

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

Issuer:	Emirates NBD Bank PJSC ("EBIUH")
Issuer Ratings¹:	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 + 200 bps
Re-Offer Yield:	3.115% semi-annual
Re-Offer Price:	99.445%
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 / 212454869
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
Prescribed Capital Markets Products:	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).
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

Note (1): A credit rating is not a recommendation to buy, sell or hold securities.

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