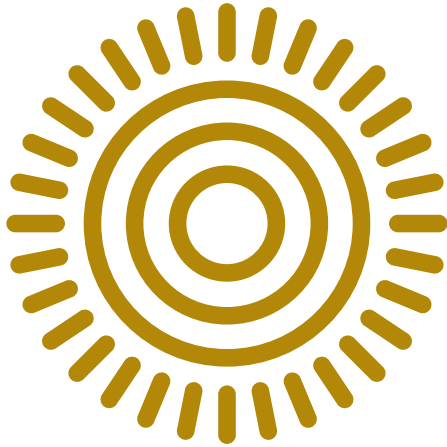


LET THE SUN RISE



INVESTBANK  
البنك الإستثماري

**ABOUT US**

## ABOUT US

INVESTBANK is creating a new way of banking thanks to its boutique banking philosophy which revolves around you and the exclusivity that we give you and each individual client. We offer premium-banking services that fit a modern lifestyle and are designed around business and individual clients' wishes. Understanding your business is at the core of our strategy; that is why our experienced team is committed to offering your dedicated care and personalized services that are centered on your needs and requirements.

The future is shining bright with INVESTBANK.

### **A team beside you**

At INVESTBANK we work beside you to design an individualized financial solution that works for you. From corporate to retail and investment banking, we offer a breadth of services that match the demands of doing business and daily living in the modern world. Our client relationship officers, work alongside 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 with you every step of the way as your business grows and expands. 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 we built our success. Over the years we have continued to provide reliable, trustworthy and competent services that cater to our diverse clients' needs and requirements and guarantee their utmost satisfaction.

### **A long-standing commitment to your goals**

The commitment of our shareholders and the long-term bonds they have established with our team members have been mirrored in the relationships we built with our clients throughout the years and the loyalty we have garnered.

INVESTBANK has grown by 70% since its inception as a commercial bank. We have turned our vision into reality and achieved every milestone with dedication, consistency and confidence.

### **A bright future before you**

This solid financial foundation and the expertise we have gained over almost 40 years of experience, provide a reliable basis for moving forward. We are progressing rapidly, modernizing our brand and innovatively renewing and implementing our core banking, business, and client management systems. 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 these customers' finance and banking needs.

We look forward to our new partnership with Turkish Airlines which will complement the existing wide variety of credit cards we offer to our clients such as our cobranded Shop & Shop card, Foreign Currency credit card and ATICO Fakhreddin Group cobranded credit card.

INVESTBANK continues to keep up with the latest technological developments in online banking services to improve the quality of the services provided to its customers and secure an electronic infrastructure, comparable to that of global banks, which allows for safe and secure e-transactions. These improvements increase operational efficiency, save time and effort, and position clients as partners all whilst 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 credit cards industry in Jordan, with a market share of almost 20%.

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

Another credit card feature is the Flexible Payment Plan program whereby Credit card holders can make local, international, and online purchases on their credit card and pay them off at 0% interest rate up for up to 24 months. All they have to do is simply call our contact center and declare their 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! We offer a wide range of credit cards with comprehensive features to suit our customers' needs and lifestyle. Below are some of the credit cards we offer:

### **Foreign currency credit cards**

Designed for the explorer who is always on the go and 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 cards**

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

The Credit Card also allows you to enroll in the Flexible Payment Plan, where you can pay back any local, international, and online purchase starting from JOD 150 at 0% interest for up to 24 months. 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 for USD 10 instead of USD 35, and automatically get 5% off all your worldwide shipping fees when you shop using any of the 32 Shop & Ship worldwide addresses. All you have to do is set your Shop & Ship Credit Card to be the auto pay card to benefit from the automatic discount on shipping. IN ADDITION TO THIS, you will also get a 2% cashback on all online and offline, local and international purchases you make on the Credit Card.

### **Turkish Airlines cobranded cards**

INVESTBANK's strategic partnership with Turkish Airlines provides you with a privileged access to exclusive benefits from the Miles&Smiles program when using the INVESTBANK MILES&SMILES Credit Card. With Miles&Smiles you will be able to redeem the points you accumulate every time you use your credit card for miles you can exchange for free or upgraded flights with Turkish Airlines and Star Alliance member airlines.

No, as the loyalty program is what provides you with miles and points to exchange with free or upgraded tickets with these airlines and not the opposite.

INVESTBANK MILES&SMILES Credit Card will automatically give you 1 mile for every 1 JOD spent on your card and 2 Miles for every 1 JOD spent on Turkish Airlines channels.

With the Miles you have accumulated, you can issue award tickets for yourself or your relatives from Turkish Airlines or upgrade your flight class free of charge.

IN ADDITION, you will get to enjoy all the benefits of our credit cards, such as the Flexible Payment Plan program 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.

**PERSONAL/  
DIGITAL  
BANKING**

## PERSONAL BANKING

### Banking that embraces you

The diversity of needs in personal banking calls for innovative programs designed to give individuals financial freedom. We combine our comprehensive products and warm, personable team approach to offer personalized solutions that work around your needs and requirements. 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 usual working hours. We offer a variety of means to access products and information regardless of time and location.

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

- **Internet Banking** [www.iBank.jo](http://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.**
- **On-Boarding – Issuing immediate remote approval on credit card issuance and account opening.**

**SUBSIDIARIES**

## AL MAWARED

### 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 thanks to the professionalism, accuracy and efficiency of the services it provides in addition to the excellent market reputation it holds. We pride ourselves in providing our clients with a team of qualified and trustworthy professionals.

**For more information, please visit: [www.almawaredbrokerage.com](http://www.almawaredbrokerage.com)**



ALMAWARED BROKERAGE  
الـمـوـاـرـد للـوـسـاطـة الـمـالـيـة  
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 seller's 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 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

Financing Power was established in 2010 as a subsidiary of INVESTBANK 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](http://www.imdad.net)



A subsidiary of INVESTBANK

## TAMKEEN

Tamkeen Leasing Company was established to cater to increased leasing demands registered in the Jordanian market.

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

The main sectors we cater to are:

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

For more information, please visit: [www.tamkeenleasing.com](http://www.tamkeenleasing.com)



## AL TAS-HEELAT

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 97,8% 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 covers a wide territory in the Hashemite Kingdom of Jordan through its various branches: Shmisani, Dabouq, Sport City, Wehdat, Free Zone - Zarqa, Irbid and Aqaba.

**For more information, please visit: [www.altas-heelat.com](http://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 TAMKEEN leasing company, a subsidiary of INVESTBANK, acquired 98.9% of BINDAR's company's capital.

BINDAR serves a wide range of individual, commercial and economic sectors, and provides diverse product portfolio in terms of financial leasing, Islamic financing, and SME financing through its branches located in Medina St., Wadi Saqra, Madinah Al Riyadiah St., Al Wehdah and Irbid affiliated companies.

### **Affiliated companies**

Bindar Leasing Company.

Rakin Real Estate Company.

Ruboua Al Sharq Company

**For more information, please visit:** [www.bindar-jo.com](http://www.bindar-jo.com)



B I N D A R  
بندار

A subsidiary of INVESTBANK

## TAKHSEEM

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



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