

## First bank in Kuwait to offer tailor-made credit card

## NBK offers Titanium MasterCard for Business Banking clients

KUWAIT CITY, Oct 17: National Bank of Kuwait (NBK) offers the NBK Titanium MasterCard credit card, exclusively for its Business Banking customers. This product, specially developed for Business Banking customers is the winner of 'Best Business Banking credit card in Middle East and Africa Region' for 2014 awarded by MasterCard. NBK is the first and only bank to offer a tailor made commercial credit card in Kuwait.

The NBK Titanium MasterCard credit card provides NBK Business Banking customers with smart solutions to help them manage their business successfully. NBK Titanium MasterCard credit cardholders enjoy a great level of financial flexibility with easy access to their funds any-



A flyer of the promo time with global acceptance. "At NBK, we understand that in today's competitive business environ-

ment, banking requirements are unique and therefore customers are looking for a finance solutions provider who can be a partner in their success story," said Ahmed Al Khader, NBK General Manager, Consumer Banking Group.

## Range

"The NBK Titanium MasterCard credit card provides a new superior experience-based service platform for Business Banking customers," Al Khader added. "The new card delivers not only smart financial solutions but also a wide range of exceptional benefits and global acceptance."

Raghav Prasad, General Manager - Gulf Countries, MasterCard commented: "Commercial payment solutions continue to be a key area of

focus for MasterCard as we realize our vision of a world beyond cash. All businesses, from large corporations to SMEs, can reap the benefits of switching to cashless payment methods, including increased convenience, better security and significant cost savings on operational spending."

The NBK Titanium MasterCard credit card comes with top-of-the-line offers and benefits including complimentary airport lounge access, concierge service, as well as global offers from MasterCard, especially in the travel and entertainment category.

NBK Titanium MasterCard credit cardholders also benefit from exclusive privileges in Kuwait with the award-winning NBK Rewards program at about 650 partner outlets

including dining, shopping and a variety of lifestyle offers. The NBK Rewards Program is further enhanced with the recent introduction of instant redemption at partner outlets where cardholders will be able to instantly redeem cash back rewards when paying for their purchases. In addition to this, cardholders enjoy complete peace of



Al Khader

mind with complimentary travel insurance coverage up to USD 250,000, fraud protection up to USD 2000 and MasterCard's unmatched global acceptance.

NBK Business Banking customers enjoy a comprehensive set of products and services such as easy-to-manage current accounts, dedicated relationship officers, dedicated desks at selected branches, point of sale, online salary portal, business loans, trade finance solutions, convenient alternative banking channels, and much more.

NBK Business Banking Branches are Arraya, Tadhmun, Fintas, Ras Al Salmiya, Mubarak Al Kabeer and Sharq. In addition, NBK has dedicated Business Banking desks located at Surra, Hawalli, Jahra Commercial and Fahaeel branches. For more information, visit any of NBK's dedicated business banking desks or call Personal Banking Officer or call 1801801

## Workshop



Zain Group CEO Scott Gegenheimer poses with commercial executives from across all Zain Operations.

## Talent development of our personnel key to success

## Zain hosts masterclass for execs

KUWAIT CITY, Oct 17: Zain Group, a leading mobile telecom innovator in eight markets across the Middle East and Africa, hosted a three-day masterclass in Kuwait between Oct 12-14, 2015, in which commercial executives from across Zain operations gathered to exchange best practice information, participate in interactive workshops and listen to industry commentators and specialists.

During the course of the year there have been a number of changes to the leadership teams as related to the chief commercial officer/commercial lead community within Zain, and the company used the masterclass to guide its senior staff on the improvement of their service delivery levels in areas such as customer experience management.

An array of impressive guest speakers also participated in the training, including representatives from

Vodafone, business model consultants Strategyzer, branding agency Seven Brands, and management consultants Oliver Wyman.

The main goals of the masterclass included the formation of a community within the new commercial leaders; working on methodologies for constructing new business models and end-to-end value propositions; looking into new commercial business models, for example platforms, software, and insurance; and identifying critical insights and best practice approaches in key areas.

Commenting on the successful masterclass, Zain Group CEO, Scott Gegenheimer said, "Talent development of our key personnel is a critical element for Zain to succeed in delivering on the digital lifestyle to our customers. We are confident that the commercial leadership masterclass will breed more understanding and effectiveness

amongst peers from across the Group, and improve the impact of their overall activities on our business."

Approximately five weeks of online training was required before the masterclass commenced, and was set to assist the participants in areas such as the preparation for future challenges facing chief commercial officers; helping them to understand the business models of the industry's new competitors; defining full end-to-end value propositions leveraging all elements of the marketing mix; and allowing participants to move beyond traditional telco approaches and thought processes.

A series of workshops were also undertaken for the masterclass and incorporated areas including value propositions, business models, brand and market communications substantiation; pricing promotions and customer value management; and digital customer experience.



## Add sparkle to Diwali

## Win upto 30kg gold at Joyalukkas

KUWAIT CITY, Oct 17: Joyalukkas, the world's favourite jeweller, has announced their festive campaign for Diwali — the celebration of light. This festive season, Joyalukkas is offering an incredible chance to win upto 30 kg Gold and other exciting offers across GCC, Singapore & Malaysia showrooms so that every shopper feels like a winner. "This Diwali we have planned exciting offers for the customers. Wherein the customers get a chance to win upto 30 kg Gold, a whopping & 50% off on Diamond & Polki Jewellery so that every jewellery lover feels like a winner shopping at our showroom," said Joy Alukkas, Chairman & MD, Joyalukkas Group.

This festive season, Joyalukkas is offering an opportunity to their customers to win 30kg of gold in 30 days. The customers who buy gold or diamond jewellery worth KD 40 get a chance to enter the raffle draws and win up to 30kg of gold during this festive season. The

offer for the festive period starting 15th October 2015 also includes 50% off on diamond & polki jewellery. Joyalukkas is also waving off making charges on 22K gold 8gm Gold Coins during the festive period.

"We extend warm greetings to all during this festive period and hope our celebratory offers help make their celebrations more enjoyable and memorable. Our offers are tailored to make all our customers feel special and like a winner during the festive period of Diwali—the celebration of light," said Mr. John Paul Joy Alukkas, Executive Director, Joyalukkas Group.

Joyalukkas has also launched special Diwali collections in Diamond, Polki & Pearl Jewellery to commemorate the celebration period. All Joyalukkas showrooms have added various festive designs which have been created by renowned craftsmen to meet the demands and need of all jewellery lovers shopping during this period.

## Total visa fees KD:

- Tourist visa, Maximum 10- year, 39.250
- Business Visa, Up to 1- year, 54.250
- Business Visa, Up to 5- year,

click

## Latest

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- entry, 11.250
- Student visa, 1- year/triple entry, 28.250
- Medical visa, 1- year/multiple entry, 42.250
- Medical visa, 6- month/multiple entry, 29.250
- Employment visa, upto 1- year/multiple entry, 42.250
- Employment visa, upto 5- year/multiple entry, 67.250

All visas are issued within 72-hour (i.e. on 3rd working days) to Kuwaiti nationals, except those requiring referral to India/elsewhere.

3. Similar visa fee structure is applicable to the nationals of Egypt, Syria, Iraq and Saudi Arabia seeking Indian visas.

4. Further, Indian visa fee structure varies from country- to- country. For example, visa fee for USA nationals is as under:

Visa fee for USA national  
Read as: No, Type of Visa, Duration,

## New banking cards campaign

## KFH names 7 winners in 3rd draw

KUWAIT CITY, Oct 17: Kuwait Finance House (KFH) named 7 winners in the third draw of the new promotional campaign themed "Win Daily MacBook Air with KFH Cards" that was launched in an attempt to encourage clients to use KFH credit, prepaid and debit cards while making purchases in Kuwait and overseas. For every KD 10 spent on their KFH cards, clients will get a chance to enter a draw and MacBook Air. KFH Credit and Prepaid cards used in domestic and international retail spends and KFH Debit cards used in international retail spends are eligible for the draw.

It's worth noting that the campaign lasts for 100 days and expires on Dec 25. The winners are: Mohamad Alnashmi, Aziza Husain, Shayah Sayah, Abdulmohsen Alfares, Danah Derbi,

Khaled Alrashidi, and Imad Alsayar. Senior Manager Group Card Support at KFH, Zaid Al-Khatib delivered winners their awards.

KFH strives to continuously offer its clients new promotions and discounts in order to distinguish them among peers, not to mention to further bolster bank's leading position in the field of banking cards.

KFH promotional campaigns play a significant role in underlining KFH's principles that include boosting sales, benefiting clients and merchants, and encouraging clients to use their cards instead of cash.

Furthermore, KFH is committed to continue launching new campaigns and offers to meet clients' aspirations and boost their loyalty and confidence in KFH's banking products and services.

the event and sending it to the following email address: [Mystory@darmuseum.org.kw](mailto:Mystory@darmuseum.org.kw)

Notes: 1. Please send your story only to the above mentioned email. Story shared in Instagram, Facebook or Twitter will not be considered.

2. Please write your story or memory and sign it with your full name, and your contact number.

3. It will be great if you send us your personal photos or those of the place related to the story (optional).

Your story will be part of a new book to be published by DAI.

I am confident that your contributions will be an essential part of the history of Amricani. Share with us!

Value Added Services at CKGS:

The Embassy has outsourced its passport and visa services to M/s Cox & Kings Global Services, (CKGS) since Aug 3, 2014. This agency has three Centers; viz, Sharq, Fahaeel and Jeeb Al Showaikh (Abbasiya) for providing services to Indian community, Kuwaiti nationals and other expatriates residing in or visiting Kuwait. They charge a service fee of KD 1.200 for passport services and service fee of KD 3.250 for providing visa services. Following optional Value Added Services (VAS) are also available with CKGS, Kuwait:

Value Added Services (optional)

(i) Photocopy: 100 fils per page  
(ii) Photo booth: KD 2.750 for 4 photos  
(iii) Internet kiosk: KD1.000

(iv) Courier service: KD 1.250 for Indian nationals and KD 4.500 for foreign nationals  
(v) Assisted form filling: KD 1.000 for Indian nationals and KD 3.000 for foreign nationals.

1. It may be noted here that as instructed by the Embassy, the SMS charge of KD 0.400 has been discontinued by CKGS, Kuwait with effect from Sept 30, 2015.

2. It has been observed that service seekers visiting CKGS centres in Kuwait are at times misled by touts hanging around these locations. They often fleece by charging higher amount from unsuspecting customers. All concerned are hereby advised to beware of touts and not to fall prey to their solicitations.

Indian Embassy notice: Indian nationals in Kuwait are hereby informed once again that the new Indian passports can be issued the same day under the "Tatkal" Scheme in cases such as

damage/loss of passport, near exhaustion of all blank pages in passport, near or expiry of passport etc. Applications for new passport issued under urgent or emergency circumstances are received in the Embassy Consular Wing and passports issued within a short span of 6-8 hours on payment of "Tatkal" fee of KD 46/- in addition to the normal passport fee. The passport fees under the "Tatkal" scheme are as given below:

- Ordinary passport (36 pages): KD 69.50
- Jumbo passport (60 pages): KD 77.50
- Passport in lieu of damaged/lost passport KD 92.50 for ordinary and KD 100.50 for Jumbo passport

This is to further inform that Kuwaiti nationals can apply for emergency visa at the Embassy which is issued the same day on payment of additional fee KD 12. Applicants may call the Embassy for any Tatkal passport and emergency visa related query at Tel: 22530600 Ext: 279 or call K.K. Pahel, First Secretary (Consular) at Mobile: 97229948.

KDNA Fahaeel elects officers:

Kozhikode District NRI Association - KDNA Fahaeel Area committee conducted annual general body meeting on Friday Sept 25, 2015 at "Foke" auditorium, Mangaf. General Body meeting was presided over by Resheed Payanthong and inaugurated by KDNA General Secretary

Sathian Varoonda. President Azeez Thikkodi spoke about the activities and vision of the Association.

Annual report for the year 2014-2015 was rendered by the Area General secretary Dileep Gopinath. Association Vice-President Suresh Mathur controlled the election procedure and the General Body elected following office bearers unanimously for the year 2015-2016.

Ajesh Somasundaram (President) Ramachandran Kunnamangalam, C. Muhammed Iqbal (Vice-Presidents), Nipun Paul (General Secretary), Manoj P Narayanan (Treasurer). Other area executive members are Vinod Kumar, Anish Kumar, Nishal Ani, Ummer Koya, Binul Kumar, Kumaran Perode and Dijesh V. Nair.

Representatives to Central Executive Committee:

Sajeevan Kunimmal, Rasheed Payanthong, Praju T.M. Santhosh Punathil, Balan Koomullil, Suhesh Kumar & Dilip Gopinath.

KDNA Treasurer Zaheer Alakkal, Sajeevan Kunimmal among the few offered felicitation speeches. The entire members present in the General Body wished the new committee followed by vote of thanks by Manoj P. Narayanan.

## Oct 19

## IEI Kuwait technical seminar:

Topic -1: "Key Engineering Highlights of Facilities and Equipment for Oil & Gas Production in KOC". Presented by: Engr Babar Mirza, Senior Engineer Projects, JPM, KOC; Topic-2: "AVIONICS - Reduced Vertical Separation Minima". Presented by: Engr. A.V.D.K. Ravishankar

Date: Monday, Oct 19, 2015  
Time: 7:30 pm to 9:00 pm  
Venue: Kohinoor Restaurant, Opp to Al Ajjal Complex, Fahaeel

It is our immense pleasure in extending our cordial invitation to all our IEI Kuwait chapter members for attending the technical seminar, which is presented by specialized persons in this field. This event will be of great value-addition to our engineers.

We would appreciate your full participation in IEI technical seminars. We request you to please confirm your attendance to the above IEI technical seminar by registering through email to: [ieikwt@hotmail.com](mailto:ieikwt@hotmail.com)

Seminar will be followed by dinner. For further details please do not hesitate to contact Engr. S. Krishnan (99694159) or Engr. Thomas John (99723829) or Engr. Ashok Kumar (97275974).

## Oct 20

## KTA program: On Oct 20, Kuwait

Textile Arts Association under the auspices of Sadu House will present "A Flower from Every Meadow of Pakistan: Embroidered Art for Every Occasion" a presentation by Salma Khaled at Sadu House at 6.30 pm. Open to Textile Arts Lovers.

## Oct 21

DAI announces Story Time: We need your help. Over the summer, the DAI started a Story Time programme that was a terrific success. The children, many of whom came every week, loved the stories and so did the parents. (Truth be told, so did the readers!)

So, due to popular demand, we're going to launch CS21 Story Time, held in two locations. We'll be doing Story Time at the Yarmouk Culture Centre on set Wednesday afternoons for all the kids in the neighbourhood (and anyone else who wants to come). We'll also have Story Time at Amricani Cultural Centre on set Saturday afternoons. The schedule for both is shown below.

Of course, this means we need 32 volunteer readers.

Will you be one of them? Ideally, the book will be read twice, once with minimal interruptions, followed by a more interactive reading. The first reading is designed to help kids get comfortable listening to stories. The second reading, with questions and prompts like "what happens next?" and "what do you think she sounds like?" and "why did he do that?," promotes the development of critical thinking, creativity, and communication skills. Most important, we want both the kids and the reader to have fun.

It's good for children to hear lots of different voices, so if you have an hour to

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A photo from the event