

STAFF REFERRAL PROGRAMME

All Noor Staff members are eligible to refer and earn incentives, except for some **exceptions** mentioned below:

PERSONAL BANKING

Product	Incentive			Criteria
Home Finance	Booked Cases		Cash Amount	
	AED 1 Million - 3 Million		AED 1,000	
	AED 3 Million - 5 Million		AED 2,000	
	AED 5 Million and above		AED 3,000	
Auto Finance	AED 150			
Personal Finance	AED 200			
Credit Card	AED 200			Primary card only
Account/Term Deposit	AED 150			With month end balance of 100,000 or more
	AED 500			With month end balance of 350,000 or more
Payroll Employee (salary accounts)	AED 30			Prime (Salary of AED 5,000) only
Wealth Products and Banca		Deposits within 1 year	Investment	
	AED 350K - 1M	AED 500	AED 1000	
	AED 1M +	0.1%	0.2%	

CORPORATE AND NOOR TRADE

Product	Incentive			Criteria
Business Finance	AED 1,500			
Commercial Vehicle Finance	AED 150/Deal			
Online Banking	AED 250			No set-up fee waiver
Payroll/WPS	AED 250			Minimum 50 employee payroll
Wakala/Term Deposits (only new)	30:70			Lead referral will get 30% of the incentive Lead closer will get 70% of the incentive
Escrow Account	AED 1,000			
Trade and Working Capital Facilities	AED 1,000			
Company Accounts	1-4 accounts: AED 75/Unit			Minimum account balance: AED 10,000
	5-8 accounts: AED 100/Unit			
	>9 accounts: AED 125/Unit			

GENERAL TERMS AND CONDITIONS

APPLICABLE TO ALL ENTITIES

All referrals should be new to the product

All lead initiators will qualify for incentives for booked cases only

There is no cap with this referral incentive

Staff cases cannot be referred

Bundled credit cards or accounts booked along with other finance products cannot be referred

Incentives will be paid only if the referral comes through the referral email ID Getit@noorbank.com or the online lead referral system

When contacted, the reference should be aware that he/she had been referred for Noor Bank's product, otherwise the initiator will not be eligible for incentives

This scheme will not be applicable on the products for which the front end staff have targets, e.g., Personal Finance Sales can't avail of this scheme by generating referrals for Personal Finance

In case of conflict with the core product's separate/promotional incentive scheme, the core product incentive scheme will have the priority

Incentives will be paid during the subsequent month of the month of booking

Incentives for the people who receive and close the referral: Referred cases will be measured as per their standard incentive criteria

The Bank reserves the right to withhold payments of any commission if all applicable policies and processes (in letter and spirit) are not complied with. All decisions in respect of entitlements under the Scheme shall rest with the head of the Personal Bank/Corporate Bank, whose decision in all cases shall be final.

EXCEPTIONS

The staff from the following channels/departments will be limited in terms of referring some products considering their nature of core activities

The below departments/teams will not be eligible for Personal Banking product referrals, however, will be eligible for Corporate Bank Products only (including Emerging Markets and Noor Trade)

Contact Centre

Branches (front end sales and service staff only)

Portfolio, X-selling team

The staff from the following channels/departments will be limited in terms of referring some products considering their nature of core activities

The below departments/teams will be eligible for Personal Bank Product Referrals only:

Corporate Banking RMs (all segments) including emerging corporates branches

GTS Sales and products

For Wealth Management Products, referrals staff from the following channels/departments will not be eligible:

WM Core Team

Banca Team

Payroll Team

Noor Trade Sales

Home Finance Sales

Branch sales and service staff

Email us with your referral at Getit@noorbank.com or our online lead referral system