

ROYAL BANKING

# ROYAL BANKING BY WARBA BANK

Exclusive Banking for Kuwait's  
Affluent Segment

ENGLISH

العربية

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# ABOUT ROYAL BANKING

Warba Bank's Royal Banking segment offers an unparalleled banking experience tailored for high-net-worth individuals. With a dedicated Relationship Manager, clients receive priority access to premium financial solutions, investment opportunities, and elite lifestyle privileges.

# KEY BENEFITS OF ROYAL BANKING

- Dedicated Relationship Manager for exclusive financial guidance.
- Complimentary luxury concierge services, including international assistance.
- Four complimentary airport limo rides annually.
- Exclusive access to Royal Banking branches.
- Up to 10% cashback on eligible credit card transactions.
- Get a lifetime free credit card when you pay in full, or your first year free with installment payments and 50% off all remaining years.
- Preferential personal finance rates and priority approvals.
- 24/7 priority call center support.

## ELIGIBILITY

- Monthly salary is KD 2,500 or above.
- Deposits between KD 100,000 – 400,000.

[For more detailed benefits click here](#)



# EXCLUSIVE ROYAL BANKING BRANCHES

Royal Banking clients benefit from priority service at exclusive branches, ensuring a seamless and private banking experience.

- Al-Rayah Tower
- Adailiya
- Salmiya
- Jaber Al-Ahmad
- Al Shuhada
- Kaifan
- The Avenues Mall
- Jaber Al-Ali
- Farwaniyah
- Al Shamiya





# GUARANTEED KD 500 REWARD

Royal Banking customers who transfer their salary to Warba Bank receive an instant and guaranteed KD 500 in total rewards upon enrolling in the service.

## ROYAL BANKING SALARY CAMPAIGN 2026

- KD 350 instantly upon salary transfer.
- KD 100 credited upon opening an Al Sunbula Savings Account.
- KD 50 awarded for activating a World Elite Mastercard, World Mastercard, or Visa Signature.

# ISLAMIC MONEY MARKET FUND

Warba Bank provides access to a Shariah-compliant money market fund, designed for investors seeking high liquidity and stable returns.

## KEY BENEFITS

- Invests in high-quality money market instruments and Wakala placements with reputable institutions.
- Designed to maximize current income while ensuring capital preservation.
- Operates on an open-ended investment structure, allowing weekly subscription & redemption.

For details on the latest investment opportunities, contact a Royal Banking Relationship Manager.



# FIXED & FLEXIBLE TERM DEPOSITS

We offer exclusive Fixed & Flexible Deposit investment opportunities with high returns throughout a range of tenures for those who seek secure and competitive investment options.

## WARBA FIXED DEPOSITS

- Wakala-based investment with tenures up to 5 years.
- Minimum deposit of KD 5,000.
- Flexible payouts: Monthly, Annually, or at Maturity.
- Automatic renewal available.

[Click here for full details](#)

## WARBA FLEXIBLE DEPOSITS

- One-year term deposit with partial withdrawal & deposit flexibility.
- Minimum deposit of KD 20,000.
- Quarterly profit distribution.
- Manageable instantly via the Warba Bank app.

[Click here for full details](#)



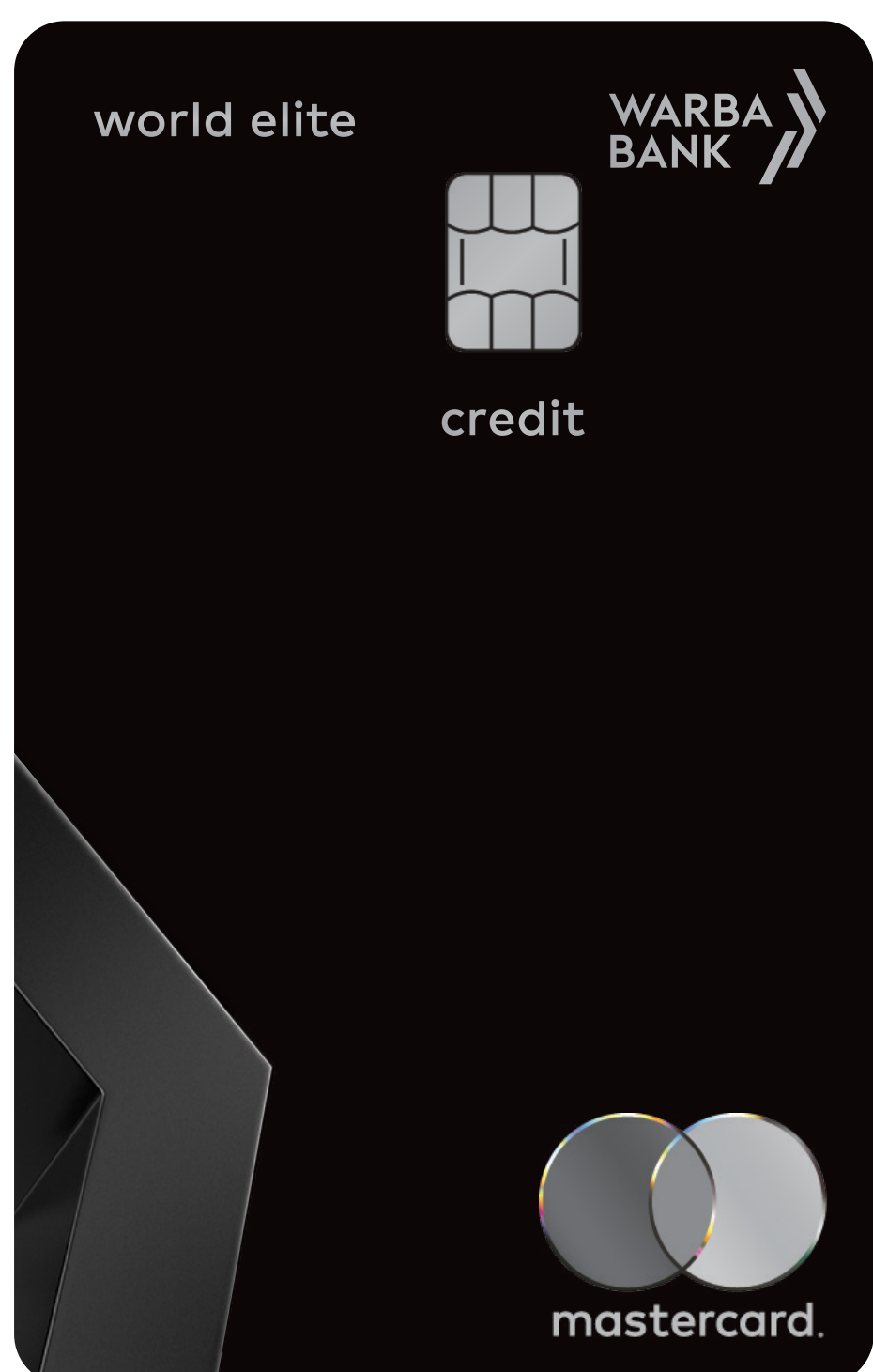
# WARBA BANK'S CASHBACK PROGRAM

Royal Banking customers can earn up to 10% cashback when using Warba Bank World Mastercard and World Elite Mastercard cards.

- Earn up to 5% cashback on local spending and 10% on international spending.
- Get up to KD 750 cashback every month.

Cashback is credited to the customer's "Pocket" points balance, which can be redeemed for rewards or exchanged for Kuwait Airways Oasis Miles, where each "Pocket" point is equivalent to one Oasis Mile. This means that every KD 1 earned in cashback is equivalent to 100 Oasis Miles.

[Click here for full details](#)



# WORLD ELITE MASTERCARD— LUXURY BEYOND LIMITS

The Warba Bank World Elite Mastercard is designed for those who expect the very best in luxury, travel, and lifestyle benefits.

## UNMATCHED TRAVEL PRIVILEGES

- Unlimited access to over 1,200 luxury airport lounges worldwide with a companion included.
- 15% discount on VIP airport services, including priority check-in & fast-track security at over 470 airports.
- Comprehensive travel insurance up to USD 500,000 for cardholders and family.
- USD 7,500 coverage for lost baggage, trip delays, or cancellations.
- Exclusive discounts at Soneva luxury resorts and 2,500+ premium hotels.
- Priority car rental upgrades with Hertz and Avis President's Club membership.

[For full privileges click here](#)

# PERSONAL FINANCE SOLUTIONS

Royal Banking clients enjoy exclusive financial solutions with competitive terms and flexible repayment options, through an array of Sharia compliant products including: Musawamah, Murabaha, Manfa'a, and more.









## ROYAL FINANCING OPTIONS

- Housing & Construction Finance – Up to KD 70,000, with a 12-month grace period and no down payment.
- Consumer Finance – Flexible financing up to KD 25,000 for personal purchases.
- Auto Finance – 0% profit on selected cars and up to KD 25,000.
- Medical Finance – 0% profit financing for treatments in leading hospitals & clinics.

# EXCLUSIVE AUTO LEASING PROGRAM

Royal Banking clients gain access to Warba Bank's Auto Leasing Program, in partnership with Kuwait's top car dealerships, offering:

-  A wide variety of luxury & premium vehicles.
-  Competitive pricing with numerous benefits.
-  Open mileage with no restrictions.
-  Permission to travel abroad using the leased car.
-  No down payment required.
-  Comprehensive insurance coverage.

[Click here for more of our innovative services](#)



# GOLD ACCOUNT & GOLD TRADING

Warba Bank's Gold Account provides a secure and Shariah-compliant way to invest in gold, offering both physical gold bars and gold trading for clients looking to benefit from price fluctuations.



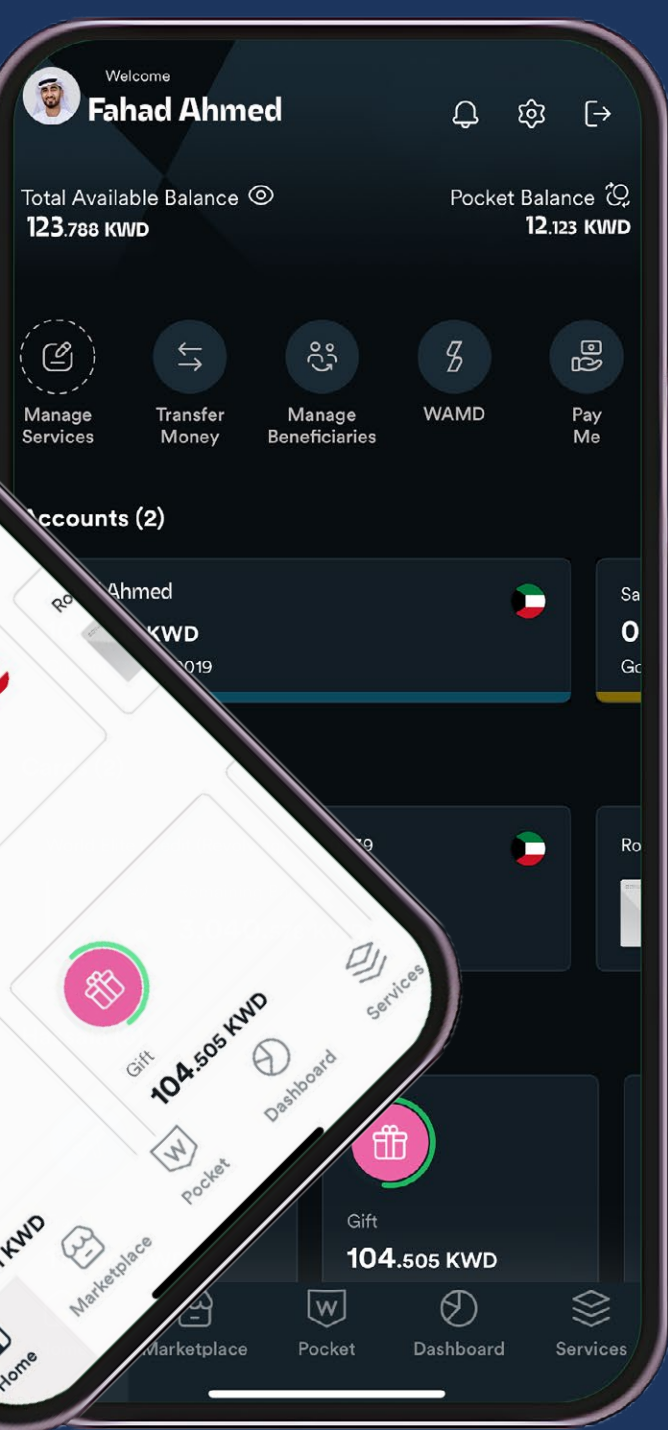
- Gold Trading: Buy and sell Emirati gold in grams instantly with no making charges, allowing clients to take advantage of market price movements.
- Physical Gold Investment: Purchase high-quality 24-karat Swiss and Emirati gold bars securely.
- Seamless Transactions: Buy, sell, and manage gold holdings directly through the Warba Bank app.
- Secure Storage: Gold can be stored and delivered upon request.

With Warba Bank's Gold Account, clients can invest, trade, and manage gold assets efficiently through a trusted Islamic banking platform.

[Click here for full details](#)

# WARBA BANK MOBILE APP

## DIGITAL BANKING ELEVATED



Warba Bank's cutting-edge mobile application redefines digital banking, ensuring seamless financial management with a personalized and intuitive experience. Exclusively for Royal Banking clients, the app features a bespoke theme with unique colors & design elements, offering a refined and exclusive interface.

## EXCLUSIVE DIGITAL SERVICES

- **Super Transfer & Western Union** for instant international remittance services.
- **Pocket** is a fully digital loyalty program that rewards banking activities.
- **Hassala** is an innovative smart saving tool.
- **Mustashar** is an AI-powered financial advisory for better money management.
- **Smart Cash** for instant cash transfers from credit cards with zero fees.
- **Family Account Service** access to view, manage, deposit, and withdraw funds from a child's account, along with real-time transaction tracking.
- **Dedicated Relationship Manager** knows the name, number and email of your Royal Banking RM.

[Click here for more details about our innovative services](#)



# ABOUT WARBA BANK

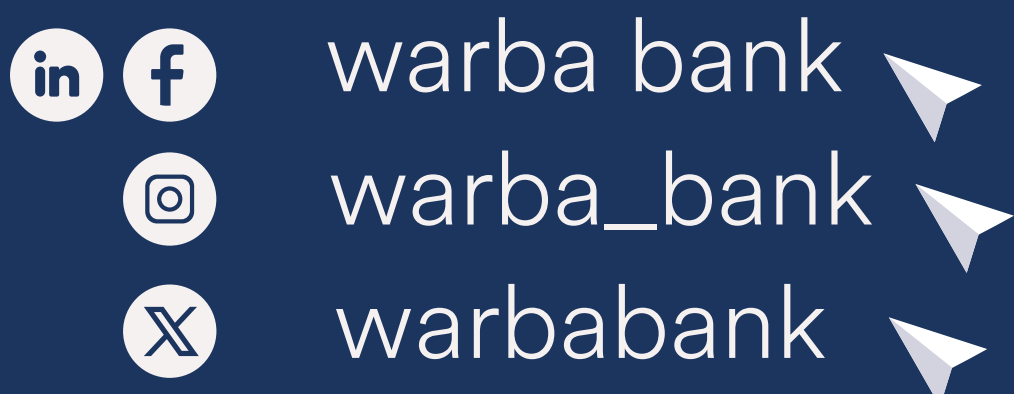
**Our Vision** is creating unique value in banking and beyond to unlock opportunities for people and businesses.

**Our Mission** is delivering the best experience for our customers beyond the boundaries of banking, preserving our uniqueness and nurturing top talents while creating sustainable value for our shareholders and society.

**Our Purpose** is contributing to people, businesses, and society by empowering them to achieve their ambitions.

## Our Values

- Trust – Prioritizing transparency and integrity.
- Innovation – Redefining banking with cutting-edge digital solutions.
- Performance – Delivering excellence in execution.
- Collaboration – Building strong, lasting relationships with clients.
- Ambition – Continuously evolving to provide unmatched financial services.



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