

loans

to fulfil your dreams



بنک پروتجان
BURGAN BANK

driven by you

loans

Burgan Bank can provide a loan that's right for you, whatever your requirements. Our range of loan offers can even be customised to suit your personal circumstances.



For more information on any of our products or services, just visit one of our branches, call us, or log on to our website. Whatever your banking needs, our staff are always ready to help.

24-hour telephone
banking

804080

www.burgan.com

0% interest holiday loan offer

0% interest holiday offer is a special offer providing customers with 0% interest on the outstanding loan amount once a year throughout the term of loan. The offer is valid up to September 30th, 2008.



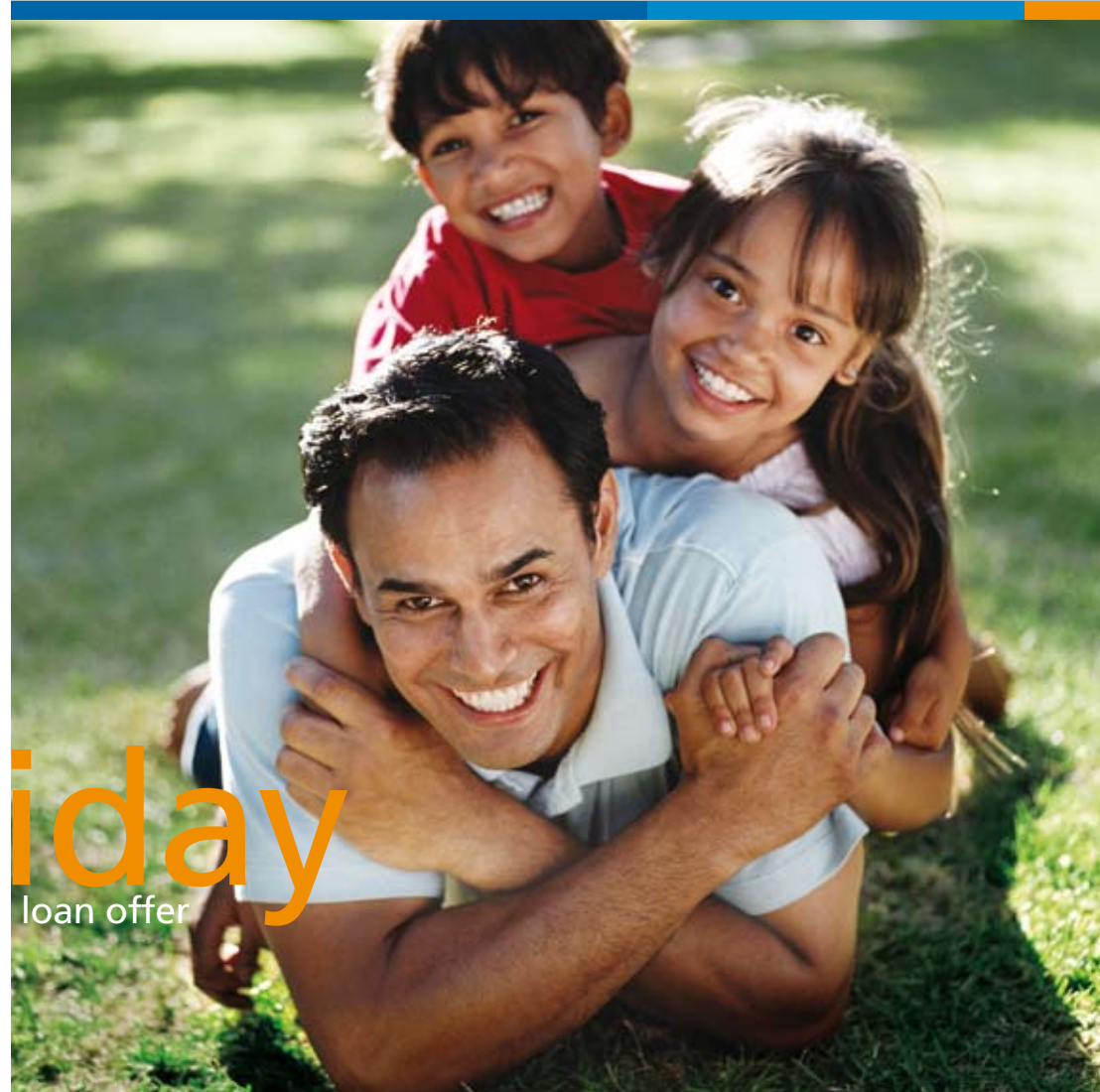
features:

- 0% interest holiday is applied on the outstanding loan amount on the 12th month of loan every year throughout the term of the loan; i.e. the 12th, 24th, 36th, 48th, 60th, 72nd installment of loan (terms and conditions apply).
- During 0% months, customers will pay the same installment amount; however the installment will only include principle amount and no interest will be charged.
- Interest holiday offer will provide customers with a discount of 0.73% over 8.75% market rate, as the net discount rate charged over loan is 8.02%.
- Customers can gain up to KD 2,850 in additional reliable loan amount and can save up to KD 5,360 in interest paid over the term of loan.

Burgan 0% interest

holiday

loan offer



consumer loan

Burgan Bank's Consumer Loan is designed to help you manage your personal needs for education expenses, medical expenses, unexpected bills or simply to add flexibility to your everyday financial requirements. Consumer loans can be tailored to fit your individual needs.

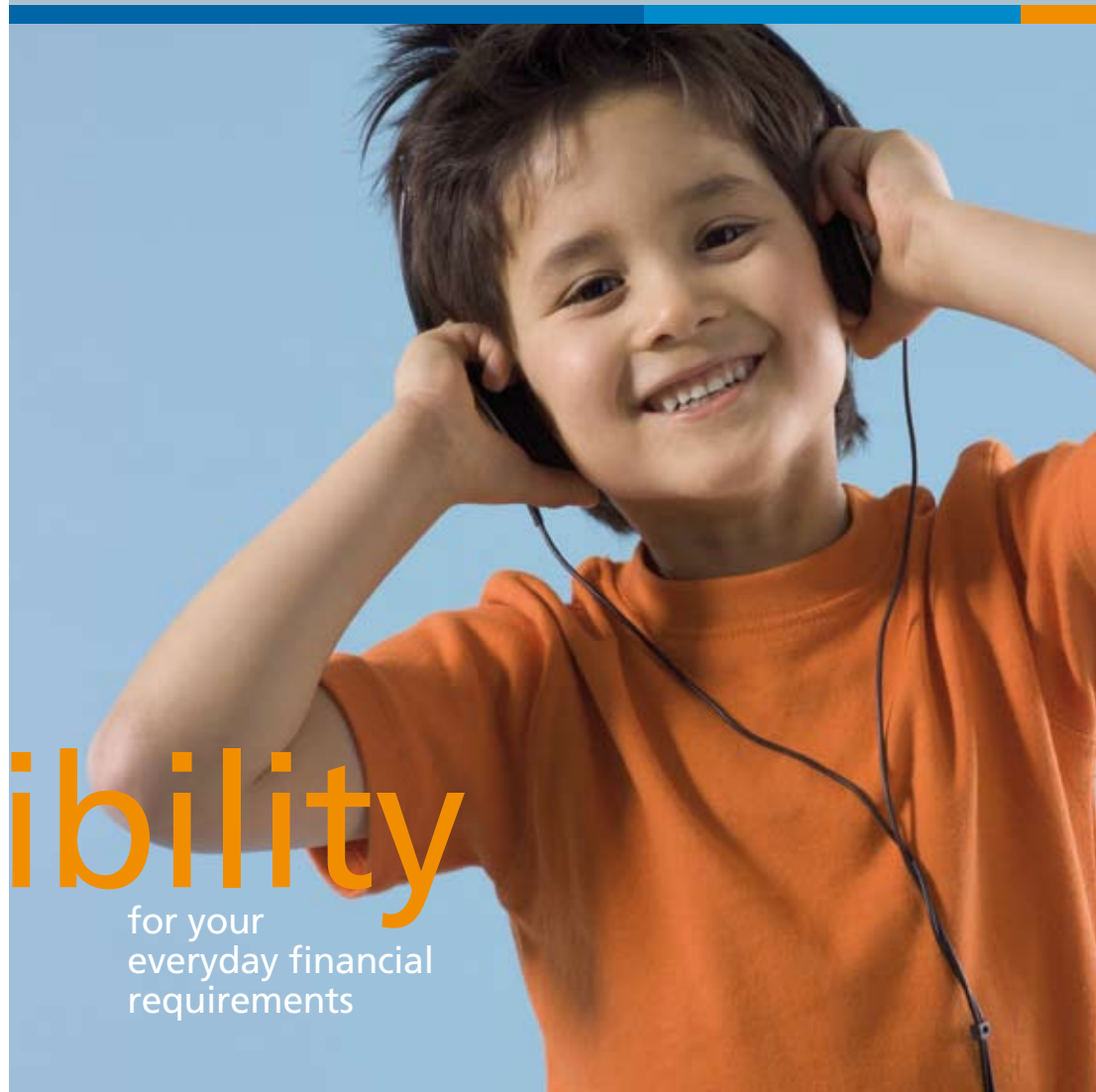
features and benefits:

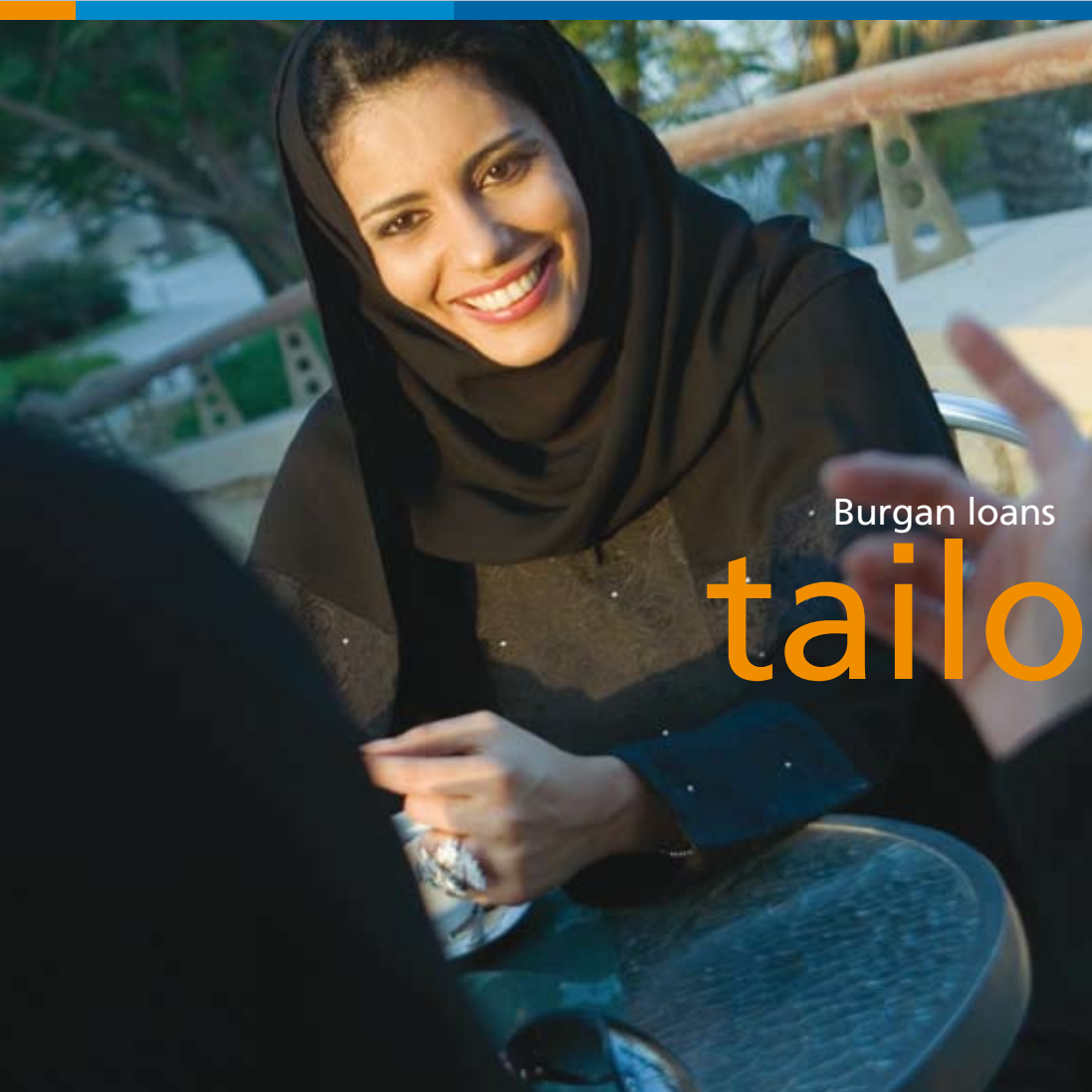
- Loan amount up to KD 15,000, with a minimum amount of KD 1,000.
- Flexible loan repayments period of 12 to 60 months.
- Interest is deducted monthly and calculated on reducing loan balance.
- Salary certificate and salary transfer is generally required.
- Monthly installments of loans and other financial liabilities should not exceed 40% of the monthly salary or income for employees and 30% for retirees.

Burgan loans

flexibility

for your
everyday financial
requirements





Burgan loans

tailored

to fit
your individual
needs

multi-benefit credit loan (MBC)

The Multi-Benefit Credit Loan is an installment loan designed to finance non-commercial expenses, such as maintenance, renovation or repair of your home. This loan provides multi-benefits, such as higher loan amounts and lower interest rates.

- Loan amount up to KD 70,000, with a minimum amount of KD 3,000.
- Flexible loan repayment period of 24 to 180 months.
- Interest is deducted monthly and calculated on reducing loan balance.
- Salary certificate and salary transfer is generally required.
- Monthly installments of loans and other financial liabilities should not exceed 40% of monthly salary or income for employees and 30% for retirees.

your bank

Burgan Bank is your financial partner, forming a relationship with you based on integrity and trust, providing innovative banking services that understand and support your different needs at every stage of life.

We aim to be the best of class financial services provider in the Kuwaiti market through sustained dedication and commitment to best practice, innovation and customer care. We are a bank driven by people and driven by you.

Burgan Bank S.A.K. is a public shareholding company incorporated in the State of Kuwait by law decree dated 27 December 1975, making it the youngest commercial bank in the State of Kuwait.

Originally a government-owned Bank, in 1997 the Bank's share ownership was dramatically changed through privatisation, which reduced government ownership from 61% to a current stake of under 10%. Kuwait Investment Projects Company (KIPCO), a leading investment institution in Kuwait, now represents the largest single ownership. This change in the ownership structure has paved the way for further growth and expansion of product ranges and services.

Burgan is today a leading retail and commercial banking operation. Its retail banking offers include accounts, loans, cards, remittances and other related services. Its corporate unit offers banking solutions to local markets and small businesses including letters of credit, letters of guarantee, overdrafts and business loans, industrial activity financing, project financing, supply contract financing and civil contract financing. The bank's investment unit provides investments and new issues services. Burgan Bank also provides treasury services that cover foreign exchange, money markets and corporate sales, in addition to online banking and international banking services.

Today Burgan Bank is committed in developing its activities with diversified and innovative investment and financial products, enhancing treasury operations, increasing syndication activities and expanding the bank's retail network throughout Kuwait and to the wider region.

With the introduction of innovative technology systems within the bank and branches, Burgan Bank is able to offer a full range of streamlined and advanced banking services. We are dedicated to a programme of continual improvement that places the needs of you, the customer, first and foremost.

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