



Emirates NBD Bank PJSC
AUD 700 Million Domestic Medium Term Notes due 26 February 2030
Preliminary Investor Terms and Conditions

Issuer:	Emirates NBD Bank PJSC ("EBIUH")
Issuer Ratings:	A3 (Stable) / A+ (Stable) (Moody's / Fitch)
Expected Issue Ratings:	A3 / A+ (Moody's / Fitch)
Programme:	Issuer's AUD 4 Billion Debt Issuance Programme dated 19 July 2018
Instrument:	AUD Fixed Rate Senior Notes
Pricing Date:	[19 th February 2020]
Settlement Date:	[26 th February 2020 (T+5)]
Maturity Date:	[26 th February 2030]
Amount:	AUD [700] million
Re-Offer Spread:	S/Q matched coupon ASW + [205-210] bps
Re-Offer Yield:	[●]% semi-annual
Re-Offer Price:	[●]
Coupon:	[3.05]% semi-annually
Coupon Payment Dates:	Payable each [26 th] February and [26 th] August up to and including the Maturity Date, commencing [26 th] August 2020
Redemption:	Par
Day Count:	RBA Bond Basis
Business Day Convention	Following Business Day, unadjusted
Business Days:	Sydney, London, New York
ISIN / Common Code:	[AU0000078644] / [●]
Governing Law:	New South Wales
Denominations:	AUD 10,000. The minimum consideration payable when transferred in or into Australia will be AUD 500,000
Settlement:	Austraclear, Euroclear, Clearstream
Registrar:	Austraclear Services Limited
Listing:	ASX
Taxation:	Not subject to Australian Interest Withholding Tax Notification under Section 309B of the Securities and Futures Act, Chapter 289 of Singapore: The notes are classified as prescribed capital markets products (as defined in the Securities and Futures (Capital Markets Products) Regulations 2018) and Excluded Investment Products (as defined in MAS Notice SFA 04-N12: Notice on the Sale of Investment Products and MAS Notice FAA-N16: Notice on Recommendations on Investment Products).
Prescribed Capital Markets Products:	
Other Selling Restrictions:	As set forth in the Issuer's DIP, dated 19 July 2018
Lead Managers:	Australia and New Zealand Banking Group Limited Emirates NBD Capital Limited Mizuho International plc Nomura International plc

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