

## Your privilege. Our pleasure.

Your Current Account Premium offers you a combination of functionality and flexibility. Here are few benefits that are linked to the Current Account Premium:

- Overdraft protection of up to two months' salary with a waiver of annual fees
- Two free remittances per quarter
- Free AAA Gold Membership Card, offering 24-hour emergency roadside assistance across the UAE
- An array of travel benefits including three free uses of the Marhaba service at Dubai International Airport and Golden Class service at Abu Dhabi International Airport
- Free Accidental Death Insurance of AED 50,000 as well as Common Carrier Accidental Insurance of AED 300,000



## Did you know:

1. You can enjoy a higher cash withdrawal limit of AED 20,000 on your Mashreq Gold Debit Card with no cash withdrawal fees worldwide?
2. You can register for e-statements on MashreqOnline and go green with less use of paper?
3. You can log a request through MashreqOnline and get a return call from your Relationship Manager?

## Upcoming Mashreq Gold events

Month	Activity	Location
October	Makaseb Funds Event	Dubai/Abu Dhabi
November	Mashreq Gold Hospitality Tent	F1 Abu Dhabi
December	Mashreq Gold Hospitality Tent	FIFA World Cup Abu Dhabi

For more information on Mashreq Gold events, please contact your Relationship Manager.

## Face of the Month



**Shamail Nasser**

Mashreq Gold brings you Shamail Nasser, our Area Manager for New Dubai. Shamail has 13 years of rich experience in the financial services industry, with strategic expertise and focus on Consumer Banking and Corporate Banking in different countries.

She is a Marketing & Finance professional and has obtained specialised investment qualifications such as ICMQ and SII, UK. Currently she holds responsibilities of an Area Manager with a strong and dedicated team which she manages as a very able leader with a focus on business growth and latest business practices. She attributes her success to a relationship-based approach with external and internal customers, which her legion of loyal customers will attest to. Shamail is committed, diligent, and above all, a strong team player who takes pride in being associated with such a great organisation. She loves travelling to different destinations and learning the culture and tradition of those places, and has a passion for outdoor sports.

## Fun Corner

### Gold Trivia

1. What was the first firm that was a member of the NYSE that became listed on the NYSE?
2. What were the first publicly traded securities in the U.S.?
3. What stock has BABY for its symbol?

Please send your answers to [www.mashreqgold.com/lifestyle/challenge](http://www.mashreqgold.com/lifestyle/challenge). The first correct entry will receive a surprise gift. The winner will be announced in the next issue.



Correct answers from Issue 1:

1. Which is the oldest stock exchange in the world?  
Antwerp Bourse, 1460
2. Which is the first listed company on the New York Stock Exchange?  
Bank of New York, 1792
3. What is the lowest price paid for a membership on any major stock exchange?  
25 cents in 1979 for the Pacific Stock Exchange
4. What is the highest share price ever?  
Yahoo! Japan, 167.9 million Japanese Yen (approx USD 1, 512, 500) on Feb 22, 2000
5. When did the Dow Jones Industrial Average first close over 100?  
January 12, 1906 at 100.25

### Competition

**Which GCC country has Mashreq Gold been recently launched in?**

Please send your answers to [www.mashreqgold.com/lifestyle/competition](http://www.mashreqgold.com/lifestyle/competition). The first correct entry will receive a surprise gift. The winner will be announced in the next issue.

Correct Answer from Issue 1:  
Mashreq Gold, Al Karamah, Street 24, Abu Dhabi

## Mashreq Gold locations

- **BurJuman:** Business Centre, Khalid Bin Waleed Road, opposite BurJuman Centre, Dubai
- **Dubai Internet City:** Ground Floor, Mashreq Building, opposite Building No. 3, Dubai
- **Jumeirah:** Jumeirah Beach Road, Near Union House, Dubai
- **Rigga:** Al Ghurair Centre, Ground Floor, Deira, Dubai
- **Abu Dhabi:** Mashreq Gold, Al Karamah, Street 24, Abu Dhabi
- **Sharjah:** Second Floor, Golden Tower, Buhaira, Sharjah
- **Bahrain:** Ground Floor, Bahrain Chamber of Commerce Building, Manama
- **Qatar:** Ground Floor, Hussain Fikri Building (near Gulf Cinema), C Ring Road, Doha

# Golden Horizons

Issue 02/Quarter 3, 2009

## Save. Grow. Enrich lives.

### A word about success

It's not the amount of money we make or accumulate that determines how successful we are. It's how much we enrich our lives that reflects it – things like freedom of choice, peace of mind, easier access to conveniences and a better quality of life.

At Mashreq Gold, we believe there's more we can do beyond offering you conveniences in banking, preferential pricing, and of course, the best personalised financial solutions to keep your wealth growing. Through Golden Horizons, we give you the information edge needed to make sound and timely decisions. So that you worry less about money matters and focus on life's more important aspects like family, career or business.



**Sachin Patki**  
Manager, Mashreq Gold



### Mashreq Gold has a new shine

Enhancing customer convenience and comfort has always been the motivation for all things new at Mashreq Gold. A case in point is the recent relocation of our address in Abu Dhabi to a luxurious new villa in the Al Karamah area, where you can enjoy the comforts of a well-appointed Gold Centre, as well as transact at the branch located conveniently in the same premises. Besides, you are welcome to use our state-of-the-art facilities for meetings with your Relationship Manager or as a business centre for any personal or business meetings. This new Gold Centre also unveils the new look for Mashreq Gold, which you will soon start seeing across all our locations in the country and the region. It is just the beginning of things to come, as we welcome you to a whole new world of Mashreq Gold.



## Finance in focus – key indicators:

### Currencies:

Currency vs USD	Value as at 01 Apr 09	Value as at 01 Jul 09
GBP	1.4836	1.6478
EUR	1.3486	1.4142
INR	50.35	47.8925
JPY	100.31	96.65

### Indices:

Index	Level as at 01 Apr 09	Level as at 01 Jul 09
BSE Sensex	INR 9,902	INR 14,645.5
DFM	AED 1,564	AED 1,810.15
Dow Jones	USD 7,751	USD 8,504.06
Nikkei	JPY 8,351	JPY 9,939.93
FTSE	GBP 3,955	GBP 4,340.71
Hang Seng	13,519	18,378.7

### Commodities:

Commodity	Level as at 01 Apr 09	Level as at 01 Jul 09
Gold USD/oz	927.4	940.8
Oil	49.60	71.08

### Key highlights for Q2 09:

- US stock markets remained neutral over June as the three-month rally plateaued.
- Credit markets consolidated during June following the strong returns in April and May, with investment grade and high-yield spreads tightening further.
- Stronger investor confidence and concerns about US public finances led to the US Dollar weakening against its counterparts. This trend is expected to continue and could lead to appreciation in Asian currencies in the near term.
- Asian equity markets rallied strongly with China, Indonesia and India performing well. Near-term outlook on China is positive on account of domestic consumption and government led investment. The Indian economy is also well positioned, given its limited export dependence, strong banking sectors and low infrastructure penetration.
- Amongst the remaining Emerging Markets, Emerging Europe has been the weakest performer due to discouraging investor confidence in Russia and a weakening Russian economy. In Latin America, Argentina and Mexico were the better performing markets.

## Investing in the Middle East

When considering an investment, it's prudent to focus on what is likely to happen to the market over the period one will hold it for, not what will happen tomorrow. If one becomes overly concerned about the short-term market sentiment, there's a risk that you won't put the right plan in place to achieve your long-term objectives.

If you can invest for a long period, it's reasonable to expect that, despite the inevitable downs which go with the ups along the way, you'll get a better return from the stock market than you'd get from leaving your money in the bank or investing in bonds. So if you're looking for long-term growth and are prepared for a few bumps along the way, the stock market can be a great place to invest.

There have been two main arguments for investing in the Middle Eastern markets over recent times. Firstly, the much more productive use of oil reserves has led to a transformation of economies that have been successfully diversifying, growing strongly and have very strong fundamentals. Secondly, these markets have historically had a very low correlation with both, the developed and emerging stock markets.



We offer various mutual funds focused on the greater Middle East and North African region from the Makaseb Funds family, both under equity and fixed income asset classes. These funds, benchmarked against internationally recognised indices, leverage our regional investment expertise and fundamental research capability to deliver long-term performance. Standard & Poor's has awarded "AA" (very high quality) rating to the Makaseb Arab Tigers Fund, and an "A" (high quality) rating to the Makaseb Emirates Equity Fund and the Makaseb Qatar Equity Fund.

If you would like more information on Makaseb Fund event, please speak to your Relationship Manager or call 800 4 GOLD (4653).



## Gold Convenience

Your time is valuable. It's the reason why we have created solutions that help you save time. All our Gold Centres have a team of dedicated service staff who will be glad to help you with all your paperwork, organise your business meetings in our conference rooms or update you on the status of any of your applications. When you visit any of our Gold Centres, you are bound to experience Gold service.

## Mashreq overseas proposition

Mashreq has recently launched its premier banking service, Mashreq Gold, in Qatar – strengthening its regional presence and expanding its reach within the world's most promising corridor of growth.

Offering personalised financial & investment solutions of a higher order for affluent customers in the country, Mashreq Gold is perfectly poised to fuel and fulfill the ambitions of one of the fastest growing economies in the world.

On the occasion of the launch, an exclusive evening was hosted at the Rocca restaurant housed within the newly inaugurated Grand Hyatt, Doha, where Mashreq welcomed more than 200 Mashreq Gold customers and other VIP guests to experience Mashreq Gold's personal approach to banking.

In the words of Country Head, Howard Kitson, "Mashreq Gold is a sophisticated financial management service. As the stakes in global personalised wealth solutions get higher, Mashreq



has placed continued focus to protect its customers' interests. Mashreq Gold provides personalised financial solutions & investment options, taking into account its customers' objectives and goals, risk appetite, investment horizon and investment experience."

## Mobile banking. Now the nearest branch is in your pocket.

Now, the choice of when and where to bank with Mashreq is in your hands. Register online for Mobile Banking and you're ready to go. Free, simple and highly secure, this service ensures your banking needs are taken care of from any location you might be at. Mashreq Mobile Banking service is a fully transactional service for Mashreq customers. This service enables 6 million users across the UAE who have mobile phones to connect with their Bank Account in a more convenient way than any of our competitors. Now, access your Accounts, make utility and Mashreq Credit Card payments and transfer funds instantly from anywhere, at your convenience, through your mobile phone.

All this, with highly advanced security features built-in, to make sure you have a worry-free banking experience. Registration and usage of this service is simple and straightforward, and free of cost.

