Final Term Sheet

Emirates NBD PJSC

1 February 2018 AUD 450m 4.750% due February 2028

Issuer:	Emirates NBD PJSC ("EBIUH")
Issuer Ratings:	A3 (stable) / A+ (stable), (Moody's / Fitch)
Expected Issue Ratings:	A3 / A+, (Moody's / Fitch)
Issue Type:	AUD Fixed Rate Senior Notes
Status of Notes:	Direct, unsecured and unsubordinated obligations of the Issuer
Documentation:	Issuer's A$1.5bn Debt Issuance Program, dated 8th April 2014
Lead Managers:	Australia and New Zealand Banking Group Limited, Nomura, Emirates NBD Capital Limited (No books)
Currency:	Australian Dollars
Issue Amount:	AUD 450,000,000
Maturity Date:	9 February 2028
Launch Date:	31 January 2018
Pricing Date:	1 February 2018
Settlement Date:	9 February 2018 (T+6)
Coupon:	4.750% semi-annually
Coupon Payment Dates:	Payable each 9 February and 9 August up to and including the Maturity Date
Re-offer Spread:	s/q coupon matched ASW+190bps
Re-offer Yield:	4.795% semi-annual
Re-offer Price	99.646
Day Count Basis:	RBA Bond Basis
Business Day Convention:	Following Business Day, unadjusted
Business Days:	Sydney, London, New York and Dubai
Redemption Basis:	Redemption at par
Minimum Subscription and Denominations:	Minimum Denomination of AUD 10,000. The minimum consideration payable when issued in Australia will be AUD 500,000. Denominations over the Minimum Denomination are AUD 10,000
Registrar:	Austraclear Services Ltd
Clearing:	Austraclear / Euroclear / Clearstream
Governing Law:	New South Wales
ISIN / Common Code:	AU3CB0250512 / 176717025
Listing:	ASX
Taxation:	Not subject to Australian Interest Withholding Tax
Other Selling Restrictions:	As set forth in the Issuer's DIP, dated 8 April 2014

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