

WARNING

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Emirates NBD CNY150mm 7-year Fixed Rate Notes

Summary of Terms & Conditions

17 November 2020

Issuer	:	Emirates NBD (“Issuer”).
Issue	:	CNY 150mm 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	:	17 November 2020
Issue Date	:	24 November 2020
Maturity Date	:	24 November 2027
Coupon	:	3.76 % p.a. payable annually in arrears
Coupon Payment Dates	:	The first Coupon Payment Date is 24 November 2021. Each subsequent Coupon Payment Date is on the 24 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.
Issue Price	:	100.00%
Redemption Price	:	100.00%
Day Count Fraction	:	Act/365 (Fixed)
Business Day Convention	:	Modified Following, adjusted
Business Centre(s)	:	London, Hong Kong & New York
Denomination	:	CNY 800,000 with integral multiples of CNY 10,000 in excess thereof
Clearing System	:	Euroclear / Clearstream
Listing	:	Luxembourg
Prohibition of Sales to EEA Retail Investors:	:	Not applicable

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Governing Law : English Law
ISIN : XS2262826618

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