

WARNING

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Emirates NBD CNY80 mm 10-year Fixed Rate Notes

Summary of Terms & Conditions

29 July 2019

Issuer	:	Emirates NBD (“Issuer”).
Issue	:	CNY 80 mm Fixed Rate notes, to be issued under the issuers Euro Medium Term Note Programme
Issuer's Ratings	:	A3 (Moody's) / A+ (Fitch)
Issue-specific Ratings	:	A3 (Moody's)
Arranger & Lead Manager	:	Standard Chartered Bank
Status	:	Senior, unsecured, unsubordinated.
Trade Date	:	29 July 2019
Issue Date	:	5 August 2019
Maturity Date	:	3 August 2029
Coupon	:	4.116% p.a. payable quarterly in arrears
Coupon Payment Dates	:	The first Coupon Payment Date is 3 th November 2019. Each subsequent Coupon Payment Date is on the 3 th February, May, August and November of each year with the Maturity Date as final Coupon Payment Date, subject to adjustment in accordance with the Modified Following Business Day Convention. Short First Coupon.
Issue Price	:	100.00%
Redemption Price	:	100.00%
Day Count Fraction	:	Act/365 (Fixed)
Business Day Convention	:	Modified Following, adjusted
Business Centre(s)	:	London and Hong Kong
Denomination	:	CNY 800,000 with integral multiples of CNY 800,000 in excess thereof
Clearing System	:	Euroclear / Clearstream
Listing	:	Luxembourg
Governing Law	:	English Law

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