

**Express Money
Transfers to the
Philippines within
60 seconds.**





BDO Unibank

Express Money Transfers to the Philippines within 60 seconds.



Transfer from DIB
to BDO Unibank in
60 seconds



Transfer to any other
bank in Philippines within
60 minutes



Secure transfer
via Online Banking and
Mobile Banking



Zero
processing fee



Competitive
fund transfer rates



Service
available 24x7

[Send Money Now!](#)

Transfer funds now via Online Banking by creating a new beneficiary.

- [Click here](#) to create new beneficiary
- [Click here](#) to know how to add a new beneficiary

You may also transfer funds via Mobile App (for existing Express Transfer Beneficiaries Only)

Bank on the go, with
Digitally Intelligent Banking.



ONLINE
BANKING



MOBILE
BANKING



WHATSAPP
BANKING



Download on the
App Store

GET IT ON
Google Play



CALL
+971 4 609 2222



VISIT
dib.ae/et

[Click Here](#) for Terms & Conditions

WARNINGS

- Penalties and Fees may be applied if there is a customer error or omission in providing correct or incomplete information for remittances.
- This product/service may be affected by changes in foreign currency exchange rates. However, rates once agreed upon and executed shall not be changed.
- The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances

For complete product details and warnings, visit: [dib.ae/et](#)

In some cases transfers to BDO Unibank might take longer than 60 seconds



Dubai Islamic Bank (Public Joint Stock Company)


To Opt-out from Marketing Communications [click here](#).

Steps to add new beneficiary via Online Banking

STEP 1

Login by entering your username and password

Click on 'Transfers'



بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS

FAVORITES

HELP

CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY ▾PAYMENTS ▾TRANSFERS ▾

Accounts

AED3,729.05

Current

AED3,729.05 ▾

Investments

Do not own an investment account? [Apply Now](#)

Assets

3,729.05

Liabilities

88,763.00

Cards

Do not own a card? [Apply Now](#)


Finances

AED-88,763.00

Personal Finance

AED-88,763.00 ▾

Foreign Currency Account balance is displayed in AED equivalent



APPROVAL QUEUE

Privacy Policy

PRIVACY POLICY

Dubai Islamic Bank (DIB) has a strict policy of keeping customer information secret and secure. The bank assures its customers that:

a) Personal or Business Information provided shall be safeguarded using the highest standards of security and confidentiality and the bank will make its best efforts in this regard.

b) Only authorized employees shall have access to the information and those employees who violate the bank's privacy policies shall be dealt with the normal disciplinary process.

c) Collection and use of customer personal information shall be kept to a minimum for promoting the bank's products and services.

d) Information provided shall not be shared with [APPLY NOW](#) [REMINDE ME LATER](#) [NOT INTERESTED](#) from the customer or as required by the law


STEP 2

Click on 'Express Transfer'

The screenshot displays the Dubai Islamic Bank mobile application interface. At the top, the bank's logo and name are visible in Arabic and English. A navigation bar contains icons for Menu, Security, Settings, Favorites, Help, Contact, Charges, and Log Out. Below this, a secondary navigation bar features tabs for Relationship Summary, Payments, Transfers, Tools, and Apply, with a notification bell icon on the right. The main content area is divided into three vertical panels. The left panel, titled 'MAKE A QUICK TRANSFER' with a stopwatch icon, includes input fields for 'Pay From', 'Select Beneficiary', and 'Amount', followed by a 'TRANSFER NOW' button. The middle panel, titled 'TRANSFER' with a double-headed arrow icon, lists several options: 'BETWEEN MY ACCOUNTS', 'OTHER DIB ACCOUNTS', 'DOMESTIC TRANSFER', 'INTERNATIONAL TRANSFER', 'EXPRESS TRANSFER' (which is highlighted with a red border and a red arrow pointing to it from the right), 'REMIT TO ATM', and 'SWIFT ADVICE'. The right panel, titled 'MANAGE' with a gear icon, contains buttons for 'BENEFICIARIES' and 'SCHEDULED TRANSFERS'.

STEP 3

Select the Account from which you would like to transfer from.

بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS

FAVORITES

HELP

CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY


PAYMENTS

TRANSFERS

TOOLS

APPLY

00



Express Transfer

Transfer From*

001520031938002

CURRENT

Balance: AED 3,729.05

001520031938002

CURRENT


Balance: AED 3,729.05

EXISTING BENEFICIARY

DEFINE BENEFICIARY

STEP 4

Click on 'Define Beneficiary'

بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS


FAVORITES

HELP

CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY ▾PAYMENTS ▾TRANSFERS ▾TOOLS ▾APPLY ▾

Express Transfer

Transfer From*

001520031938002

CURRENT

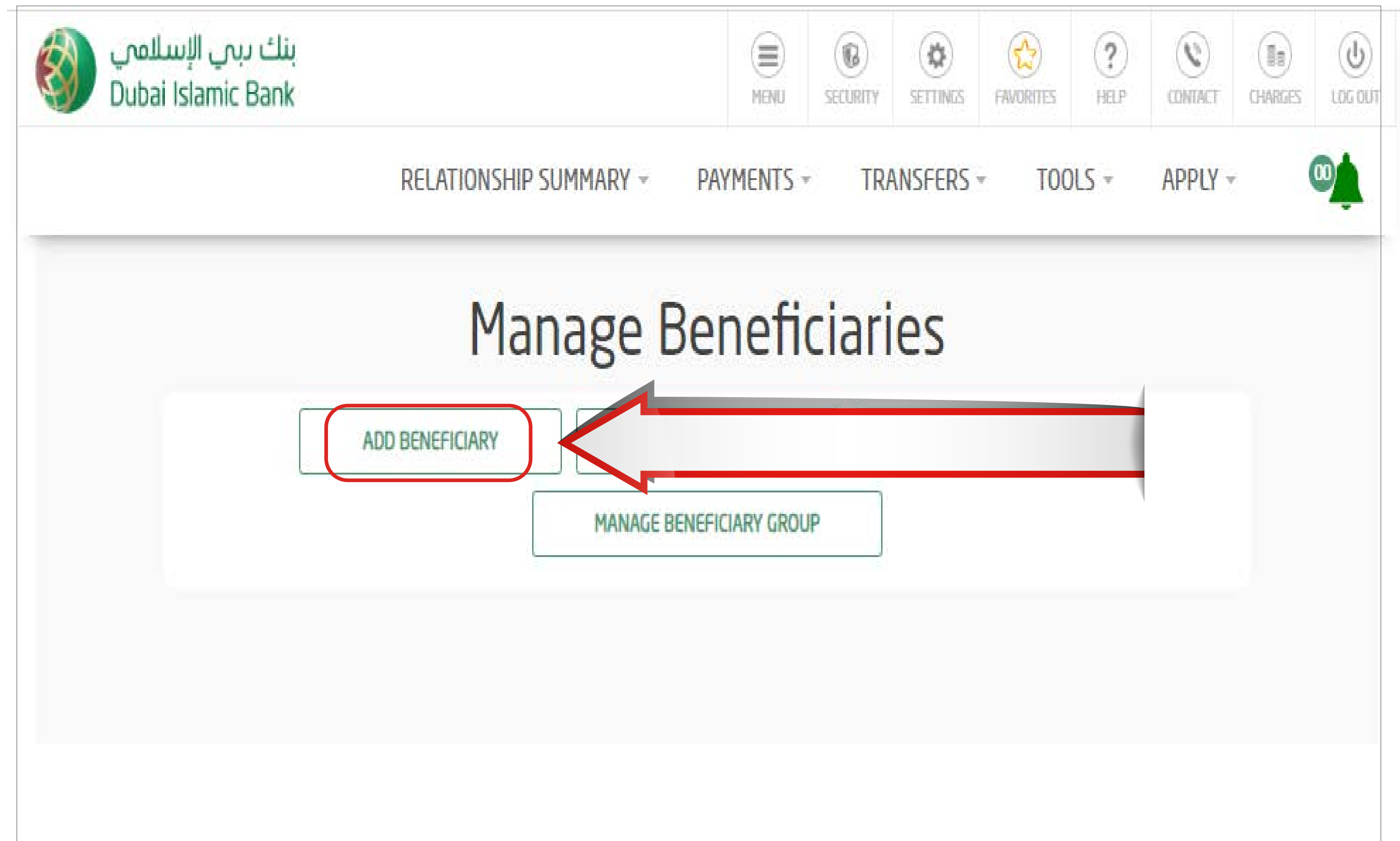
Balance: AED 3,729.05 ▾

EXISTING BENEFICIARY

DEFINE BENEFICIARY

STEP 5

Select 'Add Beneficiary'



STEP 6

Select Transfer Type - "Express Transfer" | Enter Nick Name
Enter Beneficiary Bank country - "Philippines"

The screenshot shows a web form titled "Add beneficiary". At the top, there are four buttons: "ADD BENEFICIARY" (highlighted in green), "MANAGE BENEFICIARY", "ADD BENEFICIARY GROUP", and "MANAGE BENEFICIARY GROUP". Below these is a section titled "Please Select A Nickname And Type Of Beneficiary You Want To Set". This section contains two fields: "Select Transfer Type*" with a dropdown menu showing "Express Transfer", and "Beneficiary Nickname*" with a text input field containing "SAMPLE". Below this is a section titled "Beneficiary Details". It contains several fields: "Beneficiary Bank Country*" with a dropdown menu showing "PHILIPPINES", "Beneficiary Account Number*" with a text input field containing "1", "Bank Name*" with a dropdown menu showing "Please select", "Beneficiary Bank City*" with a text input field, "Beneficiary Bank Branch*" with a text input field, "Beneficiary Address*" with a text input field, "Beneficiary First Name*" with a text input field, "Beneficiary Last Name*" with a text input field, "Beneficiary DOB" with a date picker, "Beneficiary Mobile Number*" with a text input field, "Beneficiary Nationality*" with a dropdown menu showing "Please select", and "Beneficiary Group*" with a dropdown menu showing "Default". At the bottom of the form is a "PROCEED" button. Red arrows point from the left and right edges of the image to the "Select Transfer Type" dropdown, the "Beneficiary Nickname" text input, and the "Beneficiary Bank Country" dropdown.

Add beneficiary

ADD BENEFICIARY MANAGE BENEFICIARY ADD BENEFICIARY GROUP
MANAGE BENEFICIARY GROUP

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type*
Express Transfer

Beneficiary Nickname*
SAMPLE

Beneficiary Details

Beneficiary Bank Country*
PHILIPPINES

Beneficiary Account Number*
1

Bank Name*
Please select

Beneficiary Bank City*

Beneficiary Bank Branch*

Beneficiary Address*

Beneficiary First Name*

Beneficiary Last Name*

Beneficiary DOB

Beneficiary Mobile Number*

Beneficiary Nationality*
Please select

Beneficiary Group*
Default

PROCEED

STEP 7

- Enter Beneficiary Account Number
- Select Bank name from the drop down
- Bank name to be selected according to the digits in the account number.
- For e.g. If Beneficiary account of BPI Family bank has 10 digit account number, select BPI Family bank 10. If the account number has 12 digits, select BPI Family bank 12)

Add beneficiary

ADD BENEFICIARYMANAGE BENEFICIARYADD BENEFICIARY GROUPMANAGE BENEFICIARY GROUP

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type*
Express Transfer

Beneficiary Nickname*
SAMPLE

Beneficiary Details

Beneficiary Bank Country*
PHILIPPINES

Beneficiary Account Number*
46465646423464

Bank Name*
BDO

Beneficiary Bank City*
SAMPLE

Beneficiary Bank Branch*
SAMPLE

Beneficiary Address*
SAMPLE

Beneficiary First Name*
SANDEEP

Beneficiary Last Name*
KS

Beneficiary DOB
17/03/1991

Beneficiary Mobile Number*
971588055433

Beneficiary Nationality*
PHILIPPINES

Beneficiary Group*
Default

PROCEED

STEP 8

Enter below beneficiary details

- Select Transfer Type as “Express Transfer”
- Enter Nick Name and Select Bank Country as “Philippines”
- Enter Beneficiary Account Number & Bank Name
- Enter Beneficiary Bank City, Bank Branch and Address
- Beneficiary First and Last Name. (Full Name of the beneficiary should be adjusted in these two fields)
- Beneficiary Date of Birth and Nationality
- Once all the information are entered, click Proceed

ADD BENEFICIARY

MANAGE BENEFICIARY

ADD BENEFICIARY GROUP

MANAGE BENEFICIARY GROUP

Please Select A Nickname And Type Of Beneficiary You Want To Set

Select Transfer Type*

Express Transfer

Beneficiary Nickname*

SAMPLE

Beneficiary Details

Beneficiary Bank Country*

PHILIPPINES

Beneficiary Account Number*

46465646423464

Bank Name*

BDO

Beneficiary Bank City*

SAMPLE

Beneficiary Bank Branch*

SAMPLE

Beneficiary Address*

SAMPLE

Beneficiary First Name*

SANDEEP

Beneficiary Last Name*

KS

Beneficiary DOB

17/03/1991

Beneficiary Mobile Number*

971588055433

Beneficiary Nationality*

PHILIPPINES

Beneficiary Group*

Default

PROCEED

STEP 9

Click – Send OTP

Get OTP and click Confirm

Add beneficiary

Beneficiary Nickname

SAMPLE

Transaction Date

23/03/2023

Transfer Type

Express Transfer

Beneficiary Account Number

46465646423464

Beneficiary Bank Country

PHILIPPINES

Beneficiary Bank City

SAMPLE

Beneficiary Bank

BDO

Beneficiary Bank Branch

SAMPLE

Beneficiary First Name

SANDEEP

Beneficiary Last Name

KS

Beneficiary Address

SAMPLE

Beneficiary Nationality

PHILIPPINES

Beneficiary Mobile Number

971588055433

Beneficiary Date of Birth

17/03/1991

Group Name

Default

ENTER ONE TIME PASSWORD (OTP)

VALID FOR ONLY 5 MINUTES


Remaining Time:04:31

RESEND OTP

BACK

CONFIRM

Your request will be approved in 4 hours after which you can initiate Express Transfer Transactions

بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS


FAVORITES

HELP


CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY ▾PAYMENTS ▾TRANSFERS ▾TOOLS ▾APPLY ▾

Add beneficiary



Your transaction is submitted successfully


Reference Number

IBR0013832919

How to Initiate Express Transfer Transaction via Online Banking

STEP 1

Login by entering your username and password | Click on 'Transfers'



بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS

FAVORITES

HELP

CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY

PAYMENTS

TRANSFERS

Accounts

AED

3,729.05

Current

AED

3,729.05

Investments

Do not own an investment account?

Apply Now

Assets

3,729.05

Liabilities

88,763.00

Cards

Do not own a card?

Apply Now

Finances

AED

-88,763.00

Personal Finance

AED

-88,763.00

Foreign Currency Account balance is displayed in AED equivalent

APPROVAL QUEUE

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d)Information provided shall not be shared and

APPLY NOW

 term

REMIND ME LATER

 with

NOT INTERESTED

 from the customer or as required by the law


STEP 2

Click on 'Express Transfer'

The screenshot displays the Dubai Islamic Bank mobile application interface. At the top, the bank's logo and name are visible in Arabic and English. A navigation bar contains icons for Menu, Security, Settings, Favorites, Help, Contact, Charges, and Log Out. Below this, a secondary navigation bar features tabs for Relationship Summary, Payments, Transfers, Tools, and Apply, along with a notification bell icon. The main content area is divided into three vertical panels. The left panel, titled 'MAKE A QUICK TRANSFER' with a stopwatch icon, includes input fields for 'Pay From', 'Select Beneficiary', and 'Amount', followed by a 'TRANSFER NOW' button. The middle panel, titled 'TRANSFER' with a double arrow icon, lists several options: 'BETWEEN MY ACCOUNTS', 'OTHER DIB ACCOUNTS', 'DOMESTIC TRANSFER', 'INTERNATIONAL TRANSFER', 'EXPRESS TRANSFER' (which is highlighted with a red border and a red arrow pointing to it from the right), 'REMIT TO ATM', and 'SWIFT ADVICE'. The right panel, titled 'MANAGE' with a gear icon, contains buttons for 'BENEFICIARIES' and 'SCHEDULED TRANSFERS'.

STEP 3

Select the Account from which you would like to transfer from.

بنك دبي الإسلامي
Dubai Islamic Bank

MENU

SECURITY

SETTINGS

FAVORITES

HELP

CONTACT

CHARGES

LOG OUT

RELATIONSHIP SUMMARY

PAYMENTS

TRANSFERS

TOOLS

APPLY

00

Express Transfer

Transfer From*

001520031938002

CURRENT

Balance: AED 3,729.05

001520031938002

CURRENT

Balance: AED 3,729.05

EXISTING BENEFICIARY

DEFINE BENEFICIARY

STEP 5

Select 'Purpose of Payment'

Beneficiary Group

All Groups

Beneficiary Bank Country

PHILIPPINES

Account Number

46465646423464

Beneficiary Bank Branch

SAMPLE

Beneficiary First Name

SANDEEP

Beneficiary Mobile Number

Beneficiary Country

PHILIPPINES

Beneficiary Address

SAMPLE

Beneficiary Nick Name*

SAMPLE

Beneficiary Name

SANDEEP KS

Beneficiary Bank

BDO

Beneficiary Bank City

SAMPLE

Beneficiary Last Name

KS

Beneficiary DOB

03/17/1991

Beneficiary Nationality

PHILIPPINES

Purpose of Payment*

Please select

Transfer I

Please provide transfer currency and amount

Amount In Debit Account Currency

Amount

Transfer Currency*

PHP

Amount

AED

Allotment

Business

Personal

Bills / Tax Payment

Gift / Donation

Others

Amortization / Loan Payment

Business set up

STEP 6

Enter the currency and amount to be transferred.

Read and accept the Key Fact Statement | Click - 'Transfer Now'

Transfer Details

Please provide transfer currency and amount

☒ Amount In Debit Account Currency ☐ Amount In Remittance Currency

Transfer Currency*

PHP

Amount*

5,000.00

AED

Mark Favourite ☆

Transaction Limit (In AED)

Minimum Transaction Limit	Maximum Transaction Limit	Available Daily Limit
1.00	50,000.00	50,000.00

☒ I have read and understood the [Key Facts Statement](#)

TRANSFER NOW

STEP 7

Review transaction details
and click on 'confirm'

RELATIONSHIP SUMMARY -PAYMENTS -TRANSFERS -TOOLS -APPLY -

00

Express Transfer

Debit Account

007520015468201

Beneficiary Bank Country

PHILIPPINES

Beneficiary Bank

BDO

Beneficiary Bank City

test

Beneficiary Bank Branch

test

Beneficiary First Name

JENO

Beneficiary Last Name

ET

Beneficiary Name

JENO ET

Beneficiary Address

TEST ASDFG SDGDFSG SDFDS

Account Number

001110110160

Beneficiary Country

PHILIPPINES

Beneficiary Date Of Birth

07/03/1995

Beneficiary Mobile Number

0588055432

Beneficiary Nationality

PH

Debit Amount

16.00 AED

Credit Amount

218.28 PHP

Exchange Rate

13.6425

Purpose of Payment


Personal









BACK


CONFIRM


STEP 8

Your transaction has been submitted successfully


بنك دبي الإسلامي
Dubai Islamic Bank

 MENU  SECURITY  SETTINGS  FAVORITES  HELP  CONTACT  CHARGES  LOG OUT

RELATIONSHIP SUMMARY - PAYMENTS - TRANSFERS - TOOLS - APPLY - 

 E-mail has been sent.

Express Transfer



Your transaction is submitted successfully

Reference Number

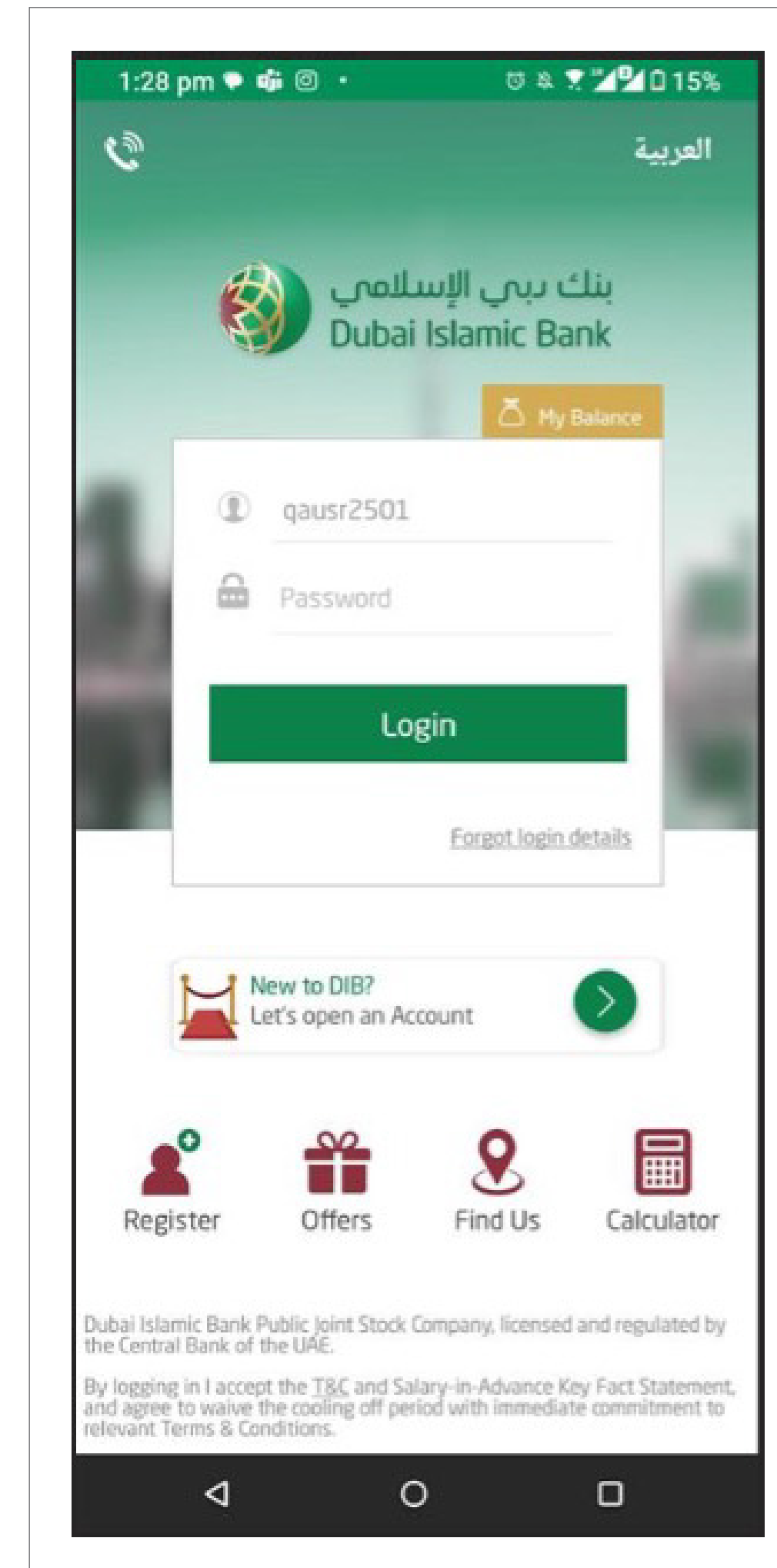
IBR0040680343

MAKE A NEW TRANSFER

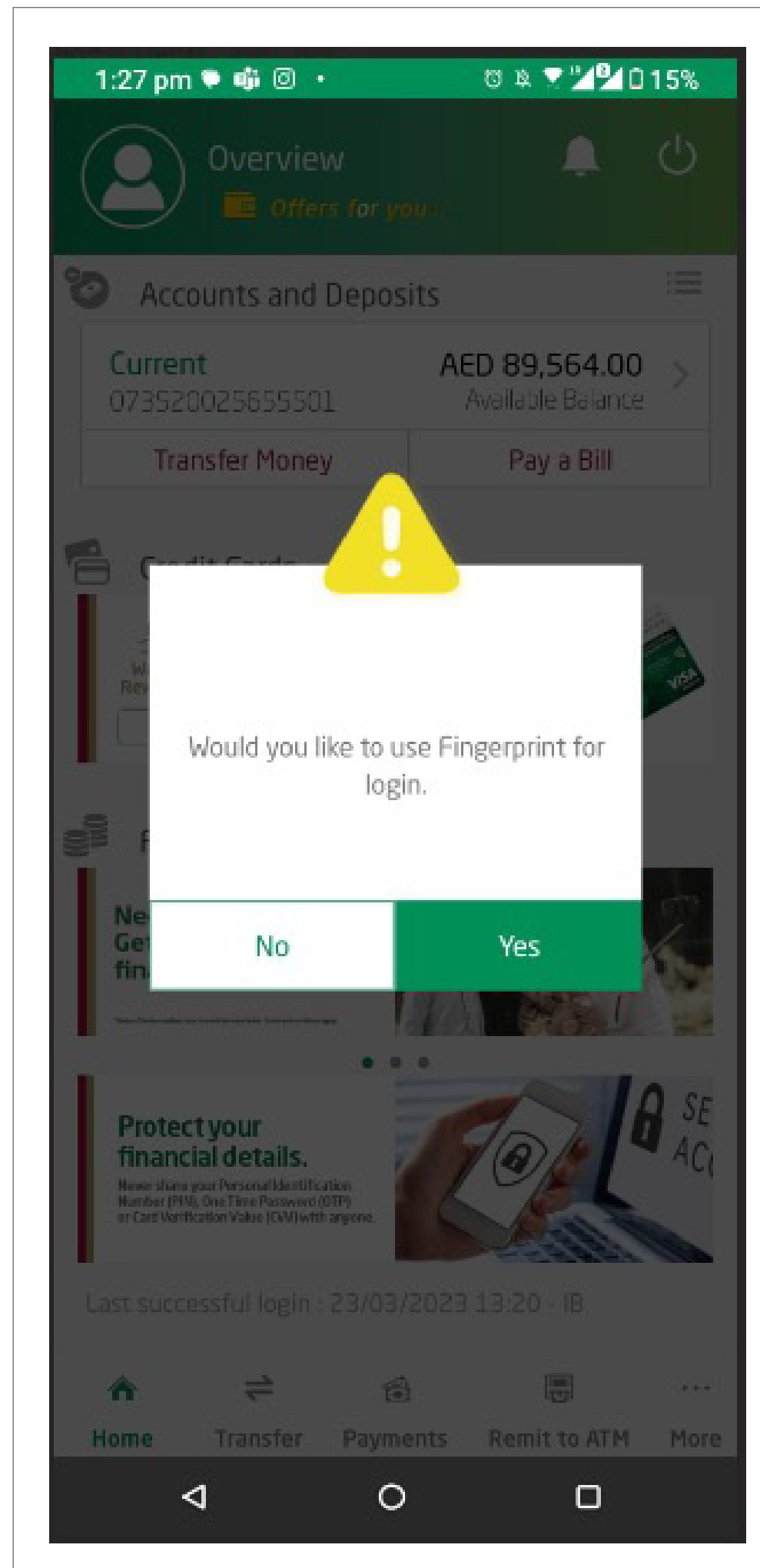
**How to Initiate
Express Transfer Transaction
via Mobile App
(only for existing beneficiaries)**

STEP 1

Login by entering your
username and password or by
your Face ID or Fingerprint Click
Proceed

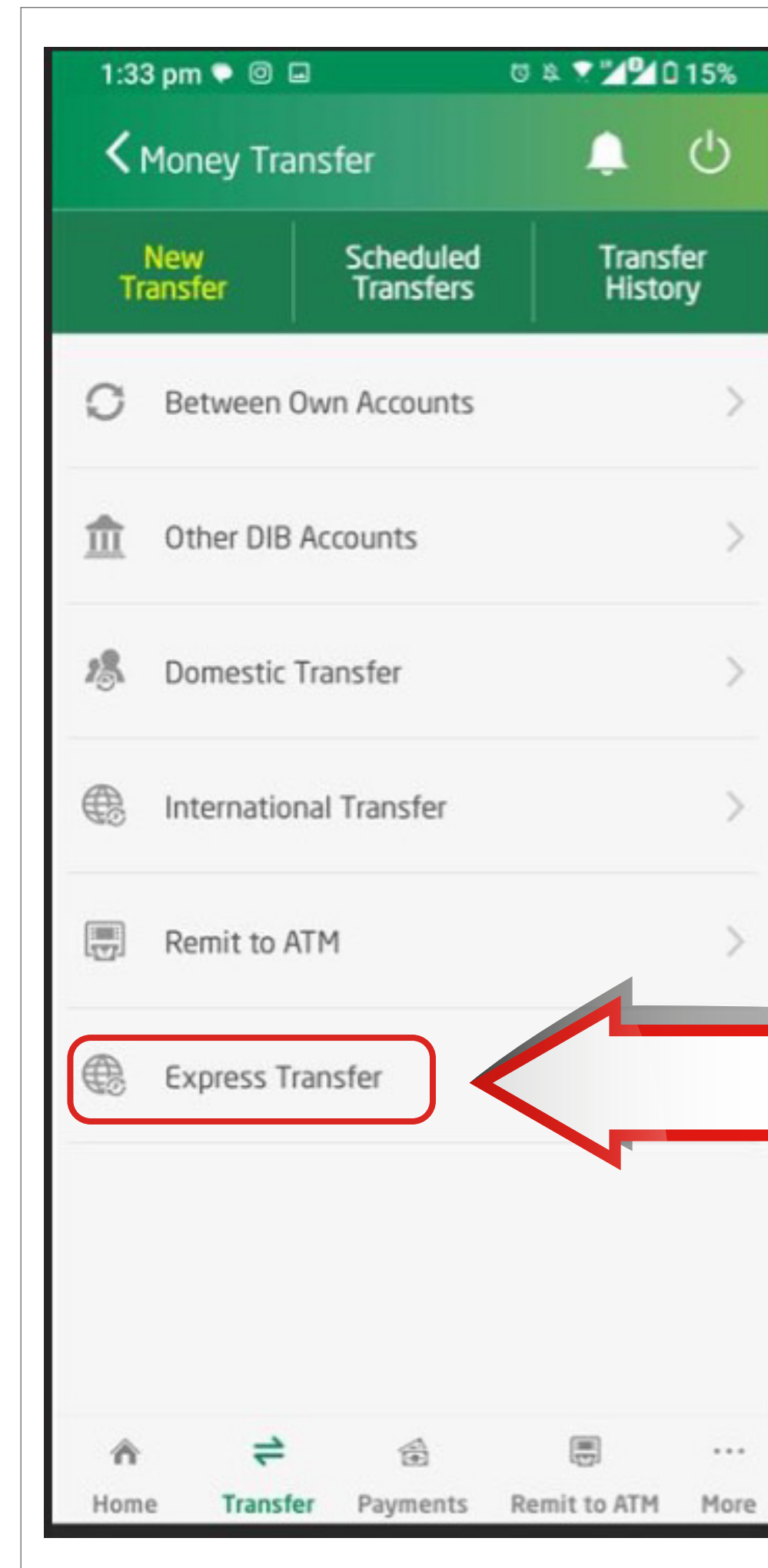


STEP 2



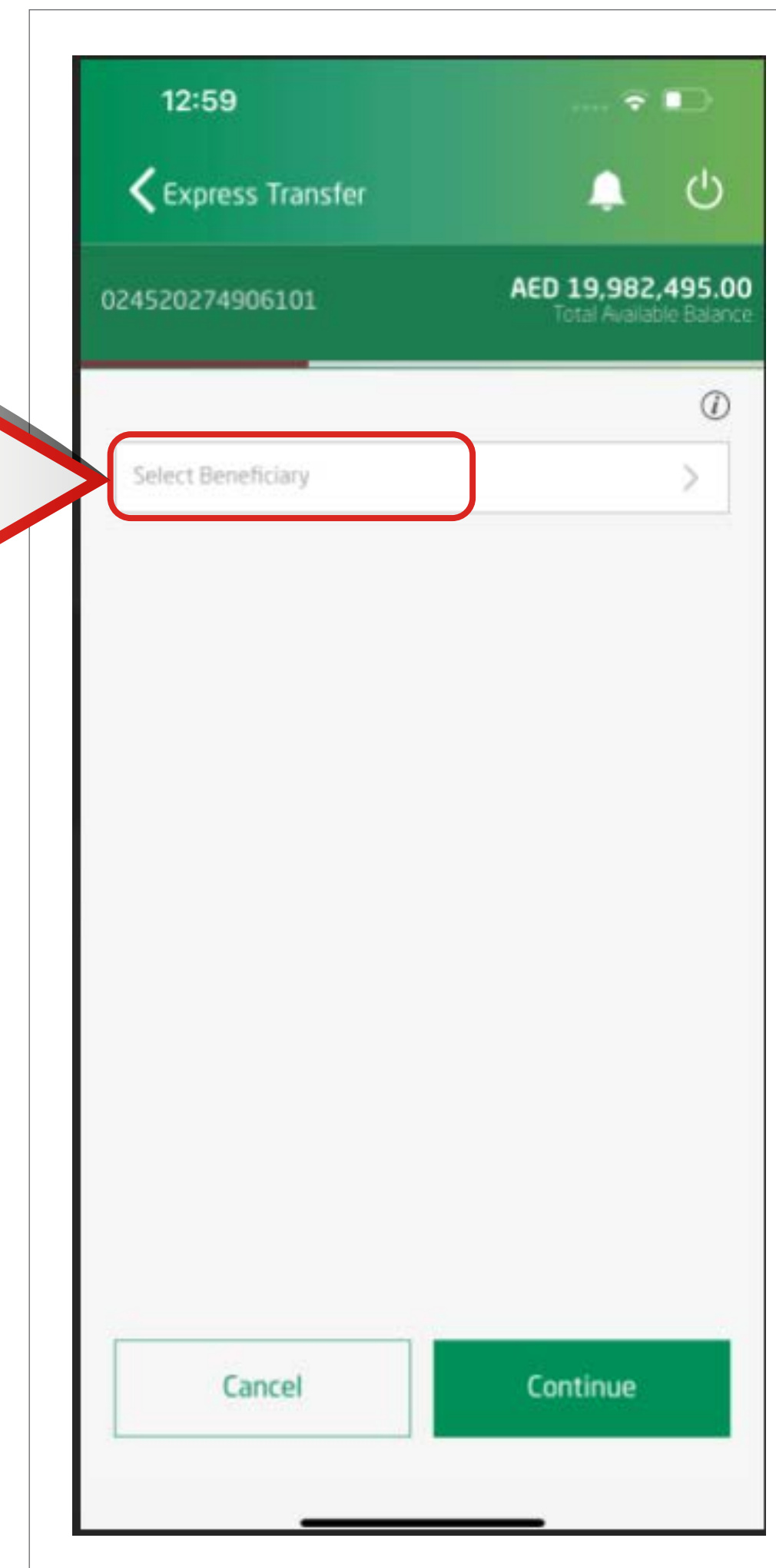
STEP 3

Click on 'Express Transfer'



STEP 4

Select the beneficiary to whom you would like to transfer funds.



STEP 5

Enter Transfer amount (in AED
or Foreign Currency)

Select Reason of Transfer

A screenshot of a mobile application interface for an 'Express Transfer'. The top bar is green with a back arrow, the text 'Express Transfer', and icons for a bell and power. Below this, a green bar displays the account number '024520274906101' and the 'AED 19,982,495.00 Total Available Balance'. The main content area has a light gray background. It starts with a dropdown menu showing 'SHARON ET PHP STG' with an information icon. Below is a section titled 'Beneficiary Details' with a 'View More' link and a dropdown showing 'PHP'. There are two tabs: 'AED Amount' (active, green) and 'Foreign Currency'. Below the tabs are two input fields: 'Transfer amount (AED)' and 'Reason for making transfer', both outlined in red. Below these is a checkbox labeled 'I have read and understood the' followed by a link 'Key Facts Statements'. At the bottom are two buttons: 'Cancel' and 'Continue'.

STEP 6

Read and accept the Key Fact

Statements

Click - 'Continue'

The screenshot displays a mobile application interface for Step 6. It features a series of input fields for beneficiary information: Beneficiary First Name (SHARON ET), Beneficiary Second Name (PHP STG), Beneficiary Address (TEST ADDRESS), Beneficiary Date of Birth (02/12/1993), Beneficiary Mobile Number (0505232114), and Beneficiary Nationality (PHILIPPINES). Below these fields is a dropdown menu set to 'PHP'. A toggle switch is currently set to 'AED Amount', with 'Foreign Currency' as an alternative. The 'Transfer amount (AED)' is entered as '240'. A 'Medical Expense' dropdown is also visible. At the bottom, there is a confirmation statement: 'I have read and understood the [Key Facts Statements](#)', which is preceded by a checked checkbox. Two large red arrows point towards the 'Continue' button and the checkbox area. The 'Continue' button is highlighted with a red border.

Beneficiary First Name
SHARON ET

Beneficiary Second Name
PHP STG

Beneficiary Address
TEST ADDRESS

Beneficiary Date of Birth
02/12/1993

Beneficiary Mobile Number
0505232114

Beneficiary Nationality
PHILIPPINES

PHP

AED Amount Foreign Currency

Transfer amount (AED)
240

Medical Expense

☒ I have read and understood the [Key Facts Statements](#)

Cancel Continue

STEP 7

Review transaction details and
click on 'confirm'

024520274906101 **AED 19,982,495.00**
Total Available Balance

Express Transfer

To	Exchange Rate
001110110160	13.6425833
SHARON ET PHP STG	
Amount	Equivalent Amount
AED 240	PHP 3274.22
Transfer On	Fees
Now	AED 0.00

* Fees & Charges where applicable are inclusive of 5% VAT

Cancel **Confirm**

Your transaction has been
submitted successfully.

