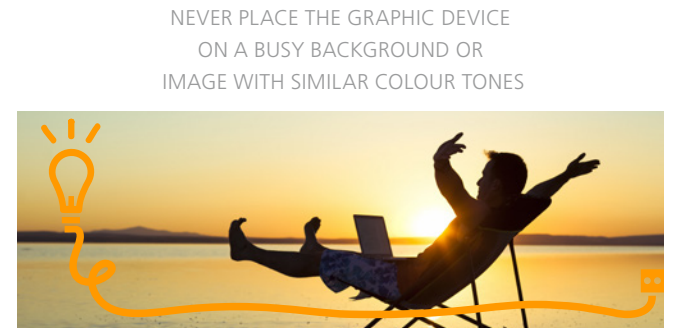
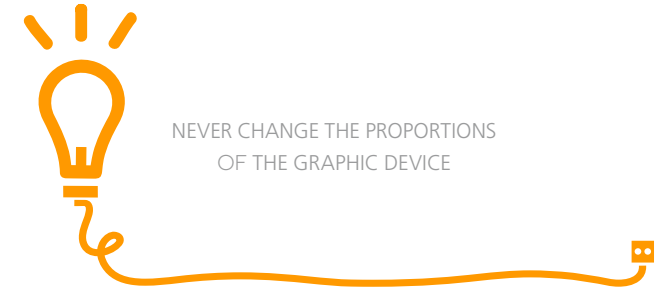
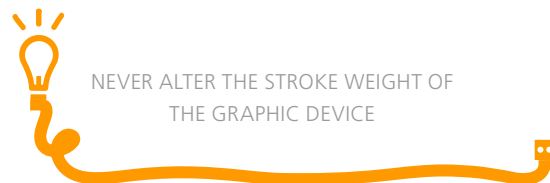
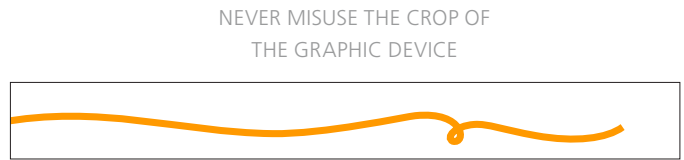
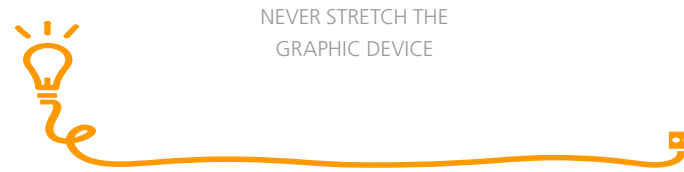
Note: refer to Brand Online Application.



A thick, wavy orange line that extends across the width of the page, ending in a small loop on the right side. A circled number '2' is positioned above the line.

INCORRECT USAGE
OF GRAPHIC DEVICE

Always use approved master artwork. Never alter or recreate the graphic device. Opposite are examples of incorrect use of the logo.



ICONOGRAPHY

To keep all iconography consistent, the same iconographic style as Emirates NBD should be used throughout all Worthy brand applications. Any icon used should be relevant and reflective of the content.

Please do not use any complicated iconography or place it in the wrong communication. Keep its usage simple and relevant.

Any iconography created should be consistent in style with Emirates NBD iconography library and follow Worthy brand colour palette.



COMPLEMENTARY
COLOR PALETTE

The complementary colours can be used for the four different categories denoting the type of information available on the website:

- Starting
- Building
- Managing
- Retiring



COMPLEMENTARY
COLOR PALETTE AS
PER CATEGORY

MANAGING

BUILDING

STARTING

RETIRING

APPLICATION OF COLOR PALETTE AND OTHER STYLISTIC ELEMENTS ON CATEGORY ARTICLES

Here is an example of how to use the color palette in its corresponding category. The color is prevalent on the top tab of each article as well as the headline.

Imagery and iconography are used to create the article. Worthy graphic device should be used appropriately and any icon used should be relevant and reflective of the content.

Always keep the article layout simple, clean on white background, and relevant to the guidelines: colour palette, typography, and iconography.

CATEGORY ARTICLE HEADLINE
 COLORED TAB WHITE BACKGROUND

STARTING YOUR JOURNEY Worthy Inspirations by Emirates NBD

How Warren Buffet gets it right Most people seem to have heard of Warren Buffett. The man is recognised as an investment guru via his company Berkshire Hathaway and is widely considered to be one of the world's most successful investors. His nicknames include 'the Oracle of Omaha' and he is regularly ranked as one of the top ten wealthiest people in the world.

How did he get started? Buffett started investing whilst still in college, albeit with fairly small sums, but the fact that his father owned a stockbrokers meant that he was exposed to the world of finance from an early age. Whilst in college he started researching stocks and by the time he graduated he has accumulated a portfolio worth 90,000\$ in today's money. By the age of 32 he was a millionaire in his own right.

So how does he do it? Mr Buffett takes a very measured approach to investing and is known as a 'value investor'. In essence this means that you purchase a stock, or other investment, at less than its intrinsic value. He has little interest in fashions or trends in investments and tends to hold stocks for a very long time. This is not a strategy for making a quick buck.

Can anyone do the same thing? Theoretically anyone could do the same, but it does help if you have a team of investment analysts and a large amount of cash. Buffett invests in large cap stocks, which have a well-known brand name and a history of solid earnings growth. He prefers to buy stocks in business that he understands and with good management. In depth research and the ability to hold stocks for a very long time could allow the smaller investor to partially replicate his approach.

The Warren Buffett method can work for many people, but there are three things you need:

- A great deal of time to do detailed research
- A cash lump sum to get started, as fees will easily deplete small sums
- Patience, as this is not a system that provides fast returns

Theoretically anyone can take the same approach and it suits many, but it's unlikely that there will be another Warren Buffett!

BUILDING THE FUTURE Worthy Inspirations by Emirates NBD

Sharia Compliant Investment Sharia compliant investment is a topic that has seen increased publicity not only in the Middle East, but also in many other countries, particularly over the past 10 years. The banking sector has offered Sharia compliant accounts for some time, but actual investment choices have been limited, with few options in the retail sector.

What makes an investment Sharia compliant? For an investment to be considered Sharia compliant it must operate in accordance with the principles of Islam. The main focus is on avoidance of **unsuitable stocks and structures, including:**

- Any business which is involved in practices which are forbidden in Islam, such as gambling or the production or consumption of alcohol.
- Financial services organisations and companies that are highly leveraged.
- Conventional derivatives, future or options.

In certain ways Sharia investment principles are not dissimilar to those of many Socially Responsible Investment (SRI) funds in the stocks that they exclude.

Who says if a fund is Sharia compliant? Funds have a high-level of compliance to ensure that the principles are maintained and are supervised by a Sharia board, or at least an Islamic scholar. There may be some differences in interpretation and there is talk of setting up a supreme Sharia Board for the Gulf Arab states. This additional level of ongoing scrutiny can also lead to higher charges.

Are there many options? Latest estimates are that there are now well over 500 equity funds worldwide that comply with Islamic principles and this number is predicted to increase exponentially. In some cases they are offered by companies with a total commitment to Sharia investment, but many of the biggest names in the investment and insurance worlds are now offering their own versions. Some detractors have suggested this is simply to ensure that they can provide a full range for their customers, whilst other companies may be seeking a share of the growing MENA investment market.

Is there a future for Sharia compliant investing? There are an estimated 1.6 billion Muslims in the world and it is thought that a significant percentage would prefer their investments to be arranged in accordance with religious traditions, now that such options are available. With the ongoing development of this market, we can safely assume that demand for Sharia compliant investments will continue to grow and both individuals and organisations will have a plethora of opportunities.

MANAGING LIFE Worthy Inspirations by Emirates NBD

The difference between good debt and bad debt Debt, like many things in life, is relative. Good debt is considered to be something that will help your wealth grow or become an investment – like a mortgage, with property considered to be one of the safest investments you can make.

Equity investing in your education via student loans is a type of good debt as it should increase your future earning power, or taking out a loan to kick-start or enhance your business. Another example of good debt, is paying for an emergency operation - healthcare can be expensive in the Middle East, especially if you're not covered by insurance, but no cost can be put on the price of staying fit and well.

Bad debt is when you purchase items that won't hold their value or when you purchase disposable goods using high-interest credit cards and don't pay the balance in full. Cars and clothes depreciate in value immediately once bought, so if you've borrowed money to pay for them, they're prime examples of bad debt. The longer you take to repay the debt, and the higher the rates of interest, the worse the debt.

It's best not to incur more debt than you can comfortably afford to pay back, whether it's good or bad. And don't let your debt add up to more than a third of your total gross income.

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APPLICATION OF COLOR PALETTE AND OTHER STYLISTIC ELEMENTS ON INFOGRAPHICS

Iconography is used to create the infographics and articles. Worthy graphic device should be used appropriately and any icon used should be relevant and reflective of the content.

Always keep the layout simple, clean and on white background. Occasionally, 10% or 20% of the primary colour may be used to highlight the different sections if needed.

The infographic layout must be relevant to the guidelines: colour palette, typography, and iconography.

MANAGING Worthy Inspirations by Emirates NBD

End of service payment for expats Any employee who has worked for a company for a full year or more is entitled to be paid the End of Service Gratuity based on their basic salary.

This is calculated as:

Twenty one day's pay for each year of the first five years of service.

Thirty days pay for each additional year.

2 years

The total amount payable should not exceed two year's pay, although this is at the discretion of the company should they decide to exceed this sum for long-serving employees.

The amount payable is reduced if the employee leaves of their own accord during the first five years, with the payment reducing by two-thirds if leaving within three years and by a third if leaving after having worked three to five years.

Partial years are included with a pro-rata payment and where commission forms a regular part of pay, so generally where paid monthly, this can also be included.

STARTING Worthy Inspirations by Emirates NBD

5 Essential questions to ask in a job interview While the potential employer will be asking most of the questions, there is often an opportunity for you to find out more about the role towards the end of the interview. Don't miss this chance to create a dialogue, demonstrate your skills and answer any niggling doubts you may have.

- 1** How would you describe the work culture? This communicates that you require an optimum environment and are interested in the company as a whole, instead of just the job.
- 2** Are there any important issues facing the company in the coming year? Again, this shows your commitment to the employer and your role within its future, while signaling that you are a strategic thinker.
- 3** What opportunities are there for training once in the role? This question highlights your desire to advance your skills and can indicate where the job might lead within the organisation.
- 4** What process will be used to evaluate my employee performance? An understanding of procedures, assessments and appraisals can offer valuable insight into the organisation, while demonstrating that you welcome constructive insights.
- 5** How do you feel that I measure up to your requirements for this position? This is a useful question to finish on. If the interviewer states that you are a good fit then there is scope to reinforce that conclusion, or if they express doubts you can politely counter with evidence to the contrary and leave the room on a positive note.
- 6** How do you feel that I measure up to your requirements for this position? This is a useful question to finish on. If the interviewer states that you are a good fit then there is scope to reinforce that conclusion, or if they express doubts you can politely counter with evidence to the contrary and leave the room on a positive note.

BUILDING Worthy Inspirations by Emirates NBD

How a financial advisor can help you While the potential employer will be asking most of the questions, there is often an opportunity for you to find out more about the role towards the end of the interview. Don't miss this chance to create a dialogue, demonstrate your skills and answer any niggling doubts you may have.

Making a budget Not an exciting task, but having a good handle on your finances will make life easier. Work out all your fixed outgoings and build in a margin of 10% for monthly variations. Don't forget to include holidays, birthday gifts and other random expenditure. Once you really know what you are spending you can see if savings can be made, or when you can spend a little more. Or even save for the future!

Emergency fund Having a pot of money to fall back on in case of an emergency or dire need is a cornerstone of financial planning. Call it a rainy day fund, or a cash cushion, you should have easy access to money equivalent to three to six month's outgoings. Due to potential legal issues in the UAE this money should be in the wife's name or held outside of the country.

Life cover Nobody wants to think about dying, but it will of course happen to us all one day. It is an awful thing for a parent to die when they have young and dependent children, but even worse is to leave your family with financial problems. A financial advisor can recommend life cover that meets your family and dependents' needs and is one of the most thoughtful things you can do. You wouldn't hesitate to insure a car, and your family has far more value.

Education funding Some families are lucky enough to have their school fees paid by their employer, but if you want your children to continue with private education in your home country or to go on to college or university you should ideally plan ahead. University costs can be very expensive and no one wants their child to start their working life with a big debt hanging over them. Of course, you'll also want to plan for your own financial future and that should also be factored in.

Wills A will is a way of ensuring that in the event of your death your money and assets go to the right people. Spouses are not automatic beneficiaries. Even more importantly you specify who would be your children's guardians should both parents die. The process of arranging a will is not as painful as you might imagine and far better than dying intestate as that causes all sorts of problems.

RETIRING Worthy Inspirations by Emirates NBD

Retirement age for expats The standard retirement age for expats has traditionally been 60 years, but this was effectively extended to age 65 in 2011. Subject to approval by the Ministry of Labour this can be extended to age 65 and in some exceptional cases where a person has specific expertise to age 70. These limits are the same for men and women.

Guidelines for Emirati nationals The standard retirement age for Emiratis is age 55. Pensions are payable to nationals provided they meet certain guidelines which include having worked for a minimum of 20 years, but the longer they work and later they retire the higher the income payable.

ARTICLE HEADLINE

CATEGORY

COLORED TAB

10% CATEGORY COLOUR

WEBSITE COPY USAGE

- Headline: Helvetica Light 34 pt
- Headline 2: Helvetica Light 20 pt
- Body copy: Helvetica Regular 13 pts
- Quotes: Helvetica Regular 23 pt in yellow.
- Quotation marks: 50 pt on light blue
- Date: 10 pt
- Date format: dd/mm/yyyy
- Main menu: 16 pt

Worthy
A DOSE OF INSPIRATION by EmiratesNBD

> About 16 pt
> News
> Archive

> Most Recent
> Most Viewed
> Most Shared
> Featured
> Financial
> Smart Being
> Smart banking

28/02/2015

About 34 pt

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23 pt

Twitter Live Feed
@Username
I will give you a complete account of the system #lorem
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ENBD Share Price
20.96 ↑ 0.04 (0.19%)

Exchange Rate
From AED
To USD

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▣ Fixed Deposit Rates

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