

THE KINDERGARTEN STARTERS - DUBAI

KGS / C/ 900-17

CIRCULAR

12/12/2017

Dear Parents,

Kindly note that cut-off date for availing full discount on advance fees payment has been extended till 10th March 2018 for GEMS NBAD Credit card customers.

Parents will get a maximum discount of 7% p. a. at a reducing balance on Tuition fee paid in advance on or before 10th of March 2018 using NBAD GEMS Credit card.

- The discount is applicable only if a minimum of 3 months Tuition Fee is paid in advance.
- The maximum discount can be availed when full tuition fees for one Academic year is paid in advance before the cutoff date which is 10th March. Outstanding fee if any has to be cleared before being eligible for the fee discount.
- The discount is based on Current Fee structure. Any revision in fee structure if approved by the regulatory authority later, the difference shall be payable.
- In case of any refunds, the official refund policy will apply and the discount already granted will be adjusted accordingly.
- The discount is applied on the net Tuition Fee after concession/deduction, if any.

The bank has assigned the below staffs as representatives for all sales and service enquiries with respect to our school.

Mr. Mustaq Ahmed : 056-9967450

Mr. Shanavas P C : 050-4221017

Please feel free to call them on their mobile for your inquiries.

If you are not able to get in touch with above representative, you could alternatively write to **Mohammad.rais2@nbad.com** or **Ovez Merchant ovez.merchant@nbad.com**.

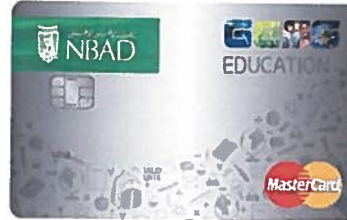
Thank you.
With regards,



Asha Alexander
Principal

NBAD GEMS Co-branded Credit Card

Made Especially for GEMS Families!



With the NBAD GEMS Credit Card, you can now provide your children the caliber of education that guarantees them a bright future, without worrying about the financial requirements. Apart from being Free for Life (i.e. no annual fee), here is a quick look at some of the great features that await you.

◆ EDUCATION BENEFITS

Up to 7%
discount



12 month
0% EPP

- Save on your GEMS School tuition fee. The earlier you pay, the higher the discount! Contact the Accounts Officer of your child's GEMS School for further details.
- Convert the school fee paid into 0% interest Easy Payment Plan (EPP) for up to 12 months. Once you have paid the fees simply SMS 'EPP' to 2050, which would prompt one of our Call Centre agents to call you for taking the request.
- Education Protection Coverage of up to AED 500,000 per child at a nominal fee of AED 28 per month.

◆ TRAVEL BENEFITS



- Enjoy 2 complimentary Airport Transfer services per calendar year when you book your travel tickets with your GEMS Credit Card.
- Complimentary Meet & Greet services at Abu Dhabi & Dubai Airports.
- Enjoy VIP airport lounge access across the Middle East, with no prior booking.

◆ LIFESTYLE BENEFITS



- Enjoy 4 visits within a calendar month to any of the Fitness First Clubs across UAE at just AED 30 per visit when you spend a minimum of AED 2,000 in a calendar month.
- Watch movies from just AED 10 at Cine Royal (Abu Dhabi), Oscar Cinema (Abu Dhabi, Al-Ain & Sharjah) and Reel Cinemas (Dubai) when you spend a minimum of AED 2,000 in a calendar month.

◆ LOYALTY BENEFITS



- Earn 1 NBAD Star on domestic spends and 1.75 NBAD Stars on international spends for every AED 1 purchase redeemable for Emirates Skywards Miles, Etihad Guest Miles, flydubai e-vouchers or NBAD Stars Card which can be used for purchases at any merchant across the world that accepts Visa Cards.
- GEMS Prepaid Card for your child.

To get further information and T&Cs, simply visit our website www.nbad.com or write to us at GEMS@nbad.com.

ASIAN CURRICULUM SCHOOLS

Advance tuition fee discount scheme on NBAD GEMS Credit Card

Month on month discount based on reducing balance (%)

Term	% of Discount
Apr 17	0.6%
May 17	1.2%
Jun 17	1.8%
Sep 17	3.5%
Oct 17	4.1%
Nov 17	4.7%
Dec 17	5.3%
Jan 18	5.8%
Feb 18	6.4%
Mar 18	7.0%

Example:

- Illustrated current fee structure and discount (as an example only).

If tuition fee of the school is AED 25,000 per annum. The discount calculation will be as follows:

Term	% of Discount	Monthly Tuition Fee	Discount Amount
Apr 17	0.6%	AED 2,500	AED 15.00
May 17	1.2%	AED 2,500	AED 30.00
Jun 17	1.8%	AED 2,500	AED 45.00
Sep 17	3.5%	AED 2,500	AED 87.50
Oct 17	4.1%	AED 2,500	AED 102.50
Nov 17	4.7%	AED 2,500	AED 117.50
Dec 17	5.3%	AED 2,500	AED 132.50
Jan 18	5.8%	AED 2,500	AED 145.00
Feb 18	6.4%	AED 2,500	AED 160.00
Mar 18	7.0%	AED 2,500	AED 175.00
Total discount			AED 1,010.00

Terms & Conditions:

- The NBAD GEMS discount scheme will be continuous during the academic year. Parents will get a maximum discount of 7% p. a. at a reducing balance on Tuition fee paid in advance on or before 10th of March using NBAD GEMS Credit Card only.
- The discount is applicable only if a minimum of 3 months Tuition Fee is paid in advance and can avail for a maximum of one Academic year. Outstanding fee if any has to be cleared before being eligible for the fee discount.
- The discount is based on Current Fee structure. Any revision in fee structure if approved by the regulatory authority later, the difference shall be payable.
- In case of any refunds, the official refund policy will be applied and the discount already granted will be adjusted accordingly.
- Cutoff date of payment is on or before 10th of every month prior to the fee charge month.
- The discount is applied on the net Tuition Fee after concession/reduction, if any.