

Al Salam Bank inks Mou with Kingdom Properties

The bank will provide property financing in Janayin Al Hamala project

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KNOW WHAT

The project

comprises of 148

luxurious villas

ready to deliver

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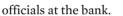
l Salam Bank-Bahrain, one of the pioneering Shari'a-compliant banks in the Kingdom, has signed a Memorandum of Understanding (MoU) with the Kingdom Projects to facilitate property financing solutions for customers wishing to buy luxurious villas in the Janayin Al Hamala project. The project also includes residential villas that fits the criteria of Mazaya programme (formerly known as Social Housing Financing Program) from the Ministry of Housing.

The project comprises of 148 luxurious villas ready to deliver that are designed to meet the requirements of a modern Bahraini family and it offers customers with 5 different types of villas, ranging to 220m² that consists of 4 bedrooms, 3 bathrooms, large majlis room, living room, kitchen, balconies, store, housekeeping room and 2 parking spaces.

Present at the signing cerequarter office in the Bahrain of Al Salam Bank-Bahrain and facilities. In addition, customers community development with World Trade Center were: An- Kingdom Projects and senior who are not eligible for Mazaya its recreational parks.



Al Salam Bank and Kingdom Properties officials during the signing ceremony



rain said: "The partnership be- solutions. tween the two institutions will enable to provide financing to munity will abound with apall Mazaya beneficiaries, which proximately 1,000 affordable includes competitive profit residential dwelling units on rates, flexible financing terms, either side of the subdivision without a down payment on the plus recreation parks in each amount subsidized by the Gov- locality and in parallel with the ernment of Bahrain and they main township road. The Procan also benefit from obtaining a ject is strategically situated in an top-up of the financing amount area conducive for residential mony held at the bank's head- war Murad, First Deputy CEO on their subsidized financing villas, apartment buildings and

program and who wish to pur-Speaking at the signing cere- chase a villa in the Janayin Al mony, Anwar Murad, First Dep- Hamala project can also avail uty CEO of Al Salam Bank-Bah- our Shari'a-compliant financing

The Janayin Al Hamala com-

BBK, Orchid Developers join hands

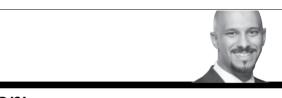
BBK will provide mortgage financing to the customers of Orchid Plaza

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 $\mathbf{B}^{ ext{BK}, ext{ Bahrain's pioneer in re-tail and commercial banking,}}$ dum of Understanding (MOU) tiating a strategic partnership agreement, through which BBK ing to the customers of Orchid commercial properties already Plaza. Orchid Developers, a real-es-



Karak Break!



MOHAMED ISA

The 30-Minutes Promise!

n 2016, I moved my business email from Yahoo! to Microsoft **L**Office 365. A friend of mine helped me set up the email including my email signature because I had no clue how to do it. After a while, I wanted to update my signature, so I went to the email settings to do so. I struggled and scrabbled without any success. I searched the "Help" pages. I went to YouTube. I visited Unofficial Help Forums by 365 users. Again, no progress. I wasted so much time on this task. It was frustrating.

It was time to contact Microsoft Support Center. Using its App on my iPhone, I clicked on "Support" and then filled a simple form with two fields: "Tell us more about your problem here" and "Phone Number." When I clicked "Submit," this delightful message showed up: "Your support ticket has been created. An agent will call you within 30 minutes!" I was delighted because Microsoft will resolve my issue soon. A "real" person will speak to me to guide me through the process. How fantastic is that!

I received the call within only 17 minutes! Microsoft honored its promise of calling me within 30 minutes. This is what I call service speed and reliability. Can you imagine how many service tickets they receive globally? It must be in the thousands, and yet, they are successful in keeping this promise regardless of vour time zone.

It was Rona on the line. She asked me to visit a website to begin the "Remote Assistance Support from Microsoft." And then she provided me with a password to download a small program to enable her to see my laptop screen. After that, I started seeing a big red dot on my screen, and with that dot, Rona was guiding me through the different menu screens to update my email signature. The process was seamless. I gave Rona a five-star rating in the Feedback Form after we finished.

Have you had such an excellent service before? Or are you among the many unhappy customers who waited and waited endlessly for your service providers' help when you needed their help the most? I hear you. I feel you. And I sympathize with you. Just like you, I waited for my plumber, electrician, carpenter, mechanic and the list of broken promises goes on and on. Unfortunately, it does not stop here; it goes on to include highly educated and qualified professionals including managers, directors and sometimes Chief Executive Officers!

Honoring your promises to your customers is at the heart of service excellence. It can spell the difference between retaining them for a lifetime and losing them to your competitors. Be like Microsoft. Keep your promises!

Mohamed Isa is an Award-Winning Speaker & Best-Selling Author. Reach him at mohamed@3dspeaking.com.



with Orchid Developers, ini- BBK and Orchid Developers after signing the MoU

will provide mortgage financ- than 175 units of residential and user funding partner.

delivered to its customers. Un- partnership, Reyadh Sater, BBK opers whereby customers from der the terms of the agreement, Chief Executive, said: "In our all nationalities residing in the tate and development company, Orchid Plaza customers who continuous efforts to provide GCC who wish to own a propis one of the first in Bahrain to require funding in the form of our customers with the best ser- erty in Orchid Plaza will enjoy offer freehold commercial and mortgage loans will be advised vices and to facilitate the sale of excellent interest rates and loan residential projects with more to consider BBK being the end the Freehold Projects, we are terms from BBK.

pleased to enter into a strategic Announcing the strategic partnership with Orchid Devel-

Discounted rates for Ithmaar Bank cardholders

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Tthmaar Bank has renewed Lan agreement with the Kingdom's national carrier, Gulf Air, granting the bank's credit card and debit cardholders exclusive discounts on tickets purchased on the Gulf Air website, gulfair. com until March 31, 2019.

The offer is applicable to all Gulf Air's online fares for both Falcon Gold (business class) and economy class tickets. A dis-



count code will be distributed Ithmaar Bank and Gulf Air officials renewing the agreement

to all Ithmaar Bank cardholders.

"In line with our customer-centric approach, we aim to give our customers the greatest value possible," said Ithmaar Bank Deputy Chief Executive Officer, Banking Group, Abdul Hakeem Al Mutawa.

"We are continuing this activity with one of the Kingdom's premier banking institutions for the third consecutive year," said Gulf Air Deputy Chief Executive Officer Captain Waleed Abdulhameed Al Alawi.

One of the winners of Kuwait Finance House-Bahrain's 'Libshara' draw for May 2018 at its headquarters at Bahrain World Trade Centre. The May 2018 winners included Rabab Husain Ahmed who won the grand prize of \$50,000; Ali Mohamed Burshaid and Mohamed Khalifa Albenjasim who each won a cash prize of \$10,000; Yusuf Ebrahim Aljasim and Abdulrahman Yusuf Albalooshi, both won a cash prize of \$5,000 each. Eighty winners also received various other cash prizes for other categories and segments. The draw was held under the supervision of the Ministry of Industry, Commerce and Tourism and in the presence of Subah Abdullatif Al Zayani, Deputy Head of Retail Banking Group at KFH-Bahrain along with several officials from the bank. The 'Libshara' campaign will reward winners with luxury apartments located at Marrasi Al Bahrain, a leading project in Diyar Al Muharraq. An additional 85 winners will benefit from monthly prizes worth \$140,000