

FAQS FOR INDIVIDUAL CUSTOMERS

1. How will I be able to access my Noor Bank Online Banking and Mobile App?

All Noor Bank account/card holders will be migrated into DIB accounts. Accordingly, you will receive a new Debit or Credit card, as applicable. You will be able to access the DIB Online Banking and DIB Mobile App with this new Debit/ Credit card once it is activated and ready to use. By end of October, 2020 we will update you about your DIB Card usage start date. To activate your debit or credit card SMS 'ACT' followed by last 6 digits of your DIB Card number to 4224. Please activate your card before you can register to DIB Online Banking and Mobile App.

2. Will my user credentials remain the same to access Online Banking/ Mobile App?

No, your user credentials will not remain the same. Please ensure to activate your Debit/ Credit card first in order to register for DIB Online Banking or Mobile App.

For quick access, you can use the '**Quick Login**' option in DIB Online Banking <https://online.dib.ae> or **MPIN** function in the DIB Mobile App

User Registration:

Online Banking:

- Click on **New User** on the main login page of the Online Banking <https://online.dib.ae>,
- Select Individual > Card Holder > Enter your active card number and PIN and follow the simple steps to complete your registration.

Mobile App:

- Download the DIB Mobile app via your respective App Store / Google Play
- Click on **Register** on the main login page of the Mobile App,
- Enter your active card number and PIN and follow the simple steps to complete your registration.

3. Can I access Online Banking or the Mobile App if I only have a finance relationship with Noor Bank but no account or credit card?

If you ONLY have an active Personal Finance or Auto Finance and no account, your access can be created via DIB Online Banking <https://online.dib.ae> using the **New User** function. You won't be able to register via the Mobile App.

User Registration:

Online Banking:

- Click on **New User** on the main login page of the Online Banking <https://online.dib.ae>,
- Select Individual > Non Card Holder > Enter your active Murabaha contract number. Call our call center at 04 609 2222 to receive an OTP and follow the simple steps to complete your registration.

4. What will happen to my saved Beneficiaries, saved Billers, scheduled Standing Instructions that were registered with Noor Bank Online Banking or Mobile App?

Your saved Beneficiaries, saved Billers* set up through Noor Bank Online Banking and Mobile App will be migrated and available for you within DIB Online Banking/ Mobile App.

Your saved recurring Bill payments and recurring Standing Instructions will be transferred to DIB Online Banking/Mobile App and will be executed as per your set up.

The following will not be migrated and we request you to arrange for alternative payment options to avoid disruption in below scenarios:

- Recurring Bill payments / Standing Instructions that go beyond 5 years.
- Recurring Bill payments / Standing Instructions initiated for Yearly frequency or initiated through Foreign Currency accounts
- One Time scheduled Payments/Transfer requests/ Standing Instructions, that are scheduled for beyond 31st October 2020
- Beneficiaries that you might have set up as Domestic Transfers for "DIB Beneficiaries" will need to be added again as bank transfer beneficiaries under "Other DIB Accounts" category

* The following billers will not be available immediately but will be added at a later stage. Any scheduled payments after 31st Oct 2020 towards these billers will not be executed.

1. Dubai Police
2. Empower
3. ADEWA (Abu Dhabi Electricity and Water Authority)
4. AADC (Al Ain Distribution Company)
5. DMCC (Dubai Multi Commodities Centre)
6. International Mobile Top-up

5. Will my transaction limits remain the same?

Limits will be according to DIBs defined transaction limits

6. How will I receive a One-Time Password (OTP) for Online Banking and Mobile App transactions when my account/card is transferred to DIB?

Going forward, you will only receive your One-Time Password (OTP) by SMS and not by email anymore.

Your mobile number on record with Noor Bank will be migrated to DIB and used for OTP and other SMS related communication.

7. Will I be able to view the history of my Noor Bank account statement of any past transactions?

Noor Bank transactions, debits and credits, for the past 1 year will be available on DIB Online Banking/Mobile App via the account statement option.

8. What will happen to my Noor Bank earned Rewards points?

Unredeemed balance points will be migrated to Dubai Islamic Bank on migration date as Wala'a rewards (in equivalent AED value) and posted to customer's Wala'a account. You can view your Wala'a Rewards on DIB Online Banking/ Mobile App and can be used for online bill payments, airlines, shopping, hotels and club apparel redemption. Please visit www.dib.ae/Walaa for more details.