

FAQS FOR BRANCHES

1. What are the terms and conditions that apply for my Account(s)?

DIB's General Terms and Conditions for Accounts and Banking Service Agreement displayed by Dubai Islamic Bank at Branches, and also available on the website, www.dib.ae, will apply with effect from 1 November, 2020. DIB's Terms & Conditions and Banking Service Agreement will replace any Service Agreement and/or Terms and Conditions that you, the customer, have signed with Noor Bank previously.

2. Will DIB receive, accept and process my cheques issued from Noor bank cheque book?

Yes, all cheques issued from customer's Noor Bank cheque book will be processed by DIB and accordingly accepted, honored and/or returned, as per DIB's Banking policies and UAE Central Bank's regulations. Relevant charges (if any) shall apply as per DIB's Schedule of Charges.

3. How can I get my new CIF/Account number?

You can get your CIF / Account number by visiting any DIB Branch Post 1 November, 2020.

4. I want my Noor Bank Account Statement now. Is this possible?

Yes, you can get the required statement however DIB charges, as relevant, will apply.

5. Can I request for a new Cheque Book for my new Account created at DIB?

- Yes, you can as per DIB's Banking policies and UAE Central Bank's regulations
- Relevant charges (if any) shall apply as per DIB's Schedule of Charges

6. Will DIB continue to honour 'Stop Payment' requests for cheques number(s), drawn on my account at Noor Bank?

- Yes, Cheque number(s) marked as 'Stop Payment' in Noor Bank will continue with the same status at DIB

7. Are there any Charges for withdrawal (encashment) of cheques over the counter?

- For Individual accounts, no charges will be applicable on cheque withdrawals
- For non-individual accounts, a charge will be applicable when presented at a DIB branch for cash withdrawal. However these charges can be avoided if the customer registers a nominee with DIB. For all charges, please refer to the DIB schedule of charges at dib.ae

8. What happens to my Demand Draft issued by Noor Bank?

All demand drafts issued by Noor Bank will be processed by DIB, as per DIB's Banking policies

9. Will I be able to re-activate my Noor Bank Account that has become Dormant?

Yes, you dormant Noor Bank account can be activated by you. But please note that any additional product relationship held with Noor Bank will have to be treated separately, on a case to case basis

10. Will DIB accept and process Manager Cheques issued by Noor Bank?

Yes, Manager Cheques issued by Noor Bank that are not marked as 'PAID' will be processed as per DIB's Banking policies

11. What about my Safe Deposit Lockers at Noor bank?

Yes, you can access your Safe Deposit Lockers based on the condition that all related charges are paid and the box is clear of any block or restriction.

12. Can I apply my Telex Transfer request through third party or a representative?

- For your convenience and ease, we request you to kindly use Al Islami Online Banking or DIB Mobile App for all requests
- All Wajaha /Aayan/Business Liability Unit/ Business Banking /SME customers can register a nominee for the submission of TT requests by visiting any DIB branch for future ease of operation
- All Account holders/Authorised signatories that are not a part of the above mentioned segments are required to visit any DIB branch in person to submit a Telex Transfer request

13. Can I apply for Salary in Advance Services?

- Yes you can, based on your eligibility as per DIB policy, you will now be able to apply for Salary in Advance facility

14. Can I liquidate/update my Fixed Deposit created at Noor Bank?

- Yes you can, however the liquidation policy for any Fixed Deposit request will follow DIB policy

15. When will Noor Bank Branches be converted into DIB Branches?

Noor Bank Branches – Permanently Closing

Branch Name	Emirate	Last Working Day
Dalma Mall	Abu Dhabi	28 October, 2020
Buhairah	Sharjah	28 October, 2020
Al Ain	Al Ain	28 October, 2020

Noor Bank Branches – Rebranding to DIB

Branch Name	Emirate	Last Working Day	Restart Date as DIB
Sheikh Zayed Road	Dubai	28 October, 2020	1 November, 2020
Onyx Tower	Dubai	28 October, 2020	1 November, 2020