



A CASE STUDY -
FULL SERVICE WORK FOR
A LARGE RETAIL BANK

OUR WORK FOR COMMERCIAL BANK OF QATAR

NOVEMBER 2025

acuity
change the language

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01

An overview of our 25-year service for the financial industry

For over two decades, we have created communication solutions for the financial industry, from strategic branding initiatives, time-critical investment funds to highly effective integrated campaigns.

Business insight. Creative flair.

01 - SOME FINANCIAL BRANDS WE HAVE DESIGNED



Abaad Real Estate
Abu Dhabi Investment House
Archstone
Ahli Bank Oman
Ahli Bank, Qatar
Al Salam Bank
Al Matrook Holdings
Al Meer Group
Al Noor Supermarkets, Oman
Aljazeera Supermarkets
Alosra Supermarkets
American University of Bahrain
Amwaj Islands
Arcapita
Arbah Capital, KSA
Archstone Real Estate
Apex Real Estate
Bahrain Gasoline Blending
Bahrain Government
Bahrain Seaports
Bahrain Marina
Bank ABC
Bank of Baghdad

Bank of Bahrain & Kuwait
Bareeq Al Ritaj Real Estate
BIBF
BIGC
BMMI Group
Box It Restaurants
Burgan Bank
Capital Management House
City View Real Estate
CBI Dubai
Central Bank of Bahrain
Commercial Bank of Qatar
Diners Club, Qatar
Dilmunia
Durrat Marina
Durrat Al Bahrain
Edamah
Education City Golf Club
Enhance, Oman
Eskan Bank
Esterad, Amwaj Beachfront
First Energy Bank
First Leasing Bank

Fontana Towers
Future Telecoms, Kuwait
Ghana Commercial Bank
Global Sourcing & Supply
Gulf Business Machines
Gulf Finance House
GFH Capital
Gulf Hotels Group
Gulf International Bank
Gulf One Bank
Harbour Row, GFH
Ibdar Bank
IDworks Interior design
IFAN maritime
Instrata Capital
International Investment Bank
Investcorp
Ithmaar Bank
Ithmaar Development Co.
Khaleeji Bank
Knight Frank
Koheeji Contractors
Kuwait Finance House

Menas
Muntaza Supermarket
My Deli
Naseej
Nass Group
NCB Capital
QInvest, Qatar
Royal Ambassador
Royal Golf Club
Riffa Palms
SICO Investment Bank
Syria Gulf Bank
Technicas Reunidas
Thejo Hatcon
United Finance, Oman
Zain Bahrain

02

Brand and promotions for Retail Banking

Our work in branding and subsequent marketing of some of the region's largest retail banks started over two decades ago with a deep commitment to Commercial Bank of Qatar. We started working with the Bank in the year 2000 - and continue to work with them to this day.

Branding and full-service promotional solutions for customer-focused retail finance clients

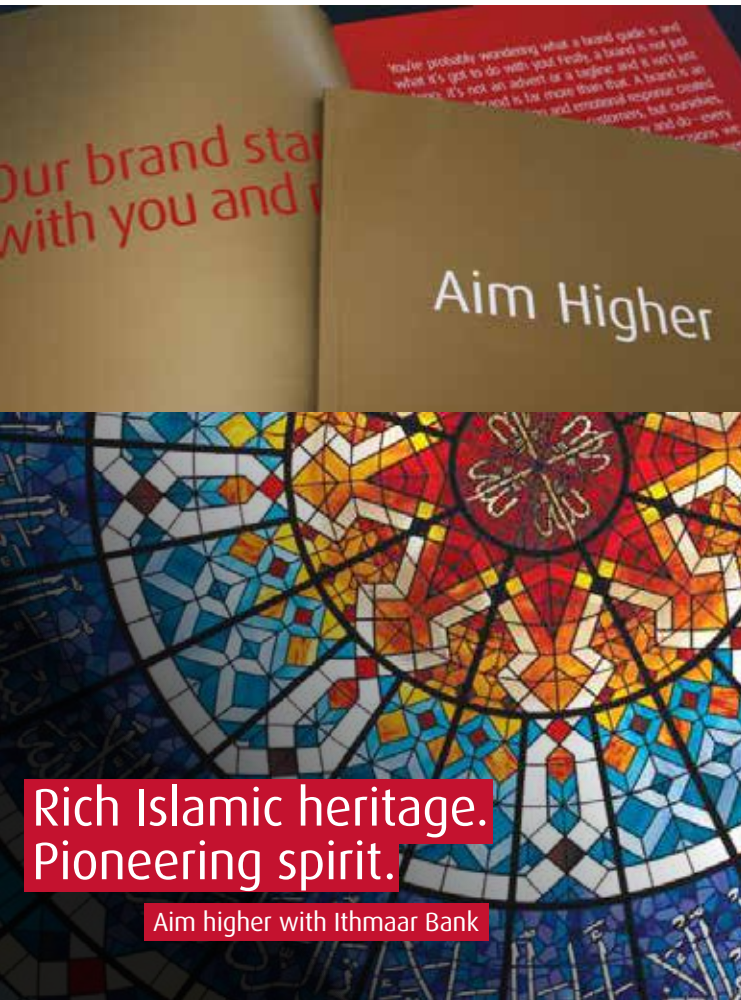
- **Full agency solution** from branding to tactical and promotional, above and below the line.
- We have conducted many **high profile branding and total communications projects** for retail banks across the GCC and MENA, advising on business and brand strategy, implementing the systems required and following through by providing full services in marketing and integrated communications.
- Retail banking services include **network and customer segmentation strategies**, high net-worth marketing, tactical and promotional marketing.
- **Highly experienced** in credit card segmentation and marketing; customer loyalty programmes; retail network strategies; customer information collateral.
- **Branch-specific communications** include customer journey mapping; information display; signage, way-finding and merchandising.
- High capability in **signage, way-finding and environmental design** ensures that the brand is fully integrated to physical space.
- **In-depth communications audits** create clarity and inform subsequent work.
- Development of **underlying brand and business strategy** includes positioning statement and clearly defined vision and aspiration principles.
- **Strategic HR programmes** ensure that stakeholders and staff are trained and fully aware of brand and/or service values.

O2 - RETAIL BANKING IN GENERAL



Brand strategy for Ghana Commercial Bank was promoted in a Staff Guide to educate all stakeholders and help create brand ambassadors.

Full rebrand of Burgan Bank in Kuwait with all merchandising material and promotional launch marketing. Ghana Commercial Bank annual report.



Brand collaterals for Ithmaar Bank demonstrate the underlying tag-line and a distinctive typographic style for collateral.

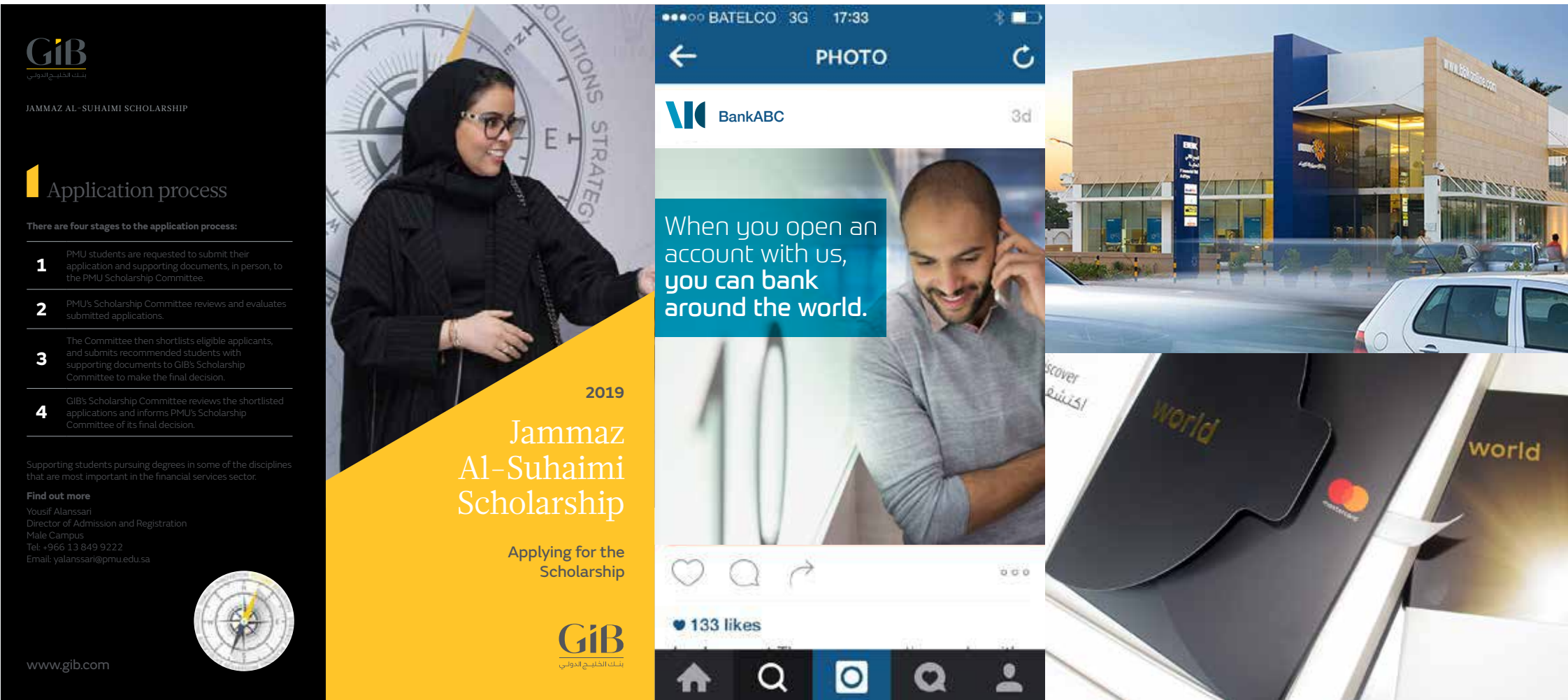


Advertising campaign for Ahli United Banking Group.



A range of Bank of Baghdad retail banking brochures produced in English, Arabic and Kurdish, produced as part of our integrated agency services.

O2 - RETAIL BANKING IN GENERAL



A range of internal and external collaterals for GIB, both HR and customer focused.

Instagram story and general social media templates for Bank ABC.

Strategy and new brand for BBK, Bahrain involved the creation of a new 'financial mall' building.

Launching Mastercard World for Ithmaar Bank, Bahrain.

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Constructing Private Bank images

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Repeating pattern - Sadara

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Sadara megagraphics

Sadara brand panels

Sadara display systems

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Retail brochure grid - English

Retail brochure grid - Arabic

Retail brochure - interior lock up

Retail DL leaflet - English

Retail DL leaflet - Arabic

Sadara brochure grid

Sadara brochure grid - Arabic

Sadara DL leaflet - English

Sadara DL leaflet - Arabic

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Private brochure grid - Arabic

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Private Bank letterhead

Private Bank business card

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A4 forms

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Advert grid - Base area

Retail grid - Landscape English

Retail grid - Landscape Arabic

Retail grid - Portrait

Retail billboard - English

Retail billboard - Arabic

Retail grid - Announcement ad

Retail grid - Condolence ad

Retail grid - Partner branding

Sadara grid - Landscape

Sadara grid - Portrait

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Sadara billboard - Arabic

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Private Bank grid - Portrait

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Landscape grid - Arabic

Portrait grid - English and Arabic

Pop up banner

03

Full service agency for Qatar's fastest growing retail bank

We were retained for many years to provide a full agency service to Commercial Bank. Our work ranged from strategic branding and communications for the bank itself and its Sadara premier, Private, Islamic and NRI divisions, to all tactical and promotional campaigns.

Additionally, we developed all wayfinding signage systems and interior merchandising for the bank's growing branch network, consulted on card marketing to the UHNW segment and launched various loyalty programmes.

And helped the bank at a corporate level to move to its new headquarter building in Westbay.

We have worked continuously with Commercial Bank of Qatar since re-branding the bank back in the year 2000. We created a massive amount of work ranging from segmentation strategies, launch of Sadara, Private and Investment banking through branch refurbishment, cards marketing, and all forms of customer communication including tactical and promotional advertising campaigns.

- Introduced to CBQ in 1999 through our work with MAN Investments creating locally sponsored investment fund documentation – also for Ahli United, Burgan Bank and Bank Muscat. Annual report 1999 was our first job for Commercial Bank.
- Re-branded the bank in 2000. This work covered the brand, vision and strategy aspects and the implementation was conducted across every item of collateral across the network, involving some 150 jobs across a broad spectrum of requirement - with a staff of four.
- Refreshed the branch network, working alongside FDP architects, London (subsequently have collaborated with them on four other retail banking rebrands). Our role was in creating all of the in-branch merchandising systems, mega-graphics, interior and exterior signage systems.
- Way-finding signage - across entire branch network and new-build head office tower in Westbay.
- Involvement in network strategy – location of branches.
- Audit of brand in use / customer touch-points at all branches both prior to and post rebrand.

البنك التجاري Commercial bank



قطر مصدر إلهامنا



- Brand identity guide development.
- Staff brand guides and training systems (staff as first brand ambassadors).
- Developed the slogan “Inspired by Qatar” to counter perceptions that the new identity / bank was ‘international’ rather than Qatari.
- Developed sub branding for Commercial Bank Islamic, again with all collateral and full implementation. Launched Islamic banking and then strategised on closure due to Central Bank directives.
- Segmentation Strategies: We developed strategies for customer segmentation, then launching Sadara (Premium), Private Banking and Investment Banking – each with environmental look and feel and each with design identities / guides.
- Created all collateral, both core and promotional/tactical.
- Developed websites for the Bank and its segments - Sadara, Private and Investment.
- Credit cards marketing: Card segmentation strategies, Credit Card designs, All tactical and promotional cards marketing. All support collaterals.
- Consulting work on possible rebrand for Sharjah head-quartered, United Arab Bank (UAB) including brand/branch audits.
- Created ‘Accolades’ material – credit card rewards programme (mass).
- Created ‘Limited Edition’ credit card rewards programme (UHNW) and created case-bound book of reward items.
- Launch of new credit cards such as Diners Black and Visa – aimed at HNW – a twin card offer, with presentation box for distribution.

- Campaigns for Visa Card (Summer Olympics for example) to increase seasonal card use/spend.
- Various campaigns for Diners Card, launching global 'belong' campaign to Qatar market.
- Various e-marketing initiatives.
- Various corporate videos for the bank.
- Various work in way-finding and systems for Bank's new Head Office in Westbay.
- Initiatives in creating calligraphy in-branch and on collateral to 'localise' the bank in response to perception that they 'were international' (due to very clean branch interiors and lack of Arabic).
- Brand design and collateral for several editions of CBQ sponsored 'Qatar Masters' golf tournament and 'Moto-GP'.
- Assisted the Bank in closing its Islamic segment (with various customer communications) following Central Bank requirement that conventional banks could no longer offer an Islamic service.
- Launched NRI service and created all collateral.
- Developed a 'Welcome to Qatar' initiative to capture NRI and other expat customers before arrival in Qatar. A pre-established account and debit card on arrival.
- Investor Relations - All Annual Reports and financial reporting adverts since 1999.
- And much more...

O3 - ORIGINAL BRAND MANUAL



O3 - BRANCH REFURBISHMENT MEGA-GRAPHICS



A major branch refurbishment required us to develop Arabic calligraphy for banners with branches, to help position the bank as essentially 'local' but with international calibre of services and products. This work saw the creation of calligraphy that reinforced

the Bank's positioning of being "Inspired by Qatar" and "Living here with you" which was created by us. This was boosted through the use of mega-graphics across the branch network.



قطر هم صدرك الممنا

Inspired by Qatar

نعم لك معانا

Working here together

نتجائش معكم

Living here with you

نسأعذك على النجاح

Helping you succeed - Sadara use only

إدارة شؤاتك

Managing your wealth - Private banking
use only

03 - LARGE-SCALE IN BRANCH GRAPHICS



03 - CALLIGRAPHY AND NATIONAL FLAG ON BANKING COLLATERAL - DUAL LANGUAGE






03 - STATIONERY

رقم الحساب Account No.			التاريخ Date		
اسم الحساب Title of account			شركات Corporate		
			أفراد Retail		
Please prepare the above chequebook(s) and send it by registered mail to my / our PO Box as stated in your records against the captioned account			عدد دفتر / دفاتر الشيكات المطلوبة Number of chequebook(s) required		
المفوض بالتوقيع Authorised Signatory			يتم تزويد دفتر الشيكات أعلاه وإرسالها بالبريد المسجل إلى / سبوتلي / سبوتلي في صندوق البريد الموضح بمقتضى ما على الحساب المذكور		
			الاسم Name		

The Commercial Bank of Qatar (Q.S.C.)
 PO Box 3232, Doha, State of Qatar
 Telephone: +974 4449 0000
 Fax: +974 4449 0070
 www.cbq.com.qa

البنك التجاري القطري (ش.م.ق.)
 ص.ب. 3232، الدوحة، قطر
 هاتف: +٩٧٤ ٤٤٤٩ ٠٠٠٠
 فاكس: +٩٧٤ ٤٤٤٩ ٠٠٧٠


 البنك التجاري
Commercial bank

Draft payable in (Country)		التاريخ Date	
In Favour of			
Amount of Cheque			
Draft Number	Rate	QR	
The undersigned confirms having purchased and received from you the cheque described above, and agrees that this purchase is made subject to the conditions stated on the reverse side hereof.		Airmail Charges	QR
Purchaser's Name		Handling Charges	QR
Address		Total	QR
Telephone			
Signature			

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 **البنك التجاري**
Commercial bank

نوع الحساب Account Type
رقم الحساب Account Number
تاريخ الكشف Statement Date
الفرع Branch
العملة Currency
صفحة رقم Page Number

الرصيد	إيداع	سحب	تاريخ الاستحقاق	البيضاح	تاريخ القيد
Book Balance	Credit	Debit	Value Date	Narrative	Post Date

قَطْرَةُ الْمَنَانَا

البنك التجاري
Commercial bank

التاريخ _____
Date

المستفيد _____
Payee

الرصيد المنقول _____
Balance B/F

إيداعات _____
Deposit

الاجمالي _____
Sub Total

مبلغ هذا الشيك _____
Amount of this cheque

السحب من _____
Others/ATM withdrawals

الرصيد المتبقى _____
Balance C/F

شيك رقم
Cheque Number

024853

شيك رقم
Cheque No. _____

التاريخ
Date _____

أو لحامله
Payee _____

مبلغ _____
The sum of _____

رقم
QAR

يرجى عدم الكتابة أو الختم تحت هذا المكان

Signature _____

التوقيع

NCR Systemedia 55405/09/2010

البنك التجاري القطري (ش.م.ق.)
 PO Box 3232, Doha, State of Qatar
 Telephone: +974 4449 0000
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البنك التجاري
Commercial bank

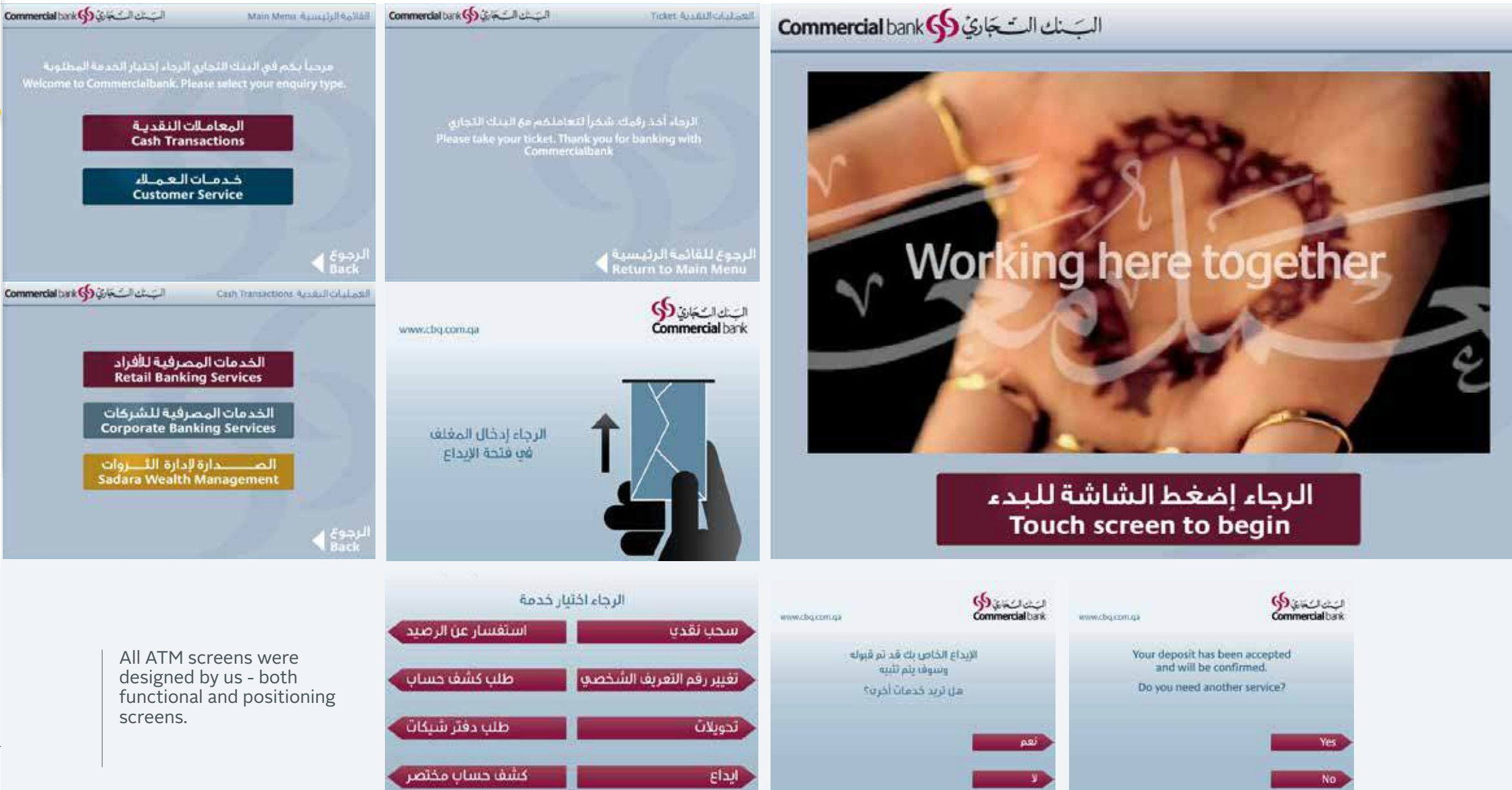
ص.ب. ٣٢٣٢، الدوحة، قطر
 هاتف: +٩٦٤ ٤٤٤٩ ٠٠٠٠
 فاكس: +٩٦٤ ٤٤٤٩ ٠٠٧٠

024853

01 || 0000110930511 || 2311150 || 024853 ||

We created every single item of collateral within the bank. This ranged from core stationery to banking forms, cheque books, statements, letterheads, memo slips and much more. Hundreds of items, covering core banking and then implemented across Sadara premium banking, Private and Investment banking and Islamic banking.

O3 - QMATIC DESIGNS FOR ALL RETAIL ATM SCREENS



All ATM screens were designed by us - both functional and positioning screens.



03 - COMMERCIALBANK ISLAMIC



We launched the Bank's Islamic banking segment, creating the strategic differentiation for it and designing every aspect of its marketing presence.



When the Central bank determined that conventional banks could not offer Islamic Banking, we helped the Bank with the delicate matter of its withdrawal of this service.



Taking banking to the next level

Experience unrivalled financial service

Call 4449 0000 or visit your nearest branch.

البنك التجاري
Commercial bank
الصدارة Sadara



Having created the Sadara Premier branding, we rolled this out to all collateral, tactical and promotional advertising and online marketing.

[Sadara Banking]

Imagine a bank that truly rewards your success

Imagination becomes reality. With highly personalised service from our Sadara relationship managers, luxury lounges in which to conduct your business, plus exclusive benefits and offers, finally there's a bank that recognises and rewards your success. With Commercialbank, everything is possible.

www.cbq.com.qa



Inspired by Qatar, we believe everything is possible

البنك التجاري
Commercial bank
الصدارة Sadara

[Private Banking]

Imagine world class private banking services in Qatar

Imagination becomes reality. With a discrete, professional team of experts dedicated to helping you build, manage, preserve and transition your wealth, our goals are simple: listen, understand and deliver. With Commercialbank, everything is possible.

www.cbq.com.qa

Inspired by Qatar, we believe everything is possible

البنك التجاري
Commercial bank
Private خدمات خاصة

Your time is precious

Never have enough time in the day? Let us take care of your financial details, so you can take care of business.

قطر مصدر الملهام
Inspired by Qatar

The Commercial Bank of Qatar Q.S.C
PO Box 3232, Doha, State of Qatar

Call 4449 0000 or visit your nearest branch
www.cbq.com.qa/private

البنك التجاري
Commercial bank
Private خدمات خاصة

We launched Commercialbank Private and developed all of its advertising and marketing collateral in dual language.



Commercialbank Private branding and environmental applications developed by us.



قطر مصدر الملهام
Inspired by Qatar

The Commercial Bank of Qatar Q.S.C
PO Box 3232, Doha, State of Qatar

Call 4449 0000 or visit your nearest branch
www.cbq.com.qa/private

البنك التجاري
Commercial bank
خدمات خاصة Private



Is your money working as
hard as it could be?



قطر مصدر إلهامنا
Inspired by Qatar

**Call 4449 0000 or
visit your nearest
branch**



www.cbinvest.com.qa

Commercialbank Investment Services were set up as a separate division within the Bank but with services offered to both Sadara and Private Banking clients. We created the sub-branding for this and then implemented a full suite of marketing collateral which included outdoor, press and digital channels together with direct mail.

MARCH 2011

explore

intuitive finance

BUILDING A SOLID PORTFOLIO

keep those rates working in your favour

INCREASE YOUR WEALTH

in your 20s, 30s, 40s, 50s...

10 MORTGAGE TIPS

to help you find the best deal

Are your Funds too volatile?

Sizing up your entire portfolio



Expert investment services

Commercialbank brings
you investment services
you can trust –
independent advice and
investment solutions
designed to match your

:Inside
page 4
Our philosophy
page 6
Investment services
page 8
Determining your risk
appetite
page 10
Local opportunities
page 12
International opportunities



03 - TWO CORPORATE VIDEOS FOR DISPLAY THRIUGHOUT THE BANK'S NETWORK



Cb Final brand 1
Unlabeled
20 views

LIKE DISLIKE SHARE SAVE



Cb Final brand 1
Unlabeled
20 views

LIKE DISLIKE SHARE SAVE



Cb Final brand 1
Unlabeled
20 views

LIKE DISLIKE SHARE SAVE



Cb Final brand 1
Unlabeled
20 views

LIKE DISLIKE SHARE SAVE

O3 - TRACKING A FULL DAY - STORYBOARD, SCRIPTING AND PRODUCTION OVERSIGHT



Cb Brand Film 2
upload



Cb Brand Film 2
upload



Cb Brand Film 2
upload
& views



Cb Brand Film 2
upload
15 views



03 - TACTICAL AND PROMOTIONAL CAMPAIGNS - CARD MARKETING

Card marketing was a major focus for the Bank and this required significant tactical and promotional campaigns to be developed for Visa, Mastercard and Diners Cards.

This one was a card-use promotion to win a trip to the London Olympics. There were dozens of others.



03 - PROMOTING UHNW CREDIT CARDS



03 - A CASE-BOUND CATALOGUE OF EXCLUSIVE CARD SPENDING REWARDS



استمتع بعالم من التميز مع البنك التجاري

هل استمتع بجميع مزايا بطاقتك؟ بصفتك عضواً في برنامج المكافآت الحصري، يمكنك اكتساب النقاط عند استخدامك لبطاقتك الائتمانية ومن ثم استبدالها بمكافآت صممت خصيصاً من أجلك. كما يمكنك أن تتمتع بخدمات شخصية رفيعة المستوى ومكافآت مجزية عند استخدامك لبطاقات الائتمان داينرز كلوب بلات و وورلد ماستركارد، بصفتك عضواً مميزاً. ستحظى بمعاملة لا مثيل لها، وسيتم تفضيلك أثناء التسوق والسفر والترفيه وزيارة المطاعم وكل ما يجعل نمط حياتك أفضل. هذا البرنامج المخصص للنخبة يتيح لك الآن فرصة الاستفادة من عروض خاصة فريدة من نوعها، والاستمتاع بمزايا تم اختيارها خصيصاً لتتناسب مع متطلباتك.

ENJOY A WORLD OF PRESTIGE WITH COMMERCIALBANK

Are you making the most of your cards? As a Limited Edition Member, you can use your cards to earn points that can be redeemed towards exclusive rewards as well as enjoying the highest level of personalised services and rewards when you use your Diners Club Black and World MasterCard credit cards. As a distinguished member, you will enjoy unparalleled preferential treatment in shopping, travel, entertainment, dining and lifestyle pursuits. This elite program now allows you the opportunity to enjoy unique special offers and experiences specifically chosen with you in mind.

ابدأ باستخدام بطاقتك اليوم للاستمتاع بمالك التميز.
للحصول على المزيد من المعلومات يرجى الاتصال بمسؤول خدمة العملاء الخاص بك على

011 4449 5666 / 4449 0133 أو زيارة
www.cbq.qa/limitededition

Start using your cards today to enjoy your world of prestige.
For more information, contact your Customer Service Manager
or call +974 4449 5666 / 4449 0133 or visit
www.cbq.qa/limitededition



ادخل عالمياً من التميز مع برنامج المكافآت الحصري لبطاقات داينرز كلوب

MAKE THE MOST OF YOUR DINERS CLUB LIMITED EDITION CARD PROGRAM



البنك التجاري
Commercial bank

O3 - INTEGRATED CAMPAIGN FOR 'LIMITED EDITION'

UNIQUE REWARDS
UNRIVALED PRIVILEGES
ULTIMATE FLEXIBILITY

WELCOME TO A WORLD OF PRESTIGE
LIMITED EDITION

ONLY AVAILABLE IN QATAR AND
EXCLUSIVE TO COMMERCIALBANK



Call +974 4449 5555
www.cbq.qa/dclblack
www.cbq.qa/mca

PRIVATE BANKING

البنك التجاري
Commercial bank

Inspired by Qatar, we believe everything is possible.

New from Commercialbank the exclusive Black card, an gives you twice the spending power, twice the freedom, wherever you go, whenever you need it.

- Direct Club® Black and World MasterCard® Black cards
- The unrivalled of two inward and benefit programmes, offering unrivalled world wide privileges
- Uniquetbank, entertainment and leisure experiences and permissions
- Commercialbank Limited Edition luxury merchandise programme
- Global recognition and flexibility
- Limited membership only



Twice the power
in your pocket



THE LIMITED EDITION

Phone +974 4449 5111
Visit www.cbq.qa/limitededition
Inspired by Qatar, we believe everything is possible

البنك التجاري
Commercial bank

Spring 2013 Edition | Commercial Bank of Qatar Newsletter

Great Indian journey

Great train journeys in India: Remember to pack your Commercialbank Visa, MasterCard or Diners Club credit cards for the extra local incentives and ease of mind.

It's always been easy to explore our home country, no matter how much you have traveled around the world. With the comfort of modern Indian trains, you could be a more vibrant and lively city by spending a creative vacation exploring beautiful India. Go by train, experience the beauty of India in an elegant and comfortable way.

Take a journey to the heart of the Mughals. It is a mesmerizing journey through India. The most beautiful way to see and explore India's heritage is to travel in the luxury of the train. The history of the train in India dates back to the late 19th century when it was first used to transport goods and passengers. Today, it is a symbol of the country's rich cultural heritage and a way to experience the beauty of India in a unique and unforgettable way.

The train is a symbol of the country's rich cultural heritage and a way to experience the beauty of India in a unique and unforgettable way. The train is a symbol of the country's rich cultural heritage and a way to experience the beauty of India in a unique and unforgettable way.

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Spring 2013 Edition | Commercial Bank of Qatar Newsletter

Great Indian journey

Great train journeys in India: Remember to pack your Commercialbank Visa, MasterCard or Diners Club credit cards for the extra local incentives and ease of mind.

It's always been easy to explore our home country, no matter how much you have traveled around the world. With the comfort of modern Indian trains, you could be a more vibrant and lively city by spending a creative vacation exploring beautiful India. Go by train, experience the beauty of India in an elegant and comfortable way.

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Commercialbank of Qatar
Spring 2013

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MANTRA

Commercialbank's Non Resident Indian Newsletter



البنك التجاري
Commercial bank

Inspired by Qatar, we believe everything is possible

Product focus

Membership comes with privileges

Visa Platinum Debit Card

Commercialbank is pleased to introduce the new Qatar debit card - a Visa Platinum Card worthy of your status, and a tool to enable you to acquire well-deserved privileges, including higher transaction limits at ATMs and outlets both locally and internationally.

Positioning itself as more than just an ATM card, the Visa Platinum debit card means that you can now enjoy exclusive special offers and discounts at premium merchants, including the Alkaram Group retail outlets, furniture stores, automobile showrooms, travel agents, dining experiences, fashion retailers, beauty products, outstanding entertainment offers and more.

You can also take advantage of Visa Platinum's global programmes and concierge services.

Using your new debit card with Accolades points ensure you are rewarded more for your spending, with many great opportunities to access the rewards you want.

The Accolades programme is just one part of our commitment to make banking more rewarding with Commercialbank.



Exclusive special offers with privileges at premium merchants.

Credit Cards with Accolades

Commercialbank's Accolades is Qatar's most rewarding credit card programme, exclusive to Commercialbank. With Accolades, you have more flexibility and options to choose your own rewards.

At Gold and Platinum Credit Card members earn Accolades points every time they spend, which they can also redeem for Qantas with Qatar Airways, or use with any partner associated with One World, Star Alliance or Skywards, giving you the flexibility of over 40 airlines worldwide to choose from.

In addition, Accolades is one of the only credit cards in Qatar that allow a customer to redeem his or her points with global hotel chains such as Starwood, Hilton, Hyatt, Intercontinental Hotel Group and Marriott.

Alternatively, Accolades points can be redeemed towards gift vouchers that can be used at other great retail outlets in Qatar, such as Deira, Blue Salon, Safari, Virgin and many more.

With Accolades points you can have a special gift for your family back home. Choose from over 60 top name brands offering a wide range of products including electronics, fashion, jewellery, home decor, toys and many more.

With around 80 partners to choose from, Accolades gives you choice and flexibility to attain the lifestyle you desire.

To find out more about our Accolades partners and discover a world of rewards, visit www.cbq.qa/accolades



*The Accolades rewards programme is available to Platinum, Gold and Silver Credit Card members.

Forward

Welcome

Dear NRI Member,

We are delighted to introduce to you the first issue of the Commercialbank Mantra NRI Newsletter. In these pages you will find a wide range of topics about both Qatar and India of interest. Commercialbank is intended to keep you up to date with the latest developments on everything from economic trends, regulatory changes, travel and lifestyle, to financial services, products and all the latest offers and updates from Commercialbank.

Commercialbank's commitment to providing local and at home solutions to the NRI community is very much evident in all our initiatives. Over the past few years, we have identified and incorporated many important India-based banks to partner and work alongside with Commercialbank, in order to provide a better, more tailor-made banking experience for you.

We are constantly expanding and extending our reach and expertise to serve you more effectively as your NRI Services provider of choice, with new people, partners, products, services, channels, locations and initiatives. We hope you enjoy this NRI newsletter - the first of many to come. We welcome your comments and suggestions on this and any other aspect of our service, so feel free to provide us with your feedback via email to nri@cbq.qa or just call your NRI dedicated number +974 4400 5665 / 0307 / 0218. Your feedback is highly valued.

We thank you once again for choosing Commercialbank and we hope you find our new NRI Mantra newsletter a great read.

Binu Tony
Head of NRI Business

Get more out of your money
NRI services upgraded to meet the needs of Commercialbank members

NRI Services at Commercialbank

The NRI Banking Division within the Retail and Consumer Banking Group has the focused role of establishing Commercialbank as the bank of choice for NRIs in Qatar.

With a view to providing home country banking services here in Qatar, Commercialbank has entered into strategic partnerships with HFC Bank Limited, ICICI Bank Limited, South Indian Bank Limited and Kotak Mahindra International. With a new synergy with these leading Indian private sector banks, Commercialbank is able to offer a basket of world-class services to NRIs in Qatar.

While the Commercialbank products offered to NRI customers are essentially the same as those offered to all customers in Qatar, we are able to provide more personal and complete financial solutions for Indian banking equities, through dedicated NRI services and staff, as well as a suite of India-specific products through our partner banks - a unique proposition from a Qatar bank.

Key advantages to our NRI customers are:

- Personalised services through dedicated NRI staff.
- Online remittance services.
- Access to India based investment products.
- Facilitate account opening in India.
- Facilitate home finance and property search.
- Preferred banking with partner banks, with dedicated Relationship Manager to take care of India requirements.



Shabana Lungeer

No tax on NRI remittance charges

For quite some time, there have been concerns that the Indian government could charge up to a 12% service fee on the paid by Non-Resident Indians remitting money to India, in view of the fact that India has a high level of capital flight and a large current account deficit. However, the Indian government has decided not to impose such a charge on the amount of foreign currency remitted to India.

A spokesperson for the regulator for the bank's 'various' includes transactions to money. After extensive consultation, the regulator has decided not to impose such a charge on the amount of foreign currency remitted to India.

At the same time, it also said that in case any fee or collection charges are levied on the remittance, they may also be taken for the purpose of the person sending the money and the company conducting the remittance to the bank's bank.

Transferring funds from NRI to NRI accounts
NRI customers can now transfer funds from their own Non-Resident Ordinary (NRO) accounts to their own Non-Resident Ordinary (NRE) accounts, through a 'one-stop' facility. The facility is available to all NRI customers who are certified by a Chartered Accountant within a specified limit of USD 1 million in a single financial year. The entire cost of the transfer is borne by the sender.

Issue NRI accounts with Indian residents
As of September 2011, the Reserve Bank of India Board had foreign exchange rules by allowing NRI to hold their own NRI (NRE) accounts, Indian residents and also send for resident accounts.

This would mean that an NRI can hold an NRI (NRE) account in India as a joint account holder on a 'joint or survivor' basis. Through this arrangement, the resident holder will be considered as the sole owner of the NRI in the event of the death of the NRI. It also helps the resident account holder to secure funds needed for the joint account in case of the death of the NRI joint account holder.

Investment philosophies

Commercialbank is pleased to introduce the new Qatar debit card - a Visa Platinum Card worthy of your status, and a tool to enable you to acquire well-deserved privileges, including higher transaction limits at ATMs and outlets both locally and internationally.

Qatar Opportunities

In recent years, Qatar has become an investment destination due to its robust economic performance, despite the ongoing global economic uncertainty. A recent report by Commercialbank Capital (CBQCAP) outlined the opportunities in Qatar, CT and India markets, which have a great potential for growth in the coming years.

Qatar's GDP grew by 14.7% in 2011, and is expected to grow by 6.1% in 2012. Qatar's economy is expected to grow by 6.1% in 2012, and is expected to reach USD 128 by 2022. In order to sustain its development, Qatar is investing in various sectors, including infrastructure, education, health, and social services.

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Commercial Bank set up a new Expat service and signed up customers in their home countries, providing them with an established bank account with credit cards and liquidity on arrival at Doha International airport. This provided a significantly attractive service, gave new arrivals peace of mind and, from the Bank's point of view, secured customers in advance of their arrival.

What did we do? Wrote, designed and produced all of the collateral, translating messaging into foreign languages and running an integrated multinational marketing campaign.

Moving to Qatar?

Discover the bank that understands the expat lifestyle.

Move to Qatar with Commercialbank as your partner, everything is possible.



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Commercial bank
www.cbq.qa/newtoqatar/

Umzug nach Katar?

Entdecken Sie die Bank, die versteht, der Expat Lifestyle.

Wenn Sie nach Katar bewegen Commercialbank als Ihr Partner, alles ist möglich.



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Beweeg na Qatar?

Vind die bank wat verstaan die expat leefstyl.

Wanneer jy na Qatar met Commercialbank as jou maat, alles is moontlik.



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Mudarse a Qatar?

Descubre el banco que entiende el estilo de vida de expatriados.

Cuando usted se muda a Qatar con Commercialbank como tu pareja, todo es posible.



البنك التجاري
Commercial bank
www.cbq.qa/newtoqatar/



03 - COMMERCIALBANK EXPAT SERVICES



We designed outdoor advertising, digital banners in multiple languages, welcome packs, brochures and ATM screens - all geared to promoting the new service - and embracing a new banking segment for the bank.

03 - DINARS CLUB - CARD MARKETING



Copywriting and creative development for the launch and advertising of the new Diners Club 'You Belong' campaign which translated to both Red (Youth) and Black (HNW) segments.



Red card marketing focused on the aspirations of youth demonstrated through adventure travel



03 - DINARS CLUB - CARD MARKETING



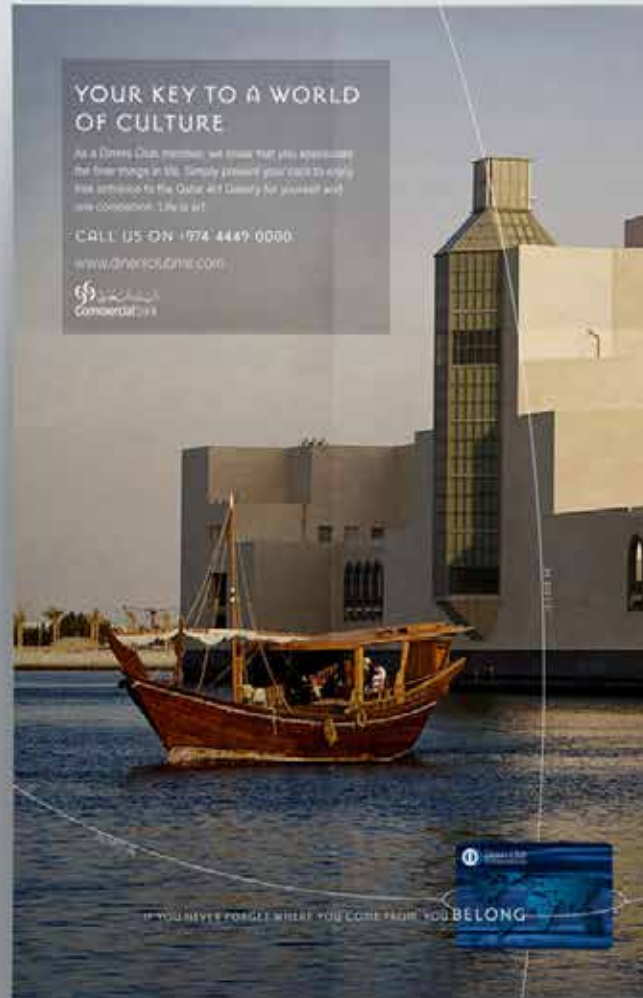
EXPLORE NEW HORIZONS

As a Diners Club member, you earn double QMiles every time you use your card to fly with Qatar Airways. So throw off the towlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover, with Diners Club and Qatar Airways.

CALL US ON +974 4449 0000
www.dinersclubme.com



THOSE WHO EXPLORE NEW HORIZONS BELONG


YOUR KEY TO A WORLD OF CULTURE

As a Diners Club member, we know that you appreciate the finer things in life. Simply present your card to enjoy free entrance to the Qatar Art Gallery for yourself and one companion. 15% is art.

CALL US ON +974 4449 0000
www.dinersclubme.com

IF YOU NEVER FORGET WHERE YOU CAME FROM, YOU BELONG




THE LUXURY OF GOOD FOOD AND COMPANY

Whether you are eating in a traditional Arab pub or dining at a Michelin-grade Japanese restaurant, your Diners Club card is the perfect dining companion. Present your card to enjoy 20% off a wide range of restaurants and different cuisine styles.

CALL US ON +974 4449 0000
www.dinersclubme.com

WHEN A QUICK STOP BELONGS A LONG CONVERSATION, YOU BELONG



SHOP ONLINE IN THE USA AND SHIP TO QATAR WITH DINERS CLUB

البنك التجاري
Commercial bank



WHEN YOU SHOP ONLINE AND SHIP ANYWHERE, YOU BELONG

تسوق عبر الإنترنت من الولايات المتحدة وقم بالشحن إلى قطر عن طريق داينرز كلوب

البنك التجاري
Commercial bank



عند التسوق عبر الإنترنت، يمكنك شحن ما تريد إلى قطر عن طريق داينرز كلوب

IT'S A CONNECTED WORLD OUT THERE, SO SHOP WITHOUT LIMITS

Frustrated by restrictions on shipping some US items to Qatar? Now you can get what you want fast and easy with Diners Club Shipping, with your very own US address and forwarding service.

- Shop online at any US retail or auction site and get the latest technology, fashion, gadgets and more shipped direct to your door
- Free setup fee and premium membership fee for two years for Diners Club members (\$120 value)
- 15% discount on first shipment
- 10% discount on subsequent shipments

To apply, call 4449 0000
www.cbq.qa/DinersClub



إنه عالم متصل هناك، إذا تسوق بلا حدود


هل تشعر باليأس من سبب القيود المفروضة على بعض الشحنات من الولايات المتحدة إلى قطر؟ يمكنك الآن الحصول على ما تريد بسرعة وبسهولة مع شحنات داينرز كلوب، مع عنوان الولايات المتحدة الخاص بك وعناوين خدمات الشحن.


- تسوق عبر الإنترنت في أي من مواقع التجارة أو المزادات في الولايات المتحدة واحصل على أحدث التقنيات والأجهزة والأجهزة من الشحنات مباشرة إلى باب منزلك
- رسوم إعداد مجانية ورسوم عضوية لمدة سنتين لأعضاء داينرز كلوب بقيمة 120 دولاراً
- خصم بقيمة 15% على أول شحنة
- خصم بقيمة 10% على الشحنات اللاحقة

البنك التجاري
Commercial bank



WHEN YOU SHOP ONLINE AND SHIP ANYWHERE, YOU BELONG





You already Belong. But are you making the most of it?

Dear Member,
Save time and money when you purchase items from online US retailers and auctions like Amazon.com and eBay.com, by shipping them with Diners Club Shipping.

Diners Club Shipping
Many US online retailers and auction sites do not ship purchases overseas, charge too much for international shipping, or don't accept international credit cards at all. Eliminate these issues with Diners Club Shipping, powered by MyUS.com - the largest and most trusted package forwarding service in the world.

It's simple - just register online at myus.com/dinersclub and start using your card for online purchases. Send your orders to your MyUS.com US address and it is automatically shipped on to whatever international address you specify, all within 3-4 days!


And as a Diners Club member, you receive additional benefits, including waived setup fee (\$35), free Premium membership for two years (worth \$120), 15% off your first shipment, 10% off all subsequent shipments and more!




Diners Club Shipping is the smarter way to ship.
[Find out more and sign up now.](#)

It's free and easy!

Diners Club

www.dinersclub.com Or call +974 4449 0000

Find us on Facebook 



Win an iPad when you bank online

Simply use our Mobile or Internet Banking services for a chance to win a new iPad every week!

New and existing customers are eligible.



PERSONAL BANKING

البنك التجاري
Commercial bank

Inspired by Qatar, we believe everything is possible

كافة المعاملات المصرفية بين يديك

قم بالتسجيل بخدمات البنك التجاري المصرفية عبر الجوال والإنترنت واحصل على فرصة الربح بـ iPad جديد ورائع! ضاعف فرص الفوز مع الاستخدام - مع كل عملية دفع أو عملية تحويل عبر الإنترنت أو باستخدام هاتفك الذكي توهلك للدخول في عملية سحب أخرى اسبوعياً. أسرع الآن - يتم إدخال الأسماء بشكل إسبوعي، مع ثمانية iPads للفوز بها.

من خلال المعاملات المصرفية عبر الجوال والإنترنت يمكنك القيام بما يلي:

- التأكد من أرصدة حساباتك وبطاقاتك الائتمانية
- الإطلاع على ملخص معاملاتك عبر بطاقتك الائتمانية وحساباتك
- دفع فواتير بطاقة الائتمان
- القيام بالحوالات المحلية والخارجية
- طلب دفاتر شيكات
- دفع أقساط التأمين، رسوم عضوية النادي، الرسوم المدرسية وغيرها
- دفع فواتير كهرباء
- دفع فواتير كيوتل بشكل فوري
- تعبئة رصيد هلا وبطاقات مسبقة الدفع لجوالكم
- الحصول على أحدث عروضنا
- التقدم للحصول على منتجات أخرى، وغيرها كثير....

ابدأ الآن

للحصول على تطبيقات الجوال يمكنك تحميل "CBQ Mobile" من آبل أو ستور أو بلاك بيري وورد أو جوجل بلاي الخاص باندرويد وذلك حسب الجوال أو الجهاز الذي تستخدمه.



للاشتراك بخدمة المعاملات المصرفية عبر الجوال:
أرسل الرسالة النصية القصيرة "موبايل" إلى الرقم ٩٢٦١١
للاشتراك بخدمة المعاملات المصرفية عن طريق الإنترنت:
<https://cbonline.cbq.com.qa>

لمزيد من المعلومات يرجى الاتصال على ٤٤٤٩ ٥٨٨٨

إبحثوا عنا على Facebook
www.facebook.com/CommercialbankQatar



Win an iPad when you bank online

Simply use our Mobile or Internet Banking services for a chance to win a new iPad every week!

New and existing customers are eligible.

فرصة الفوز بجهاز iPad مع معاملاتك المصرفية الإلكترونية

ببساطة قم باستخدام خدمات البنك التجاري المصرفية عبر الجوال والإنترنت لفرصة الفوز بـ iPad جديد اسبوعياً!

مؤهّل لجميع العملاء الحاليين والجدد.

Download CBQ Mobile now from App Store, BlackBerry App World, and Google play.

للحصول على هذا العرض الجديد، اتصل على ٤٤٤٩ ٥٨٨٨ أو قم بزيارة www.cbq.qa

To apply now, call 4449 5888 or visit www.cbq.qa

Valid until 24 January 2013. Draw will be held on 31 January 2013.

العرض ساري لغاية ٢٤ يناير ٢٠١٣. يرجى التسجيل في ٣١ يناير ٢٠١٣.

PERSONAL BANKING

كل شيء ممكن تحقيقه. افكر مصدر الامكانات
Inspired by Qatar, we believe everything is possible

البنك التجاري
Commercial bank



Use your card and win a flight with Commercialbank

Be one of five lucky winners to land a free flight monthly!



Just use your Commercialbank Classic Visa card before 6 June 2012 to be entered to win one of five return economy class flights every month! Every transaction worth QR 200 in Qatar gets you one entry and every transaction overseas gets you two entries into the lucky draw.

Terms and conditions apply – visit www.cbq.com.qa

البنك التجاري
Commercial bank

Inspired by Qatar, we believe everything is possible

ضعف المرونة. ضعف الخيارات.
Double the flexibility. Double the freedom.



Accolades

Twice the spending power and 2,000 bonus Accolades Points* with Commercialbank's new Diners Club and MasterCard Titanium package.

2,000 Accolades Points can get you:

- 3,000 Qmiles – Equivalent to a one way ticket** to Dubai
- QR 200 gift voucher from Blue Salon, Damas and many more

[Click here](#)

ضاعف القدرة الشرائية و ٢,٠٠٠ نقطة أكوادز مع باقة داينرز كلوب ماستركارد التيتانيوم الجديدة من البنك التجاري.

- ٢,٠٠٠ نقطة أكوادز تعادل:
- ٣,٠٠٠ كيلوميلز تعادل تذكرة ذهاب إلى دبي
- قسيمة هدايا بقيمة ٢٠٠ ر.ق. مقدمة من الصالون الأزرق، داماس والعديد

[انقر هنا](#)

CREDIT CARDS

كل شيء يمكن تحقيقه. قطر مصدر إلهامنا
Inspired by Qatar, we believe everything is possible

البنك التجاري
Commercial bank



تمتع بعائدات أعلى على أموالك

فائدة تصل إلى ٦,٥٪ سنوياً لمدة ١٢ شهراً*

وديعة جديدة بسعر فائدة معوم من البنك التجاري
إقترض ما يعادل ١٠٠٪ من قيمة وديعتك

* تسري الشروط والأحكام

Accolades was a credit card rewards programme for mas-market credit cards. It sought to boost card use through promoting a collection of products that could be redeemed against points earned on spend. It was one of the first such campaigns regionally.

We photographed and created a large catalogue of products and then promoted this to Commercialbank customers through bursts of integrated campaign over print, outdoor and digital media.

Introducing Accolades

Commercial Bank's credit card rewards program



البنك التجاري
Commercial bank

كل شيء يمكن تحقيقه، فطر مصدر الإلهامنا
Inspired by Qatar, we believe everything is possible



Welcome to Accolades

Commercialbank's credit cards rewards program where you can earn and redeem points fast for a whole host of exclusive rewards.

Accolades rewards programme

The programme that gets you earning points fast to enjoy a host of exclusive rewards. What would you like to redeem today?

Enter the world of amazing possibilities, enriching experiences and an unrivalled selection of rewards with the Commercialbank Accolades Rewards Programme, from the bank where everything is possible.

Accolades is a built-in feature of Commercialbank Visa Platinum, Visa Gold, MasterCard Gold and Diners Club cards, so you automatically start earning Accolades points whenever you use one of these cards for your purchases.

If you are not a current card holder but want to start benefiting from Accolades, you can apply for a card at www.cbq.qa, in any Commercialbank branch or by calling +974 4449 0000.

البنك التجاري
Commercial bank

Accolades

Earn points as you spend

There truly is something for everyone in our rewards programme, including:

- Great travel rewards including free airline tickets, discounts on thousand of hotel rooms, adventure excursions, travel escapes and vouchers
- Wide selection of lifestyle products including electronics; jewellery; watches; sporting equipment; home furnishings and more
- Health and sports club memberships
- Fine dining, food and beverage, restaurants and café discounts
- Gift vouchers and special offers to suit all tastes
- Design your own reward for complete flexibility

If you're a dedicated Commercialbank card user, you could ultimately earn a Mini Cooper, a Jet-Ski or even luxurious diamond jewellery!



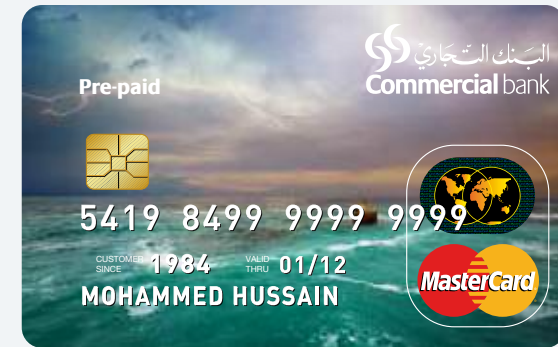
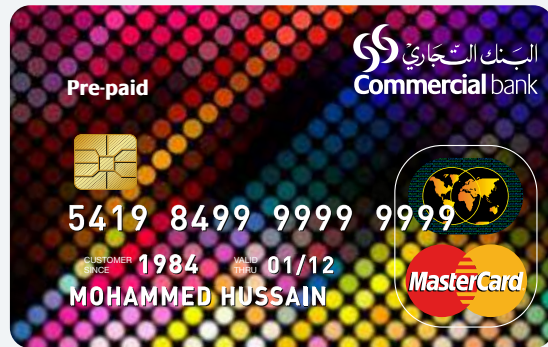
• Commercialbank Accolades Rewards

Commercialbank Accolades Rewards • 5

O3 - MULTIPLE CREDIT CARD DESIGNS AND STRATEGIC DIFFERENTIATION

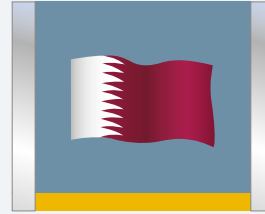


03 - A WIDE VARIETY OF PROMOTIONAL CARD DESIGNS FOR DIFFERENT SEGMENTS

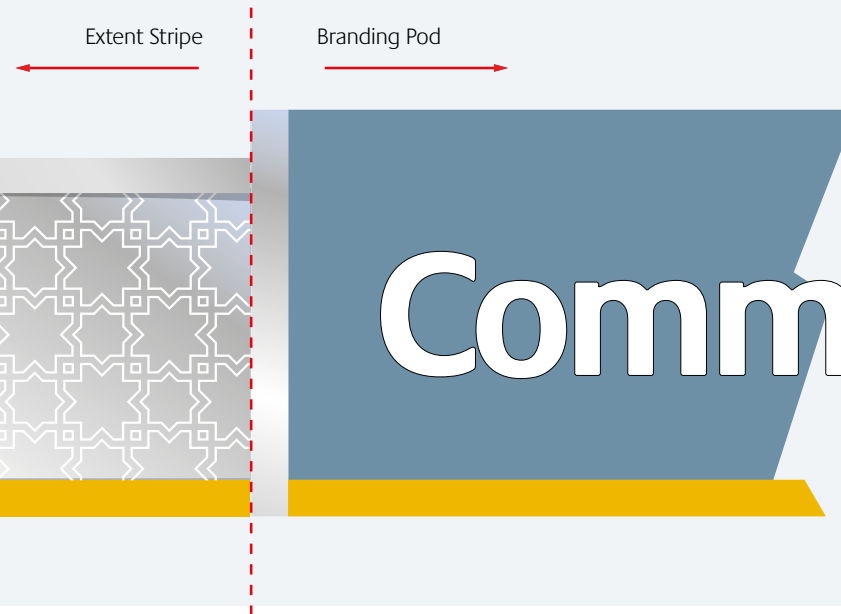


03 - FULL WAYFINDING AND EXTERNAL SIGNAGE DESIGNS

Branding pods



Extent stripe



7	V
Prayer Room	غرفة الصلاة
6	٦
Sales (Consumer Banking Group)	دائرة المستهلكين المصرفية
Sales (Cards Group)	دائرة بطاقة الإئتمان
5	٥
Retail Collections	دائرة التجزئة
Premises	دائرة العقارات
Change Management	دائرة تغير الإدارة
Special Projects	دائرة المشاريع الخاصة
4	٤
Human Resources	دائرة الموارد البشرية
Training	دائرة التدريب
3	٣
Information Technology	دائرة نظم المعلومات
2	٢
Data Centre	مركز البيانات
1	١
Corporate Cards	دائرة بطاقات الإئتمان التجارية
Retail Cards	دائرة بطاقات الإئتمان الشخصية
Business Operations	دائرة العمليات التجارية
M	ل
Trade services	دائرة الخدمات التجارية
G	٩
Reception	الإستقبال

total height
body height
Cash Deposit
الإيداع النقدي
ascender line
1X
baseline
descender line
0.75X

الخدمات والحلول
Services and Solutions
2X
الإيداع النقدي
السحب النقدي
الإستفسار عن الرصيد
كشف الحساب
خدمات الرقم السري
1.5X
cash deposit
1X
cash withdrawal
balance enquiry
statements
PIN services

Arabic leading
baseline
ascender line
الإيداع النقدي
السحب النقدي
0.75X
English leading
baseline
body height
Cash withdrawal
Cash deposit
1X

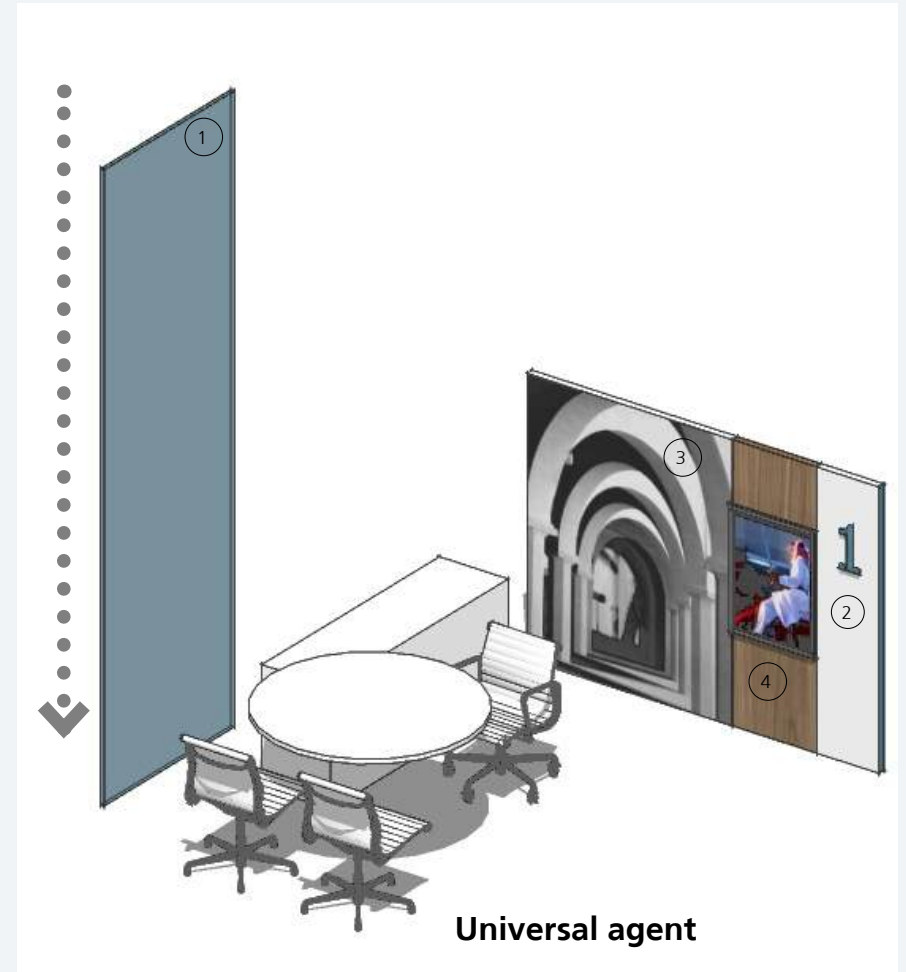
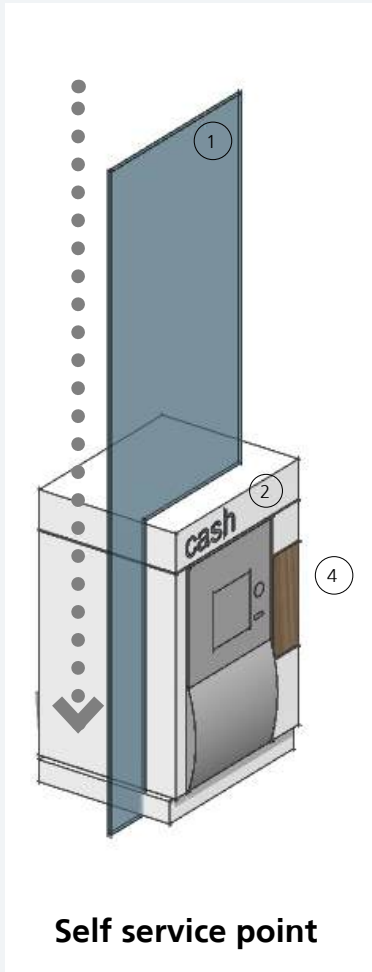
O3 - HEAD OFFICE WAYFINDING SIGNAGE



O3 - REDEVELOPMENT OF BANKING HALLS AND INTRODUCTION OF RELATIONSHIP BANKING

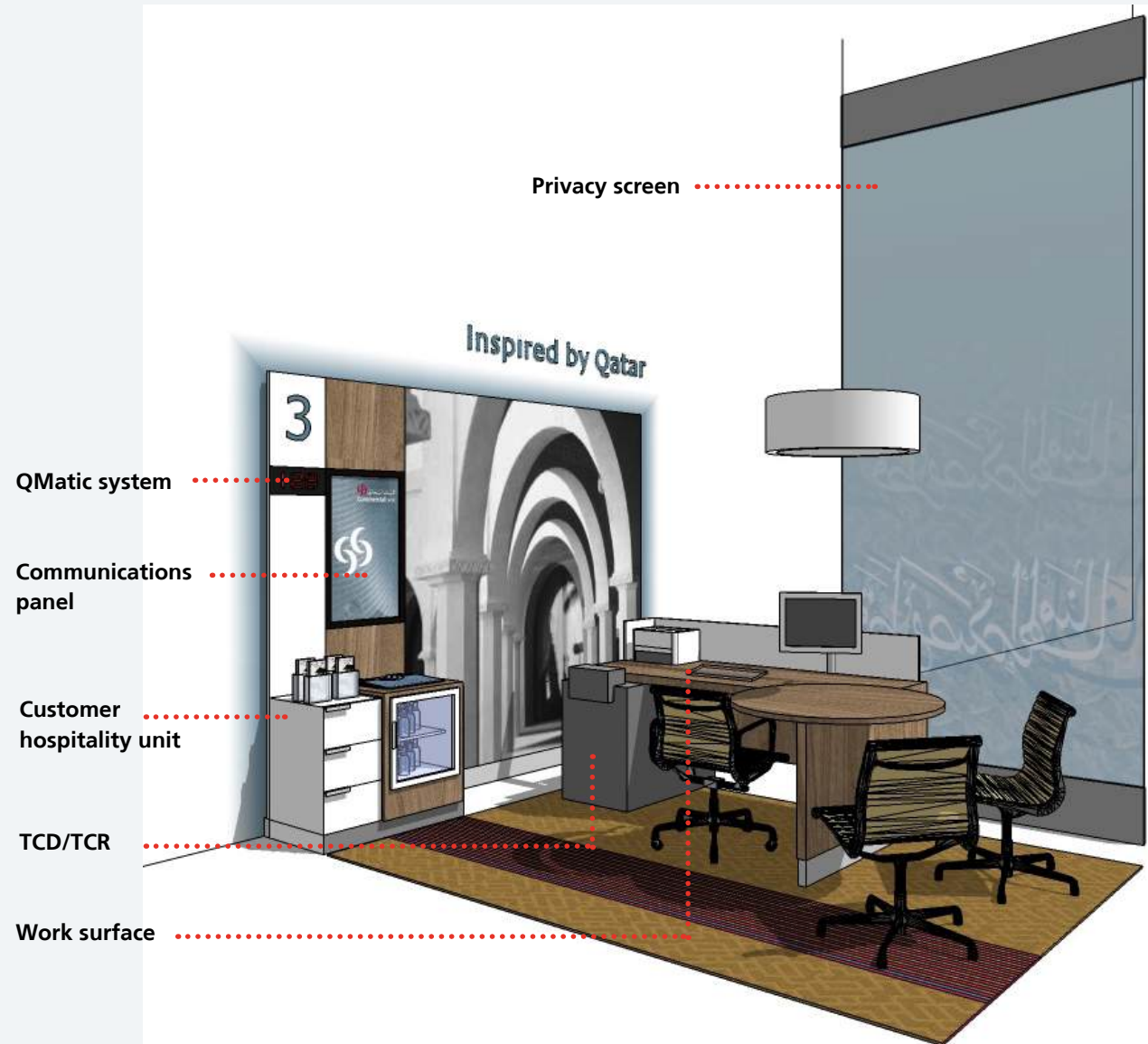


- ① **Brand** Vertical blue element indicates arrival at a service position (ie. self service, universal agents)
- ② **Orientation** Signage clearly indicates zone and selection of services
- ③ **Culture** Large scale graphics or artwork positioned behind universal agent promote Qatari identity
- ④ **Products & services** Promotional material and screens are placed within a timber panel encouraging customer interaction



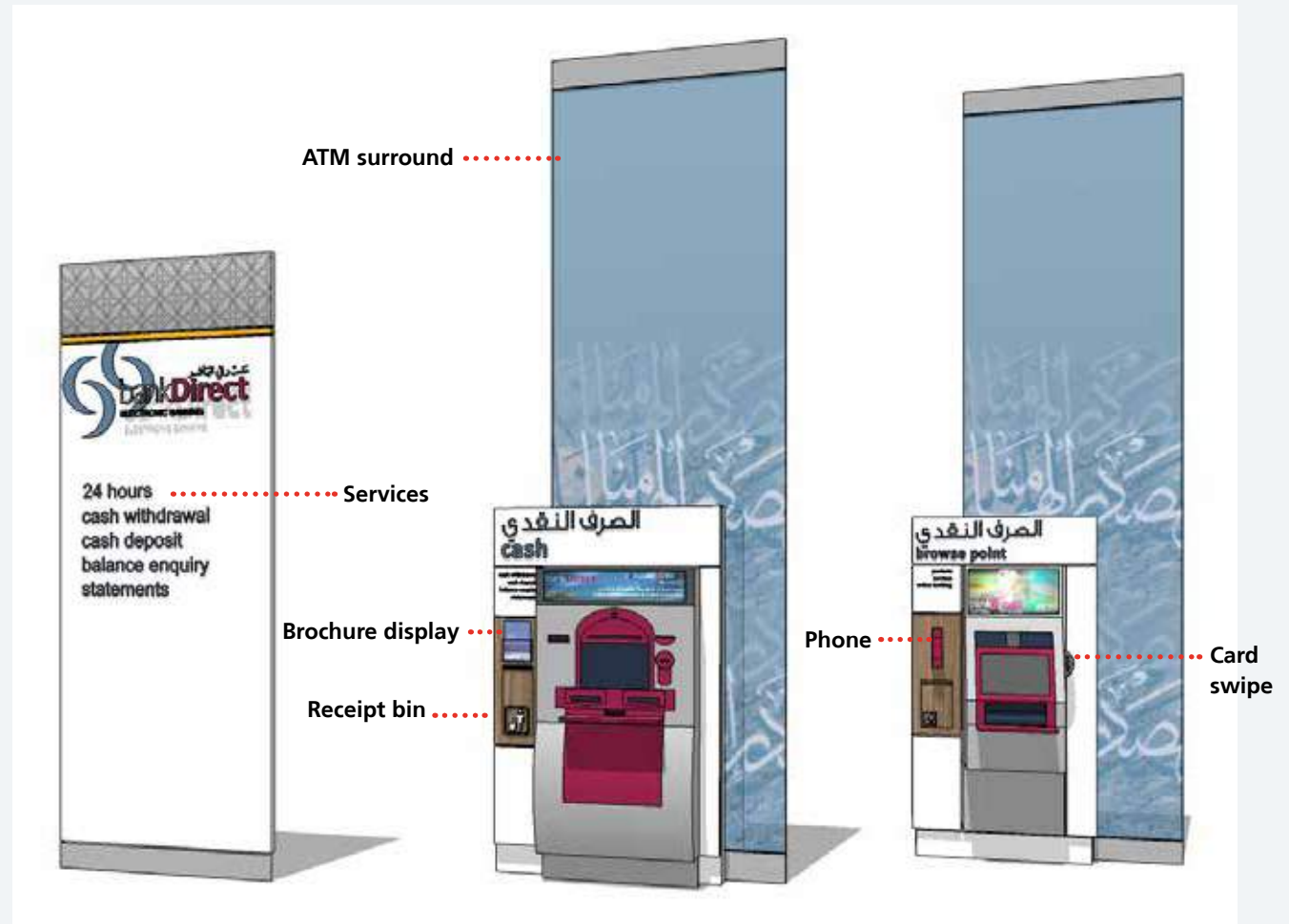
Positive customer experience is delivered at the universal agent ;

1. **Recognise** - Know your customers account details before you sit down to meet
2. **Engage** - New cash handling technology (TCR/TCD) eliminates barriers
4. **Choice** - Universal agents provide transaction, consultation and account management from a single point
5. **Comfort** - Customer hospitality unit contains refreshments, merchandising and product information
6. **Fulfilment** - Attentive staff deliver services in a professional and diligent manner

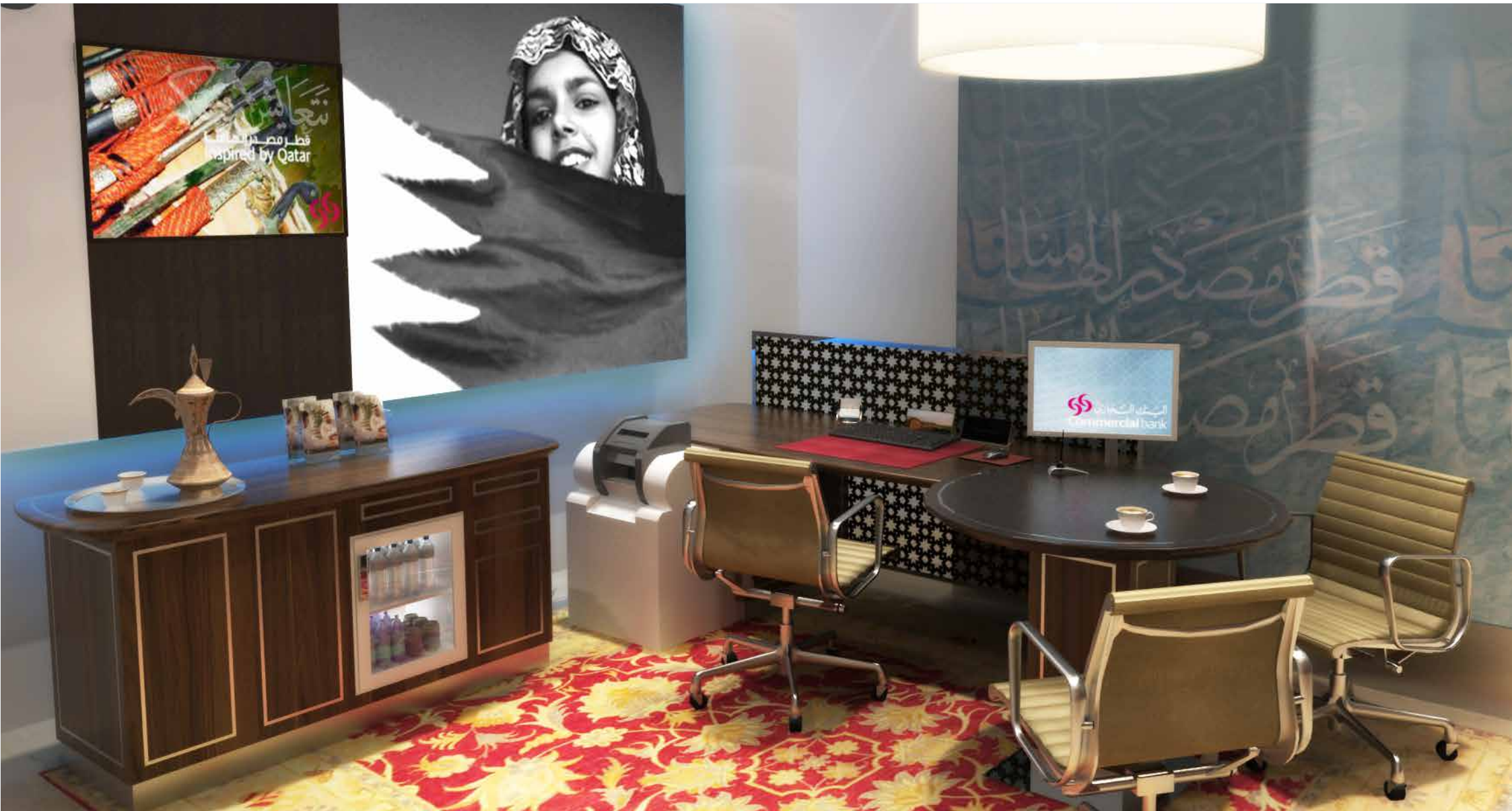


Positive customer experience is delivered in the self service area;

1. **Access** - Easy to use phone and internet banking for unrestricted access to banking facilities
2. **Recognise** - Incorporate a 'welcome' screen on all automated services (ATMs and internet terminals)
3. **Orientate** - List key services on offer at each terminal
4. **Choice** - Offer comprehensive banking services within the self service area
5. **Comfort** - Install privacy screens between ATMs
6. **Fulfill** - Cash or account services are delivered in a quick and efficient manner



O3 - UNIVERSAL AGENT ENVIRONMENT STUDY



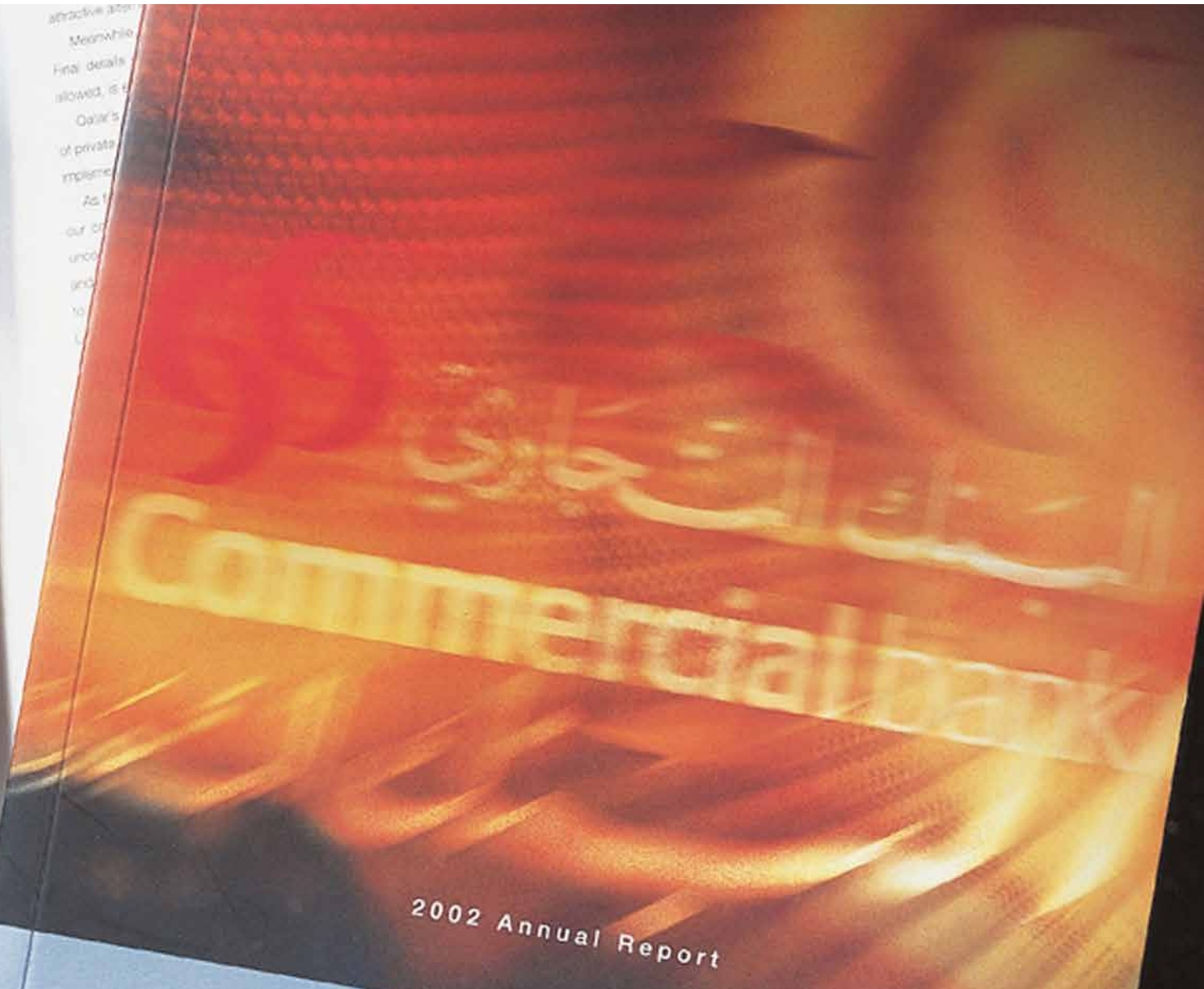


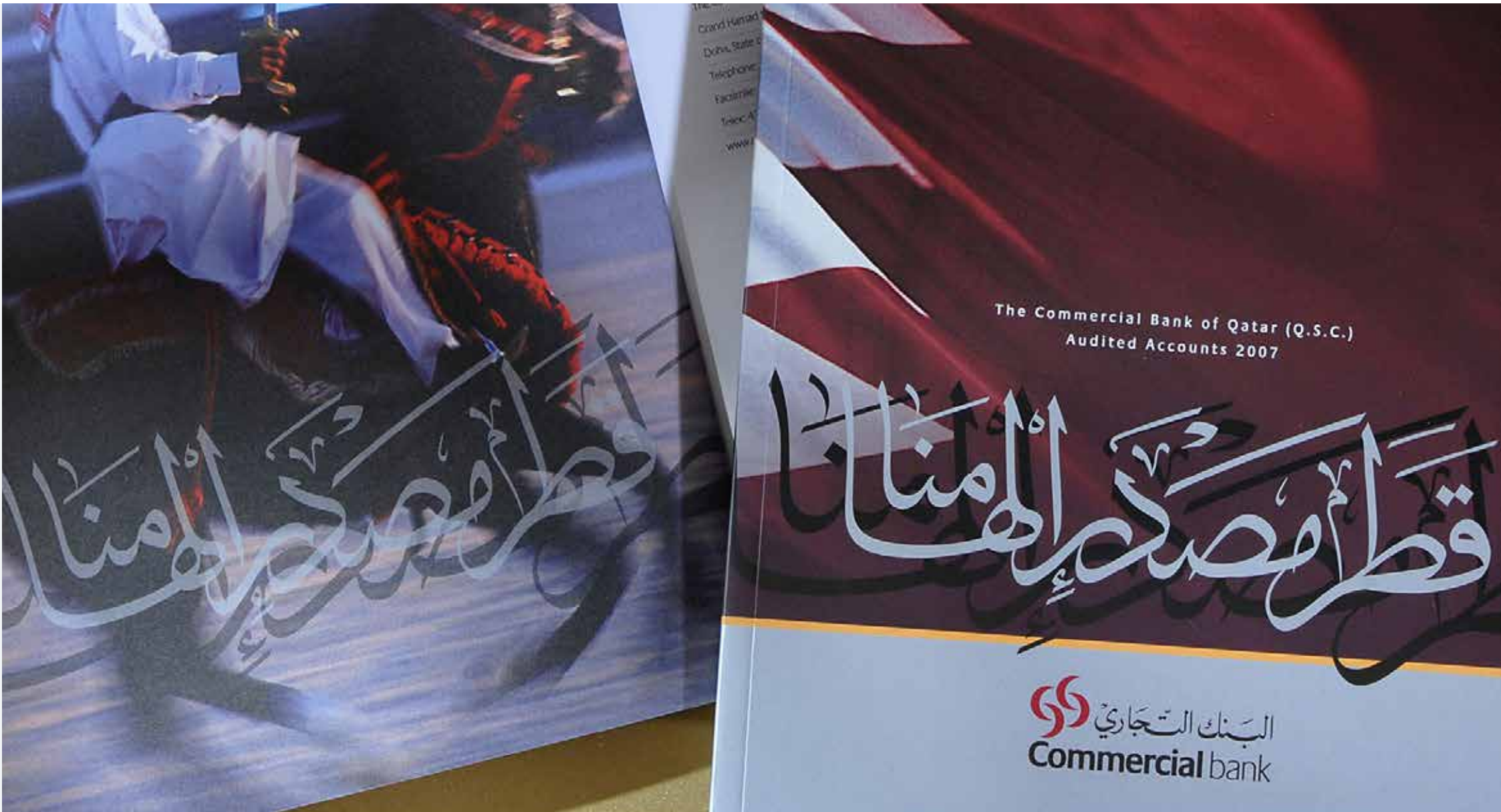
The Bank has introduced convenient, full service banking pavilions, located where customers need them most - in the very heart of a shopping environment.



Pavilions have been launched in City Centre, The Mall and Landmark Mall. This innovative banking presence provides customers with full access to their bank through a personal point of contact during shopping mall hours, together with bankDirect automated banking and telephone banking at all times.

attractive atten
Meanwhile
Final details
allowed, is b
Qatar's
of private
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03 - ANNUAL REPORTS FROM 1999 TO 2025 - AND COUNTING



We have produced Commercialbank's Annual Reports and quarterly financial adverts every year since 2000. Why? Because we typeset and create hundreds of pages of detailed financials and corporate governance sections to tight deadlines with extreme accuracy.



Acuity Marketing is a unique consultancy, offering a high degree of business insight and client support. As a full service brand-led communications firm, we develop marketing solutions that are grounded in business, yet with creative flair - through skills that are well-proven.

Our work covers Real Estate Development, Leisure and Retail; Hospitality; FMCG; Supermarketing and Healthcare industries, and we also work for Government, transport and Industry.

Instead of requiring customers to visit the Bank, we envisaged a situation where the Bank took itself to customers - by creating a banking pavilion which could be erected on a temporary basis in shopping malls, thus bringing the bank to its customers. The pavilion was manned by staff, complete with personal consultation, ATM and full banking services.

THANK YOU

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+973 3987 8981
<https://acuity.one>

acuity
change the language

