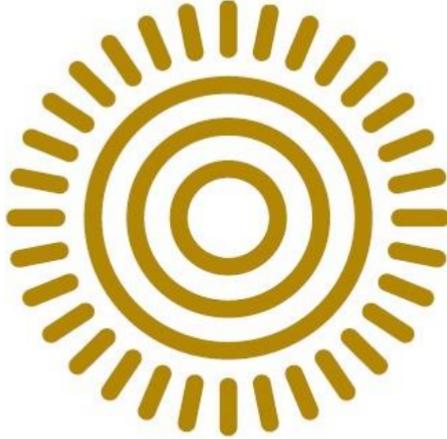


LET THE SUN RISE



INVESTBANK
البنك الإستثماري

ABOUT US

ABOUT US

A bank for you

INVESTBANK is creating a new way of banking. Our boutique banking philosophy revolves around you and the exclusivity that we give each client, individually. Designed around business and individual clients' wishes, we offer premium-banking services that fit a modern lifestyle. These personalized services are backed by our experienced and approachable team members, dedicated client care and most importantly by understanding you.

The future is rising bright at INVESTBANK

A team beside you

At INVESTBANK we work beside you to design an individualized financial solution that works for you. Offering corporate, retail and investment banking, we have the breadth of services to match the demands of doing business and daily living. Our client relationship officers, work beside each corporate and personal client to ensure the quality and fit of individually selected services. With a team of over 300 members, and a network of branches and ATMs strategically located throughout the country, we are beside you as you move and grow.

SINCE 1982

SINCE 1982

A solid foundation behind you

Established as a financial institute in 1982, we became a licensed bank offering investment and comprehensive financial services by 1990. Founded by a group of reputable men from various backgrounds, we entered the banking world with solid cornerstones on which to build. Over the years we have continued to prove reliable, trustworthy and warm; characteristics we still wear with pride today.

A stable market beneath you

Our committed shareholders and long-term relationships with our team members fostered the loyalty that has existed with all our clients throughout the years. INVESTBANK's stakeholders have seen our vision turn into reality as the years have passed with dedicated and focused care on how we approach all our initiatives and have achieved all our milestones. With appreciation, INVESTBANK has grown by 70% since its inception as a commercial bank.

A bright future before you

This financial foundation, and the faithfulness of almost 40 years experience, provides a reliable basis for moving forward. Modernizing our brand and innovatively renewing and implementing our core banking, business and client management systems, we are progressing rapidly. All the integral pieces are in place to lead the way into the future of boutique banking in the region.

THE WAY FORWARD...
2021 DIRECTION

INVESTBANK's strategic direction for 2021 includes attracting and catering to small and medium-sized enterprises (SMEs) through the bank and its subsidiaries, which will help create a comprehensive banking environment that fulfills the customers' finance and banking needs.

We look forward to this partnership with Turkish Airlines, that will complement our vast variety of credit cards we offer to our client, including but our cobranded Shop & Shop card, Foreign Currency credit card and ATICO Fakhreddin Group cobranded credit card.

INVESTBANK continues to keep up with technological developments in online banking services, which improve the quality of services provided to customers along with securing electronic infrastructure comparable to that of global banks, which allows for secure e-transactions. This increases operational efficiency, saves time and effort, and positions clients to be partners in these innovative banking products, placing the bank at the forefront of credit card usage and high-income client services in Jordan.

INVESTBANK IN FIGURES

INVESTBANK is ranked #2 in the market in the credit cards industry in Jordan, with almost 20% market share.

INVESTBANK offers a variety of value added services to all its credit card holders including the Cash Rewards program, Jordan's most rewarding loyalty program, allowing all credit card holders to redeem the 2% on their local, international, and online transactions on their Visa credit card. All cardholders are directly enrolled in our Cash Rewards program, with no action required.

Another credit card feature is the Flexible Payment Plan program, Credit card holders can pay back and purchase on the their credit card at 0% interest rate up to 24 months for all local, international, and online purchases simply by calling our contact center and declare your intention to pay back the transaction amount using the Flexible Payment Plan.

INVESTBANK
CREDIT CARDS

INVESTBANK Credit Cards are your key to a rewarding lifestyle!

Offering a wide range of credit cards with its comprehensive features to suit each lifestyle. Below are some of the credit cards we offer:

Foreign currency credit cards,

Designed for the explorer who is always on the go jumping from one flight to another; the foreign currency credit card gives you the chance to avoid exchange fees.

Foreign Currency cards come in five different nominations: USD, CAD, GBP, Euro and AED.

SHOP & SHIP cobranded credit card

Our partnership with Shop & Ship gives you a free lifetime Shop & Ship membership, if you don't have one already, and enjoy 15% off your Shop & Ship shipping fees when paying with the cobranded Shop & Ship Credit Card.

The Credit Card allows you also to enroll in the Flexible Payment Plan, where you can pay back any local, international, and online purchase starting from JOD 150 up to 24 months at 0% interest. A one-time fee will be applied based on the transaction amount, where the minimum is JOD 20.

Our Shop & Ship cobranded card also gives you the chance to upgrade your account and subscribe to S&S FLEX membership at USD 10 instead of USD 45, and automatically get 5% off all your worldwide shipping fees when you shop using any of the 32 Shop & Ship worldwide addresses. PLUS you will get 2% cashback on all online and offline purchases you make on the Credit Card. All you have to do is set your Shop & Ship Credit Card to be the auto pay card to get the automatic discount on shipping.

INVESTBANK & ATICO Cobranded card

INVESTBANK collaborated with ATICO Fakhreddin Group; the most prestigious hospitality group in Jordan, whereby the cobranded credit card holders enjoy up to 15% in Jewels rewards at ATICO outlets. Clients also enjoy earning 2% cash back on all their transaction the credit card also allows you also to enroll in the Flexible Payment Plan, where you can pay back any local, international, and online purchase starting from JOD 150 up to 24 months at 0% interest. A one-time fee will be applied based on the transaction amount, where the minimum is JOD 20.

The ATICO and INVESTBANK co-branded Visa Platinum Credit Card is reserved for those who deserve a world of privileges, as well as a range of unprecedented offers carefully selected to suit their lifestyle.

**PERSONAL/
DIGITAL
BANKING**

PERSONAL BANKING

Banking that embraces you

Personalized diverse needs call for innovative programs designed to give individual financial freedom . We combine our comprehensive products and warm, personable team to offer solutions that work. Our flexible products provide a welcome array of options to suit your lifestyle demands .

Welcome to personalized banking. Feel free to be yourself.

Our services include: **Deposits & Client Personal Services; Loans; Credit Cards and additional customized financial solutions.**

DIGITAL BANKING

The information age makes it necessary for business to be done beyond the old working hours. We offer a variety of means to reach your products and information regardless of your location or the clock.

Access and manage your INVESTBANK accounts with ease, through the latest digital banking technologies:

- **Internet Banking** www.iBank.jo
- **iBank - mobile application**
- **24/7 service with “Hala” on INVESTBANK’s official WhatsApp business account.**
- **YAP – INVESTBANK’s digital wallet exclusively available for Android users.**

**SUB-
SIDIARIES**

SUBSIDIARIES

Al Mawared for Brokerage

Al Mawared for Brokerage is a leading provider of brokerage and margin financing. Established in 2006, with a paid-up capital of JD10 million, the brokerage firm operates through three solid and well established departments; Financial Brokerage, Operations Support and Client Relations.

The brokerage firm maintains client satisfaction by providing unmatched services to its investors and clients ; this includes individuals or corporations who are trading on the Amman Stock Exchange [ASE] and conducting additional vital financial activities .

Al Mawared for Brokerage is an excellent choice for our potential investors due to the professionalism, accuracy and efficiency you will experience in addition to the stability and excellent market reputation we hold. We pride ourselves in providing our clients with a team of qualified and trustworthy professionals

For more information, please visit: www.almawaredbrokerage.com



ALMAWARED BROKERAGE
الموارد للوساطة المالية
A subsidiary of INVESTBANK

Al Imdad

Financing your trade

Al Imdad was established to meet the growing need for a financial company specializing in trade financing and supply chain logistics. Our supply chain financing services ease and facilitate trade, providing a means for SMEs and large corporations to grow and expand at unprecedented rates. Our unique business model allows for traders and manufacturers, importers and exporters, to benefit from our trade financing and supply chain logistics services.

Our financing services are available to reputable traders and manufacturers with a clear business plan. Trusting in the sellers' ability to sell, we finance your purchases using only the goods as collateral. Such services are designed to facilitate business by easing the process through which goods and materials are purchased and obtained. Our clients are then free to focus on the business of sales and production.

Beyond Financing

Combining the services of the bank freight forwarder, clearing agent, and warehousing company, we provide one avenue for our clients to use during the entire process of sourcing goods and materials. Our team can consult and advise on all aspects of purchasing, importing and exporting.

Financing Power

Established in 2010 as a subsidiary of INVESTBANK, we have the power to finance larger and more complicated trades. Using the international network and affiliates of INVESTBANK enables us to partner globally with any firm within the supply chain network. The strength of the bank gives us the leverage to finance larger companies, as well as SMEs

For more information, please visit: www.imdad.net



A subsidiary of INVESTBANK

Tamkeen

Tamkeen Leasing Company is the most recent addition to INVESTBANK's group of subsidiaries . Tamkeen was established to cater to increased leasing demands realized in the Jordanian market.

Tamkeen offers a full suite of operational and financial leasing services with a sector specific approach, our leasing services are structured to comply with your business and operational seasonality as well as financing requirements . Entrepreneurs, retail outlets, SMEs and large institutions can also benefit from our service, in addition Tamkeen provides Islamic compliant products financial leasing services.

The main sectors we cater to:

•Medical •Industrial •SMEs •Production lines •Office furniture & equipment •Home furnishings •Machines & equipment of cle an energy •Automotive sector.

For more information, please visit: www.tamkeenleasing.com



Al Tasheelat

AL TAS-HEELAT was founded in 1983 and is a pioneering entity in the lending field. Tamkeen Leasing Company a subsidiary of Invest Bank- has acquired 95,21% of the company's shares and thus AL TAS-HEELAT has become a subsidiary of Invest Bank.

AL TAS-HEELAT focuses on Retail lending, SMEs, Leasing and Islamic financing.

AL TAS-HEELAT is covering a wide spot of the whole Hashemite Kingdom of Jordan through its branches: Shmisani, Da bouq, Sport City, Wehdat, Free Zone - Zarqa, Irbid and Aqaba

For more information, please visit: www.altas-heelat.com



AL TAS-HEELAT
التسهيلات
A subsidiary of INVESTBANK

Bindar

"Bindar for Trade and Investment" was established in 2000, its main business is in the field of finance, in 2017 the company for financial leasing acquired 92% of the company's capital (a subsidiary of a subsidiary of INVESTBANK).

The company's activities are summarized by financing of various kinds, which meets the aspirations of different segments of its marketing companies, through a distinct commercial plan that is in line with the provisions of Sharia law and is paid through our network of branches located in Medina Street, Wadi Saqra, Madinah Al Riyadiah Street, Al Wehdat and Irbid .

Affiliated companies

Bindar Leasing Company.

Rakin Real Estate Company.

Ruboua Al Sharq Company

For more information, please visit: www.bindar-jo.com



Takhseem

Outsource your receivables, & facilitate your payables to raise liquidity to grow your business. Make the most out of your accounts receivable to sustain your cash flow, as well as paying your suppliers invoices in a timely manner by hiring Takhseem as your credit manager.

For more information, please visit: www.takhseem.hpdsc.com



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