

IYAD MALAS BIO



Iyad Malas is a seasoned executive with over 30 years of experience in various senior roles, spanning many countries and industries, including real estate, retail, leisure & entertainment, financial services, and investments.

Iyad Malas has been based in Dubai, UAE since 2007, and is currently Chief Executive Officer of Al Ghurair Group. Prior to this he was a Partner for 5 years in Gateway Partners, a private equity firm with offices in Singapore and Dubai. At Gateway Partners he worked on a number of deals, including an investment in Tim Horton's Middle East and the setup of a real estate company in Africa. Iyad served as CEO of Majid Al Futtaim Trust, the family investment office and took over as Group CEO at Majid Al Futtaim Holding (MAF) in 2009 during the global financial crisis and he led the group through a decentralized business structure. Major strategic decisions included: taking full control of the Carrefour franchise business in the Middle East, while expanding the territory into Africa and Central Asia; buying out the cinema and credit card businesses; and leading the effort to get MAF's bonds rated with an investment grade rating, leading to

accessing the global debt markets. Under lyad's leadership, the MAF group increased EBITDA by 2.7x over four years.

Prior to Dubai, lyad lived in the United States, Egypt and India. In Egypt, lyad served as CEO of Fleming CIIC and then COO and Head of Asset Management at EFG Hermes, an Egyptian Investment Bank. With 16 years at the International Finance Corporation (IFC), his roles included Regional Director for South Asia, where he led initiatives for long-standing investments that were integral to the region's development.

lyad is fluent in Arabic, English and French and is a qualified Chartered Financial Analyst. lyad holds an MBA from George Washington University, Washington DC and a BA from the American University of Beirut.

RESUME

Personal Information :

- Name : Badr Abdulla Al Ghurair
- Nationality : Emarati
- Date of Birth : 19/07/1982
- Contact No : 052-9696666

Education:

- **Major in Economics, Bachelors of Arts**, College of Arts & Science, Boston University, Boston, May 2004.
- **I.G.C.S.E and High School certificate**, Alittihad PVT School, Dubai, 2000.

Experience:

- **Cars Taxi** **Aug. 2018 till Date**
CEO
- **Alghurair Construction** **February 2010 – Aug. 2018**
CEO
- **Real Estate Alghurair Investment** **March 2007- January 2010**
Director
- **Bawadi** **May 2006- Feb 2007**
Senior- Executive Business Development
- **Investment management department, Group Finance, Dubai Development**
Investment Authority **November 2004- May 2006**
Senior-Executive Finance

Languages:

- Arabic – Mother tongue
- English – Writing & Speaking

Sports:

- Soccer
- Swimming

Training:

- Advanced Excel course, December 2004.
- Hospitality and tourism industry workshop in Emirates hospitality academy.
- Innovation workshop in San Francisco (KAO company), how to create a platform for innovation in organizations (case studies of Google and Apple when they introduced innovation.)
- Effective communication and presentation skills course.

Thani Alzaffin



Thani Alzaffin received a bachelor's degree in computer Science from California State University, USA in 1988. A strong advocate for Information technology and smart business transformation, he played a major role in transforming the Dubai government into a leading e-government by architecting & building an IT shared service model for the whole of the emirate. Thani Alzaffin as a group CEO for emaratech led the company into a major diversification strategy by which he created successful multiple startups specializing in different domains and capitalizing on IT as a backbone. Such startups and business ventures include Emirates Realstate Solutions, Zajel courier, Digital Economy Solutions, noqodi.com and DubaiStore.com. With his business leadership he helped grew the group revenues year on year.

Thani Alzaffin's professional career started as software engineer at Emirates Petroleum for five years. Moving forward, he was appointed as an IT Director at His Highness Ruler's Court of Dubai where he worked on overlooking the government IT strategies, planning and budgeting; Where he built multiple IT teams and executed major projects for the Dubai government providing financial solutions for the Ruler's Court as well as supervising the IT development of the Health Care Systems (DHA), Judicial Systems (Courts & Public Prosecution) and the land information system for Dubai Land Department (DLD).

In his next role as the IT Director for the Government Shared Services, Alzaffin innovated strategic service solutions across the government of Dubai such as the Government Resources Planning (GRP) where all government departments/authorities have used it as a private Cloud based service since 2000.

Another strategic project achieved by Thani Alzaffin at the Ruler's Court is the Government Information Network which has been the backbone of all integrated government services and common shared services; a functional shared service has been created to integrate the major functions (financial, payrolls, HR, etc.) to ease the internal process of the smaller government agencies.

Thani Alzaffin

After his leading role at H.H Ruler's Court, Thani Alzaffin was appointed as Chief Executive Officer of Dubai Electronic Government; Building on previous success stories related to the shared services, Alzaffin established most of the practices leading to joined-up e-government services. He also accomplished global master agreements for the procurement of the IT software and services across the government.

Currently, Thani is leading emaratech as a group CEO. emaratech is renowned for its smart border control, e-government services, payment gateway technology, and business process outsourcing services. Along with a an executive team of professionals, Thani Alzaffin is creating intellectual properties in the domain of information technology and innovation to steer the company and its subsidiaries to become the region's leading technology and services provider.

One of his main achievements at emaratech is growing the revenues of the company by ten folds.

Thani Alzaffin & emaratech Key milestones:

- Leading Business diversification.
- Focusing on intellectual property and product creation.
- Pioneering the creation of noqodi, the country's leading wallet home-grown payment gateway. www.noqodi.com
- Bridging the e-commerce divide by empowering retailers to compete with the dominant online retailers through an innovative market place. www.DubaiStore.com
- Invention of Eyen (عين) biometric Solution taking the smart gates at the airports from a basic solution to an innovative touch-less Iris/facial base solution which resulted into efficiently self-servicing 25% of the airport load.
- Innovating the Pre-Clearance Solution, smart border, and Smart Corridor.
- Investing in new International startups such as Exruptive, BBHS and ITS which offer various solutions such Smart on-board luggage scanner, Smart Shopping Trolley and the checked-in luggage handling system all of which aim to serve the seamless passenger experience at airports.

Thani Alzaffin

Thani Alzaffin divides his work between emaratech and strategic Committees.

- Board member of emaratech www.emaratech.ae
- Board member of Smart Stream www.smartstream-stp.com
- Board member of CPHI group (BBHS <https://bbhs.dk>, Exruptive <https://www.exruptive.com/>, ITS intelligent-Trolley)
- Deputy of the Board member of Emirates Real Estate Solutions <https://eres.ae/>
- Deputy of the Board of Digital Economy Solutions
- Board member of Zajel Courier <https://www.zajel.com/>

Previously held positions:

- Board member & deputy of the National Cement Factory.
- Committee member of the electronic government launched by H.H Sheikh Mohammed Bin Rashid Al Maktoum in 2000.
- Board member at the e-government strategic management office.

Being the highly innovate and dedicated citizen, Thani Alzaffin is playing an integral part of the UAE and Dubai digital transformation; leading to the fulfilment of the government Smart Government vision.

Rashed Saif Al Ghurair

Summary

A board member of Saif Al Ghurair Group of companies, a conglomerate with interests in real estate, banking and manufacturing in the fields of aluminum plastics and building materials.

Skills

Operational management, and business administration.

Legal, company and personal law UAE.

Petrochemicals industry polypropylene and polyethylene.

Served as a member in Gulf Petrochemicals Counsel Association's (GPCA) plastics committee

Banking.

Finance

Information technology hands on implementing ERP.

Mergers and acquisition

Experience

1999 - Till Date. Dubai Poly Films later Taghleef Industries

March 1999 - June 2000 Plant operations

Got familiar with the production process of Biaxially Oriented PolyPropylene films, the different chemical composition of the various final products and what effects the final properties of the end products.

June 2000 - June 2002 Deputy General Manager

Had a hands on experience with the different aspects of the business from administration, sales & marketing, operations management, human resource and logistics. Took a decision at that time to invest in capacity and achieve better economies of scale as the landscape became more competitive from the the existing two regional produces and the Indian subcontinent.

June 2002 - 2006 Managing Director

Responsible for the company's performance worked with headhunters to employ talents from developed markets and reviewed along with subject matter expert and industry professionals our SWOT and have benchmarked our performance against the best performers and implemented best practices in regards to organization structure, management hierarchy, governance and management system. Despite continuous improvements it was a challenging environment for all producers and started to invite and discuss the option of consolidation with our competitors. Looking back, we were the only company to successfully consolidate the major producers in the MENA region.

Key Achievements

2003 Invested in additional capacity making it our third expansion to further improve our cost position.

2004 Implemented an ERP system, our first digital transformation.

2005 Acquired the majority stake in our main competitor Alkhaleej Polypropylene (AKPP) Oman.

2006 - Till date Chairman

In 2006 after merging three companies, Dubai Polyfilms, Technopack Egypt and AKPP Oman, Taghleef Industries was established. Still, despite our efforts to consolidate our industry the future looked bleak and we were faced with;

1. Increase competition from local producers who invested in capacity and imported material from the Indian subcontinent (a protected market) and Europe, dumping their products in our region, a small market in comparison.
2. The plan from a major petrochemicals producer to invest in additional BOPP capacity for reasons of creating employment and get natural gas concession.

In 2007 We invested in a distribution center in Germany in an efforts to improve our export sales and reduce our reliance on an oversupplied MENA market. However we weren't as successful as we hoped and started looking for acquisition targets that could be supplemented by our idle capacity in the MENA region.

Key achievements

2005 Acquired our main competitor in Oman AKPP.

2006 Created Taghleef Industries after merging with a Technopack Egypt and AKPP Oman.

2007 Acquired a 50% stake in Shorko Australia and established a sales and distribution center in Germany

2008 Acquired Radici Films SpA with operations in both Italy and Hungary

2009 Completed acquisition of Shorko Australia.

2010 Established sales and distribution center in the US and a sales office in Shanghai.

2012 Acquired AET Films Inc. with operations in the US and Canada.

2014 Acquired Derprosa Films Spain

2018 Acquired Biofilms with operations in Colombia and Mexico.

2004 - 2017 Board Member of Sahara Petrochemicals later (SIPCHEM) SJSC

Founding Member and board member since inception till 2018
JV committee member in the merger between Sahara and SIPCHEM.

2010 - Till Date Board Member of Al Ghurair Iron and Steel.

2009 - Till Date Board Member Gulf Extrusion

2012 - Till Date Board Member Mashreq Bank PJSC

2015 - Till Date Board Member Saif Al Ghurair Real Estate

2017 – Till Date Chairman National Cement Company PJSC

Raja Al Mazrouei

Chief Executive Officer, Etihad Credit Insurance

Raja Al Mazrouei, an accomplished leader in the world of finance and technology, serves as the Chief Executive Officer of Etihad Credit Insurance (ECI), where her visionary leadership has been instrumental in reshaping the landscape of trade credit insurance and bolstering the UAE's position as a global trading powerhouse.

Since her appointment in late 2022, Raja has reinvigorated ECI with a fresh perspective. Her astute understanding of advanced technology has enabled her to craft innovative strategies that have become the driving force behind ECI's transformative goals. These initiatives not only support exporters and national development but also fortify the UAE's stature as a dynamic global trading hub.

Under Raja's stewardship, ECI is embracing innovation and excellence as its guiding principles. She places a strong emphasis on the acceleration of digitization in trade credit insurance and financing. As the federal export credit company, ECI maintains a resolute commitment to sustainable trade, emphasizing diversification strategies and catalyzing SME growth to bolster the UAE's economic contribution.

Raja's illustrious career spans executive roles at renowned, multi-sector organizations including Higher Colleges of Technology, Dubai Holding, National Bonds Corporation, and Dubai International Financial Centre (DIFC). Her tenure as the Executive Vice President of DIFC FinTech Hive is particularly noteworthy, as she played a pivotal role in establishing the region's most successful and innovative FinTech ecosystem.

Educated with an MBA in Global Leadership and Management from the United Arab Emirates University (UAEU), Raja stands as one of the pioneering Emirati women who embraced technology early in her career. Her quest for knowledge has taken her to renowned institutions such as Harvard Business School, London Business School, University of California at Berkeley, Singularity University, and Hawkamah Institute for Corporate Governance.

Beyond her role at ECI, Raja serves on the boards of several prestigious organizations, including Mohammed Bin Rashid School of Government, Harvard Business School MENA Advisory Board, Al Ansari Financial Services, Zand Digital Bank, Al Masraf Bank, and Ittihad International Investments. Her exceptional leadership has garnered her recognition as one of the "Top 100 CEOs in the Middle East" (2023) and "100 Most Powerful Businesswomen" (2023) by Forbes Middle East, "50 Inspiring Business Leaders" (2023), and "Women of Influence in the Arab World" (2021) by Arabian Business, along with the honor of being named among the "50 Most Influential Women in Middle East Finance" (2019) by Dow Jones.

With a relentless pursuit of excellence, Raja Al Mazrouei continues to shape the future of trade credit insurance, technology, and sustainable trade.

Sultan Abdulla Al Ghurair

P.O.Box 6999, Dubai

Sultan.ALGhurair@al-ghurair.com

Personal Information

Birth Date: February 5, 1980

Marital Status: Married

Education

Graduated with a Bachelor of Science Degree in Finance from Suffolk University in Massachusetts, USA, in the year 2004

Experience

2004 – Present

Al Ghurair Investment L.L.C.

Joined the Business Development Division in year 2004

In year 2007 promoted as Director Business Development for Al Ghurair

In year 2014 promoted as Chief Executive Officer for Al Ghurair Energy DMCC

In year 2016 promoted as Chief Executive Officer for Al Ghurair Properties

Board Memberships

National Cement Company PSC

Abdulla Al Ghurair Holding Ltd



Biography of Ali Rashid Al Mazroei

Ali Rashid Al Mazroei is the Group Director & Chief Executive Officer of Bahri & Mazroei Group. Established in 1968, the group is now a leading lighting, electrical, security, building management, and life safety solutions provider and trader in the UAE with over 1400 employees. The Group also has diversified investments in Real Estate, Equities, Manufacturing, Travel & Tourism, and General Investments, in which he is directly involved.

From 2000 to 2007, he worked at Citibank N.A. where he was a Resident Vice President in the Financial Control Unit. He held various positions at regional and country level such as TMEA Business Planning & Analysis Head, UAE Regulatory Head, and Director of CitiBusiness.

He currently also holds the following positions:

- Board Member in National Bonds Corporation since 2011, and Chairman of its Investment Committee
- Board Member in Ajman Bank - PJSC since 2021, and member of its Audit Committee
- Chairman of ENBD REIT (CEIC) PLC since 2023

Previously, he also held the following positions:

- Board Member Dubai Financial Market (DFM) PJSC from 2010-2021 and member of its Audit Committee
- Board Member Taaleem Holding PJSC from 2015-2022 and Chairman of its Audit Committee
- Chairman of Audit Committee in Fidelity United Insurance PJSC from 2017 to 2023

Ali AlMazroei holds MBA Degree from Southern New Hampshire University (December 2002) and Bachelor of Business Administration (BBA) from American University in Dubai (December 1999).



Hind Eisa Salim

Dubai, United Arab Emirates

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Professional experience

**First Abu Dhabi Bank – Investment Banking Group – Group Credit
Senior Vice President – Head of Credit**

January 2024 - Present

Job Purpose

- Managing Sovereign Wealth Fund, Financial Sponsors, Government, Public Sector, and Sovereign Portfolio of United Arab Emirates

MashreqBank - Corporate & Investment Banking Group (CIBG)

2018 - Present

Services & Manufacturing Division

Executive Vice President – Head of Services and Manufacturing Division

Job Purpose

- Responsible for managing both large corporates and middle markets for services and manufacturing sectors comprising of complex multi-product group relationships in the UAE
- Develop and implement the overall business strategy for the sectors based on specific identified growth sub-sectors.
- Provide leadership, motivation, and guidance to both direct reports as well as division members towards maintaining high levels of employee engagement.

key Result Areas

- Responsible for achievement of division's KPI's/ budgets set at the beginning of the year in line with the overall CIBG group target, to ensure building a sustainable profitable business with minimum provisions.
- Ensure that the portfolio is proactively managed as per the Bank's guidelines/policy with the early warning signals properly identified and mitigated, credit management process complied with and satisfactory Audit ratings.
- Ensure the division maintains a high level of compliance practices while examining processes and client transactions.
- Responsible for effective budgeting that ensures realistic understanding of the business potential within the context of the internal and external Environmental challenges.
- Responsible for implementation of effective account, industry, and product planning on periodic intervals to ensure that all team members are constantly aware of the achievement, as well as potential threat/opportunities of the business.
- Apply effective direct cost control measures and constantly monitor and challenge if required all indirect allocated cost levels to ensure optimization of bottom line.
- Actively engage with both clients and internal stakeholders towards ensuring successful origination, and high cross sell penetration.

- Develop recruitment plan to ensure proper staffing of the team and also train, mentor, develop, and motivate division employees towards meeting the bank's objectives in achieving the first choice status for both employees and customers.
- Keep up to date with the Market, Regulatory, Competitive Environment and Industry and review and initiate policy changes, as necessary to suit evolving business conditions.

Knowledge, Skills and Experience

- 21 years of experience in banking, with sound credit skills and knowledge about domestic and regional markets.
- Have been able to engage stakeholders and compel change, with vision and a passion for excellence, to set and achieve goals in a high performance environment.
- Highly developed coordination and administration skills, including planning, problem solving, decision making, and budgetary control.
- Strong selling, negotiation, and marketing skills.
- Strong leadership skills required for managing and motivating large teams.
- Active Team player among my peer group, and has the ability to generate ideas, business plans and formulate strategies to contribute to the overall bank strategies objectives

MashreqBank - Corporate & Investment Banking Group Government, Utilities, Transport & Logistics segment Vice President - Unit Manager

2013 - 2018

- Manage a portfolio of clients with a focus on Government entities (Abu Dhabi, Dubai and Northern Emirates), the Marine (OSV, crude oil and products tankers, dry bulk, and containers), Aviation (operating and finance lease structures), Road, Logistics and Utilities with accountability to deliver client service, supervise a team, and contribute to the P&L targets set by the department / organization.
- Maintain a strong relationship with clients at the senior level to ensure a swift decision making process when executing complex high yielding transactions.
- Contribute to the preparation of the sub-departmental budget and monitor the allocated areas cost/revenue ratio, while keeping the Head of the department aware of any existing performance gaps with suggestions to rectify and improve performance.
- Organize and supervise the activities and work of subordinates to ensure that all work within a specific function is carried out in an efficient manner, which is consistent with operating procedures in line with the bank's policy.
- Provide on-the-job training and constructive feedback to subordinates to support their overall development.
- Maintain strong internal relations and collaborate with Product partners in order to contribute to the increase in product penetration and wallet share of the existing clients thus maximizing cross-selling opportunities.
- Keep abreast of the different industries and global corporate and investment banking practices, trends, issues, challenges, etc. through competitor analysis and client feedback in order to provide necessary inputs to the SRMs and RMs in taking commercial decisions for their clients.
- Implement departmental policies, systems and procedure and strictly adhere to operational guidelines.

MashreqBank - Corporate & Investment Banking Group Commercial Banking Division Senior Relationship Manager

2009 - 2013

- Develop and maintain borrowing and non-borrowing corporate relationships with existing and potential customers while rendering quality service in line with the bank's goals to gain growth, profitability and maximize customers' satisfaction.
- Manage my clients' portfolio on a day-to-day basis to ensure that the requirements of the clients are met, thus guaranteeing top quality service.
- Develop the portfolio by increasing clients' utilization of credit facilities and seeking new business.
- Proactively co-ordinate between clients and other operation units to facilitate daily business transactions.

- Visit existing and prospective clients, analyzing their financial structure and accordingly recommending products and/or applicable services.
- Prepare call and warehouse reports.
- Monitor and report revenues on monthly basis (monthly achieved revenues vs. targeted budget).
- Conduct negotiations with clients on facilities structure, terms & conditions and pricing.
- Contribute to client's future strategy by recommending means to optimize business performance.
- Cross-sell with other business units.

MashreqBank – Corporate & Investment Banking Group
Middle Market Division
Relationship Manager

2002 - 2009

- Manage a portfolio of clients on a day-to-day basis to ensure that the requirements of the existing and new clients are met, thus guaranteeing top quality service and generating revenues.

MashreqBank – Corporate & Investment Banking Group
Contracting Finance Division
Account Manager

- Prepare credit proposals and recommendations in line with the bank's policies and guidelines for Senior Management review.
- Prepare spreadsheets of Financial Statements using Moody's Financial Analysis Software and interpreting the resulting financial ratios.
- Conduct industry-wise analysis including projections and trends.
- Contact clients during the annual review of credit facilities to obtain clarifications with regards to Financial Statements, progress on projects in hand, projects bided for, changes in management, projected revenues for the coming year, accounting policies, competitive advantages, listing on the stock markets and companies future strategies.....etc).

Achievements/Accolades

- **First UAE National to receive Mansion House Scholarship in 2013 in UK.** It is a program for the best employees in the banking and finance sector around the world.
- **UAE Executive Government Leaders Program graduate:** I was among the 40 people chosen from 400 applicants to join the UAE Government Leaders Program which falls under the direct management of the Prime Minister's office of UAE. Applicants were from both public and private sector organizations across the UAE and have gone through a very rigorous competition.
- **Awarded by the Governor of the Central Bank of the UAE, Mr. Mubarak Rashed Al Mansoori,** in appreciation for the continuous efforts and contribution towards the Banking and Financial Sector in the UAE in 2018.
- Awarded by **H.H. Sheikh Sultan Al Qassimi** for being a UAE National holding a Top Managerial position in the Private Sector.
- Nominated to welcome and accompany the UAE's Minister of Foreign Trade at the time, and now Minister of International Cooperation and Development **H.E. Lubna Al Qasimi** at Mashreq's Annual forum
- Personally chosen by Mashreq CEO, Chairman and Mashreq Leadership Forum to Host the 2014 Mashreq Town Hall.
- Member of the CEO Club of Top Performers for 2013
- Member of UAE Nationals' Corporate Committee at Mashreqbank and co headed a Women Network Committee; Ashriqi

I have attended seminars in Abu Dhabi and Dubai to enhance my knowledge and expertise about the transport and logistics segment under my management:

- 1) Boeing Dubai aircraft financier and investor conference - Dubai
- 2) Marine Money Gulf Ship Finance Forum – Dubai
- 3) The Maritime Standard ship finance and Trade Conference – Abu Dhabi
- 4) Dubai Trade first strategic partners appreciation ceremony – Dubai
- 5) Innovation live - Dubai

In partnership with Meed, I hosted and led many sectorial focused in person events/webinars/think-tanks to connect main players in relevant industries to create knowledge hub and published many articles, white papers and information booklets.

Personal Information

Marital Status: Married
Nationality: UAE with Family Book
Place of Birth: Dubai
Date of Birth: 11/08/1980

Education

Higher Colleges of Technology (Dubai Women's College) 1998-2002
Higher Diploma in Business Information Technology

Zaábeel Secondary School 1996-1998
General Certificate for Secondary Educator - Concentration: Science

Training Courses/Workshops

UAE Executive Government Leadership Program under the management of the Prime Minister's Office
The Connecting, Communicating, Networking and Influencing Program for Executive Leaders
The Imagination and Driving Innovation Programme for Executive Leaders
The Agile Leadership Programme for Executive Leaders
The Global Insights and the Future Programme for Executive Leaders

Wharton's Accelerated Development Program

Strategic Thinking and Leadership – Middle East

Mashreq Leadership Development Program – Level IV, which included:

London Business School Certification
Strategic Thinking, Communication & Application
Transformation Leadership – Authentic Engagement with colleagues

Gallup Certification

Strengths based leadership – Self-awareness for personal and collective performance.

HULT International Business School Certification

Enhancing performance during Chaos and Change Workshop

Mashreq Leadership Development Program – Level IV involved a series of waves of leadership development impact consisting of learning, reflections and application and gave me a highly fulfilling Leadership development experience.

Advanced Corporate Credit Analysis and Financial Modeling Program in UK (Euromoney London)

Helped me strengthen my knowledge in the most current and relevant subjects in the Banking & Financial Industry, supported me in understanding how global financial institutions conduct their business, which enabled me to operate confidently and to the highest standards in my managerial role.

Total Business Mastery - One Day MBA - Brian Tracy in Dubai spoke to corporate and public audiences on the subjects of Personal and Professional Development, including the executives and staff of many International corporate groups.

Women in leadership program

MashreqBank Learning System

Applied Python for Banking
Credit analysis, Credit proposal writing
Financial Accounting for Lenders
Financial Statements Analysis
Finance of Foreign Trade
Effective Relationships Program
Motivation Workshop
Time Management Workshop
Business Excellence Module
Six Sigma Green Belt Workshops
Treasury Products
Islamic Products
Derivatives

Emirates Institute for Banking and Financial Studies (EIBFS)

Anti-Money Laundering-Law, Regulations & Practices

Languages

Fluent in Arabic & English.

Documents, Certificates and references are available upon requests.