

Phishing – what you should know

Phishing is the criminally fraudulent process of attempting to acquire sensitive information such as usernames, passwords and credit card details by masquerading as a trustworthy entity in an electronic communication.

“Never click on the link sent in the mail”



How is it done?

Some of the common methods include sending emails asking users to click on their bank URL and confirming details. The email seems to be sent from:

- Your bank
- A financial institution
- Telecom operator
- Lottery/Prize winning scheme
- Other major networking sites such as facebook/twitter/ebay

Beware – phishing is sophisticated

- The email ID can reflect the name of the bank or any other reputable institution
- Link displayed would show some other URL
- Email will not show the name of receiver/customer
- Fake site will not show correct URL of the bank
- Phishing can happen only through email
- Site will not look exactly like the bank site
- Only bank details are sought through phishing
- Emails are purportedly sent by the bank

Characteristics of phishing email

It will always want the recipient of the email to perform some action, in the form of:

- Click on URL
- Send email
- Download/Open the file
- Call the phone number

They may use different techniques such as Fear/Greed/Curiosity etc., to motivate the recipient to perform some action.

If you move the cursor on the link, it would show a change in the link name

Advice to avoid being a victim of phishing

- Always set your email at the highest security level, therefore such attempts will get transferred to the spam folder.
- Mashreq will never send an email asking for your information.
- If you receive an e-mail/SMS, kindly forward the email/SMS details to reportphishing@mashreqbank.com
- Do not reply or click on the link (URL) provided in the email.
- If you want to check your account, type www.mashreqbank.com in the browser and then check your Account.
- Don't check for bank logo, pad lock etc. in the questioned email as these can be compromised.
- If you think you have responded to a phishing attempt, kindly contact our 24hr contact centre, 800 4 GOLD (4653) to immediately block your MashreqOnline access.

Did you know?

There is a lot you can get done by calling our dedicated Gold Line on 800 4 GOLD (4653)

- Mashreq Gold has complete estate planning solutions designed for you and your loved ones. Please contact your Relationship Manager for further details.
- You can avoid the queue at all tellers in Mashreq branches. Please use your Platinum Debit Card to get a special Gold queue number at the Teller Queuing Machine, or simply ask the branch manager for assistance.
- You can benefit from attractive interest rates on your fixed deposit with Mashreq while having liquidity for your day-to-day activities with Mashreq Secured overdraft. Please contact your Relationship Manager for further details.

Competition



Guess the number of functions available on MashreqOnline.

Please send your answers to mashreqgold@mashreqbank.com. The first correct entry will receive a gift.

Correct Answer from October 2010 issue:
What is our newest Mashreq Gold centre?

Answer – Mashreq Gold, Mohd. Saif Niyadi Building, Oud Al Towba, Ali Bin Abi Taleb Street, Al Ain

Mashreq Gold locations

- **Dubai Internet City:** Ground Floor, Mashreq Building, Opposite Building No. 3, Dubai
- **Jumeirah:** Jumeirah Beach Road, Near Union House, Dubai
- **Umm Suquem**– Jumeirah Beach Road, Villa No. 2 (between Al Manara Road and Al Sheif Road), Umm Suquem 1, Dubai
- **EBV:** Showroom G-04 and G-05, Entrepreneur Business Village, Clock Tower, Deira
- **Sharjah:** Ground Floor, Golden Tower, Buhaira, Sharjah
- **Abu Dhabi Main:** Blue Tower Building, Khalifa Street, Near Noor Hospital, Abu Dhabi
- **Abu Dhabi Al Karamah:** Gold, Al Karamah, Street 24, Abu Dhabi
- **Bahrain:** Ground Floor, Bahrain Chamber of Commerce Building, Manama
- **Qatar:** Ground Floor, Hussain Fikri Building (Near Gulf Cinema), C Ring Road, Doha

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mashreq gold

Golden Horizons

Quarter 1 2011

Save. Grow. Enrich lives.

Welcome to 2011! The new year brings with it the welcome promise of an economic recovery across the globe, which you can bring into your portfolios in your ongoing consultations with your Relationship Manager; you can choose whether you want them to be conventional or Sharia'h compliant. Our network of Mashreq Gold centres across the UAE has been updated to offer you convenience, privacy and ambience for your consultations with our Mashreq Gold team. We have a great calendar of new conveniences as well as lifestyle programmes scheduled this year for your use, and

look forward to communicating in more detail as we get closer to launch. It promises to be a great year ahead, and we look forward to growing and achieving success together.



Sachin Patki
Manager, Mashreq Gold

Mashreq wins three awards at the MENA Fund Manager 2011 Performance Awards

As we continue to offer tailor-made propositions that suit all our customers' financial requirements, we are pleased to announce that Mashreq Capital collected the top three awards at the MENA Fund Manager 2011 Performance Awards. Our priority is to constantly deliver on our promise, to be convenient and transparent.

Mashreq Al Islami Income Fund was awarded 'Newcomer Fund of the Year Award' for having highest risk adjusted returns amongst other funds within the category. 'Fixed Income of the Year Award' was awarded to Makaseb Income Fund for delivered returns of over 12%, and the 'UAE Asset Manager of the Year Award' was awarded to Mashreq Capital for capitulating exceptional results on its funds.

Please read the article by Mashreq Capital CEO, Abdul Kadir Hussain on page 3.



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Finance in focus – key indicators:

Currencies:

Currency vs USD	Value as of 31 Sep, 2010	Value as of 30 Dec, 2010
GBP	1.5734	1.5609
EUR	1.3598	1.3401
INR	44.974	45.441
JPY	83.516	81.107

Indices:

Index	Level as at 01 Dec, 09	Level as at 01 Jul , 2010
BSE Sensex 30	INR 20,069.12	INR 20,509.09
DFM	AED 1,687.00	AED 1,668.82
Dow Jones Industrial Average	USD 10,788.05	USD 11,577.51
Nikkei 225	JPY 9,369.35	JPY 10,228.92
FTSE 100	GBP 5,548.62	GBP 5,899.94
Hang Seng	22,358.17	23,035.45

Commodities:

Commodity	Level as at 01 Dec, 09	Level as at 01 Jul, 2010
Gold USD/oz	1,307.8	1,419.9
Brent Crude (USD/bbl)	80.57	93.05

Safe and easy 24 hours access to cash with your Platinum Debit Card

Platinum Debit Card from Mashreq Gold is an exclusive offering for our valuable customers that serves as their Mashreq Gold identity and allows access to a host of preferential services at our branches, ATMs, phone banking centres and Mashreq Gold centres. Exclusive benefits and privileges embedded in this Debit Card include:

- Higher cash withdrawal limit of AED 20,000 per day and transaction limit of AED 50,000 per day.
- Free cash withdrawals from over 3,500 ATMs across UAE and over 1.76 million VISA/PLUS ATMs around the world.
- Shop at more than 27,000 outlets in the UAE and 26 million establishments worldwide. The amount is debited directly to your Account in dirhams, irrespective of the currency you spend while shopping overseas.
- No queuing, get priority treatment for teller services at selected Mashreq branches. Please call Mashreq Gold line on 800 4 GOLD (4653) to find your nearest branch.
- Entitlement to offers and promotions from VISA for Platinum Card holders.
- Please call your Relationship Manager or Mashreq Gold line on 800 4 GOLD (4653) for more information on the Platinum Debit Card from Mashreq Gold.

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Mobile banking - fully transactional, secure and free!



Works on...

- All BlackBerry devices*
- iPhone, iPod Touch & iPad devices
- Any java enabled smart phone device**

* BlackBerry OS 4.3 and above **Excluding Motorola

Mashreq Mobile Banking is the only fully transactional application available on iPhone & BlackBerry devices in the UAE

Mobile Banking from Mashreq is now on your iPhone. With a host of services to offer including:

- Account & Credit Card information
- Credit Card bill payments
- Phone (Etisalat & du)
- Salik recharges
- Utility bill payments (DEWA, SEWA & ADDC)
- Money Transfer
- Account Servicing amongst many others

It is also simple and secure, ensuring your banking needs are taken care of from any location you might be.

For free registration, call 800 4 GOLD now or sign on to MashreqOnline

Learn more at <http://www.mashreqbank.com/mobile>

MashreqOnline - your trusted online partner

A simple and secure way to conduct your online banking



Mashreq provides a safer, simpler and more convenient access to your Accounts. You can enjoy greater peace of mind with our enhanced security features while continuing to enjoy the range of services for which you use MashreqOnline, which include:

- Money Transfers
Within your Mashreq Accounts, Local and International 3rd party transfers
- Non-Mashreq Credit Card payments
- Salik recharges
- Utility bill payments (Etisalat, du, DEWA, SEWA & ADDC)
- Open Easy Saver Accounts instantly
- Book Fixed Deposits and MashreqMillionaire certificates
- Register and manage eStatement subscriptions
- Pay your children's school fees

To create your MashreqOnline User ID and Password now, visit <http://www.mashreqbank.com>

For any further support, kindly call 800 4 GOLD

Mashreq Capital (DIFC) Ltd

Mr. Abdul Kadir Hussain has been the Chief Executive of Mashreq's DIFC entity, and also runs the Asset Management business at Mashreq Capital. Mashreq Capital's primary lines of business are Asset Management and Brokerage within the DIFC. They also manage a regional bond fund and a Shariah-compliant Fixed Income fund along with Mashreq Al Islami.

Mr. Hussain set up the first Fixed Income Hedge fund within the DIFC which invests globally in emerging economies.

Prior to joining Mashreq Capital, Mr. Hussain was a Managing Director at Credit Suisse, where he was involved in various roles including proprietary trading and fixed income research. He spent 6 years in Asia during and after the Asian financial crises, and was voted best High Yield Analyst in Asia by both FinanceAsia magazine and The Asset Magazine for 3 years running between 2001-2003.



Mr. Hussain has an Undergraduate Degree from Wharton and an MBA from the Anderson School at UCLA. He has also been a registered CFA for the past 14 years.

Investing in Middle East

The region's economic fundamentals are improving and we believe will continue to improve into 2011. Driven by an increase in consumption, a renewal of some core infrastructure projects, stable to higher energy prices and a strong emerging market growth picture, we believe real GDP growth rates in the overall GCC region could be over 5% in 2011, up from around 4.5% in 2010.

Over the short term, both regional and global markets will be driven by three main factors: the success of the QE2 process in the US; the ability of the Eurozone to tackle the debt problems of the peripheral countries; and China's ability to successfully cool its economy down. In our view, the European crises will be with us for a while and though it may cause some short term turbulence every now and then, overall we feel that the MENA region and emerging markets in general, will de-couple from this crises. For the near term, the success of the QE2 process and China's tightening actions will likely have more telling impacts on our region. We are confident that the US will do whatever is needed to re-start its economy and that China will be successful in cooling its economy down without causing too much turbulence in global markets. As such, over the short term, while volatility will be high, we would most likely be buyers on dips for both equities and regional bonds. For the bond markets, we think it will become increasingly important to hedge out interest rate risk particularly towards the 2nd quarter of next year and beyond.



In long term approach, the outlook for MENA and other emerging markets is positive. At this point in time, the prospect of a global competitive currency depreciation contest is beginning to loom, and all efforts aimed at keeping emerging market currencies from appreciating significantly will create strong tailwinds for risk assets in these markets. As inflation accelerates in the emerging world, the lure of commodities and energy is expected to only increase. MENA being a commodity-rich region with a favourable demographic profile, reasonable valuations and poor relative performance within the emerging market universe, is likely to be an alpha generator for emerging market investors in 2011 and beyond. Given the short term uncertainty about US economic performance, volatility is likely to remain high. Within the MENA region, Saudi, Egypt and Qatar are likely to be the better performing markets.