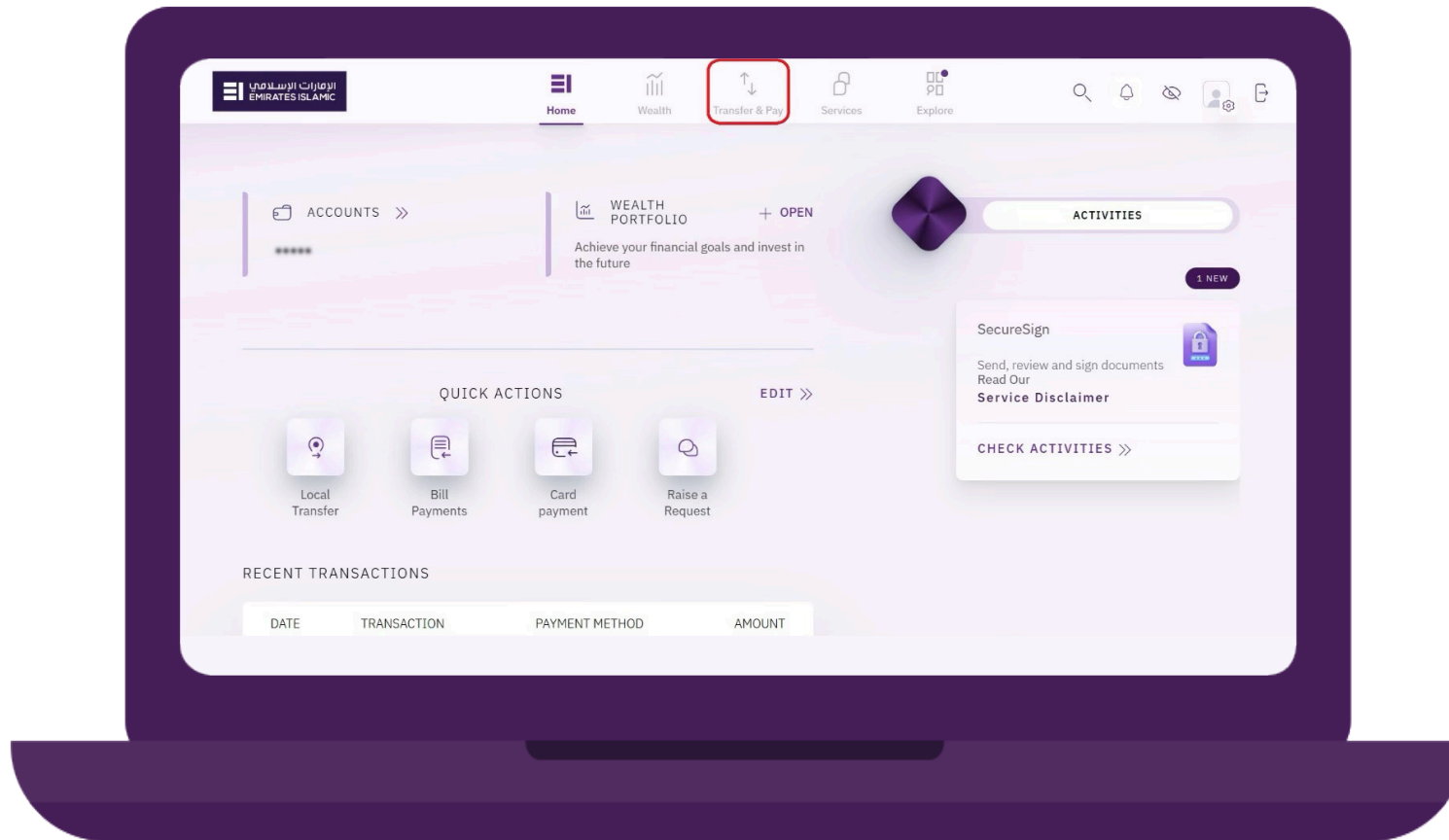
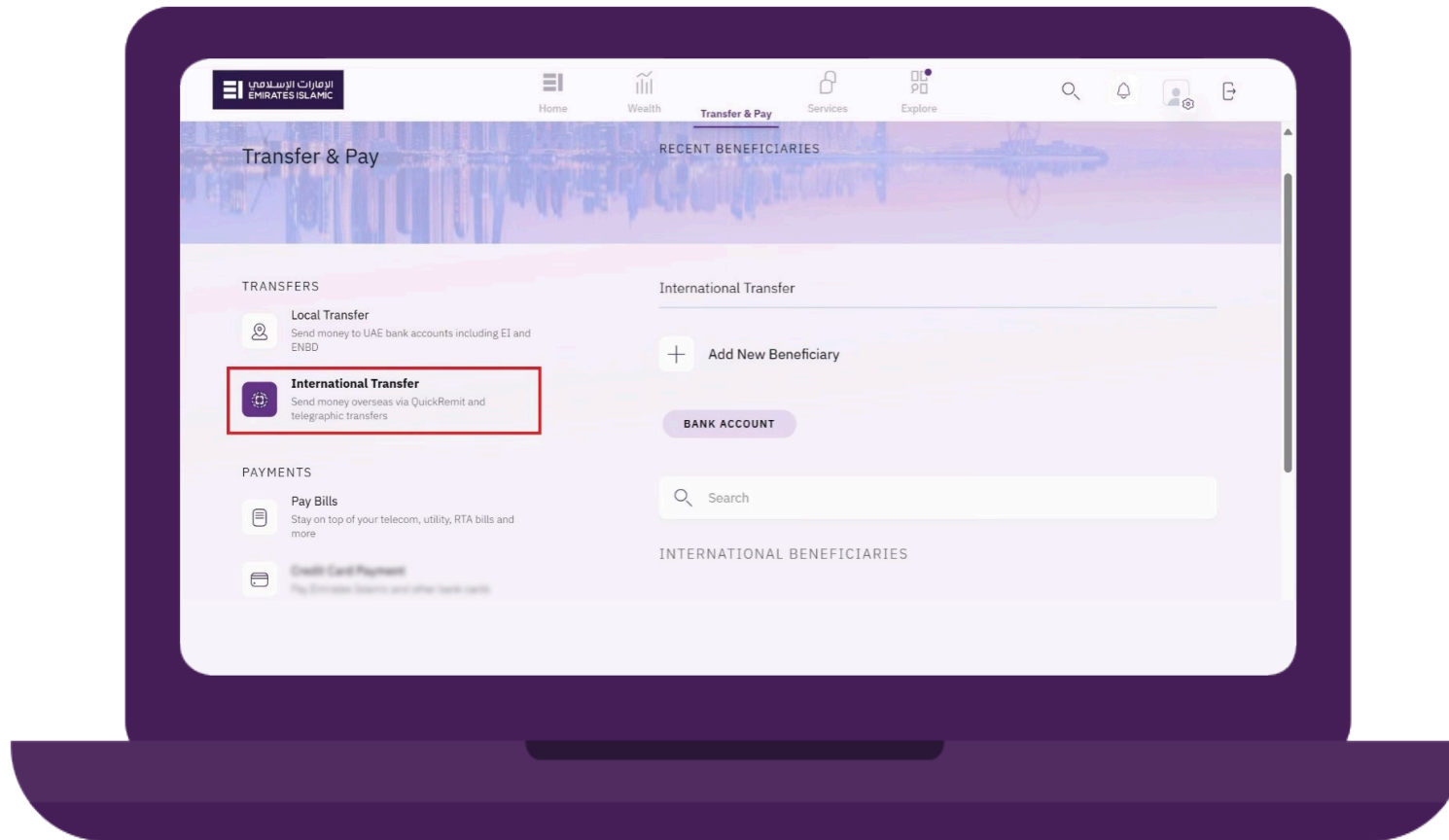


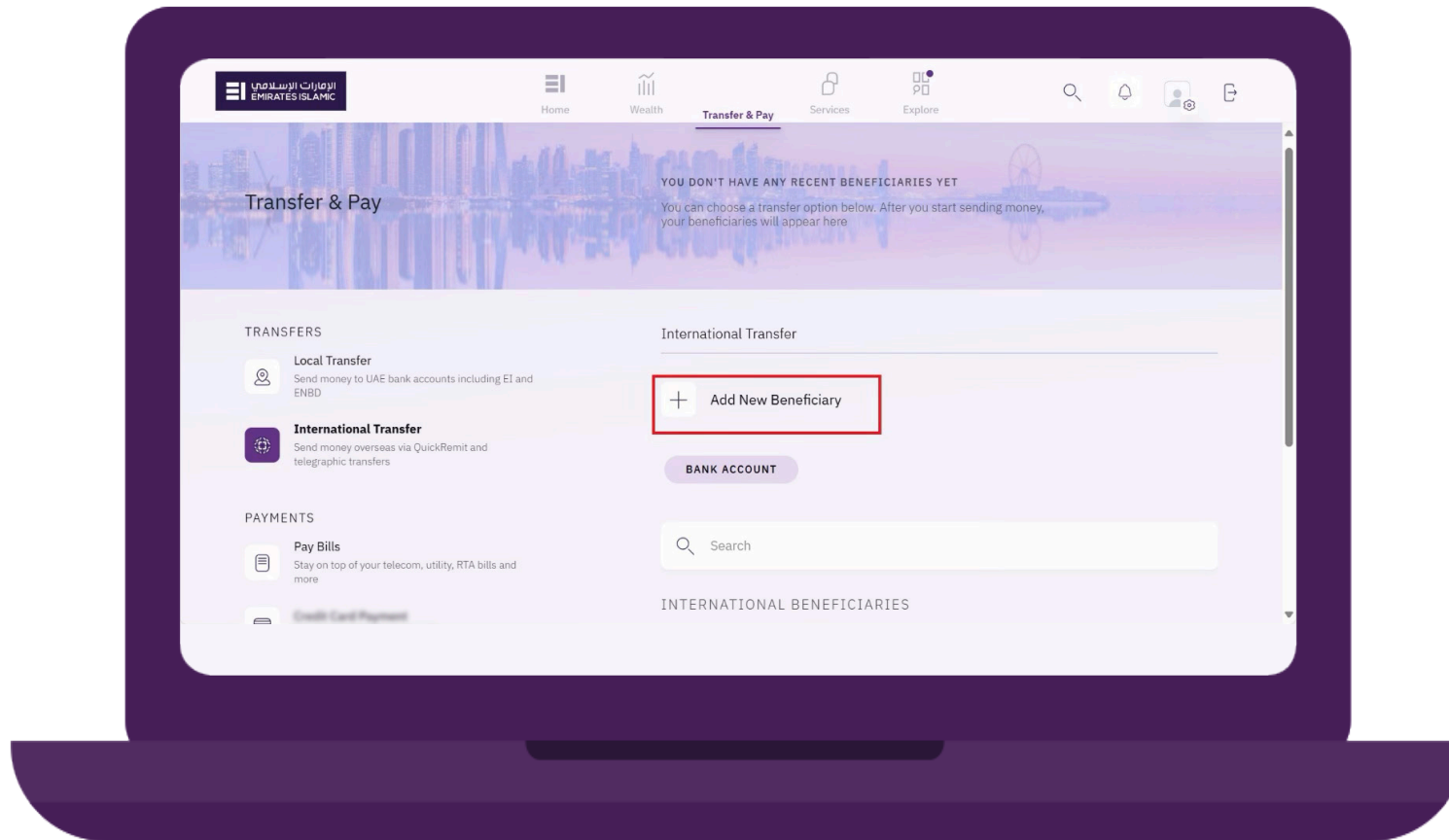
Step 1: Login or Register to Emirates Islamic Online Banking



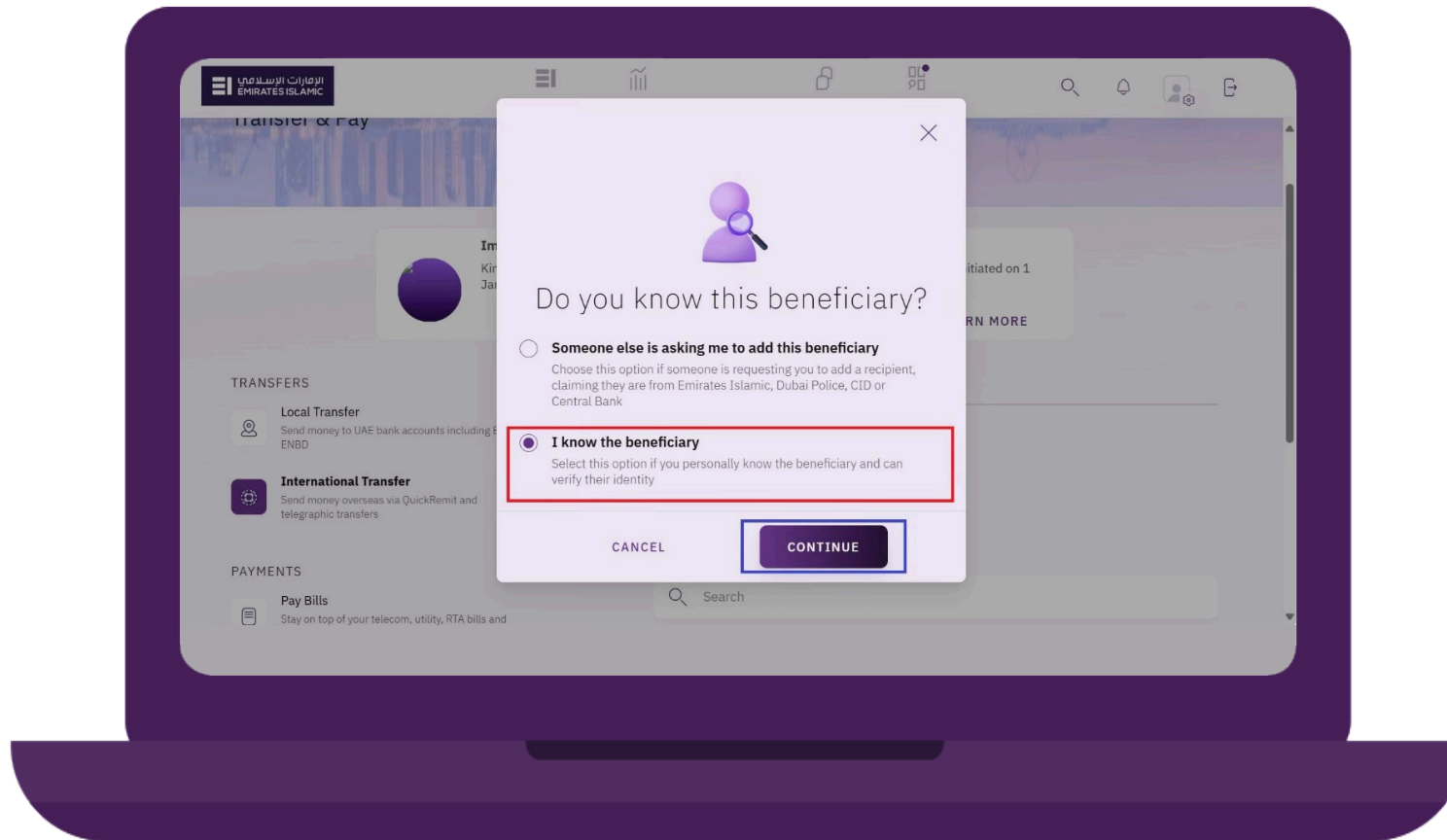
Step 2: Click on “Transfer & Pay”



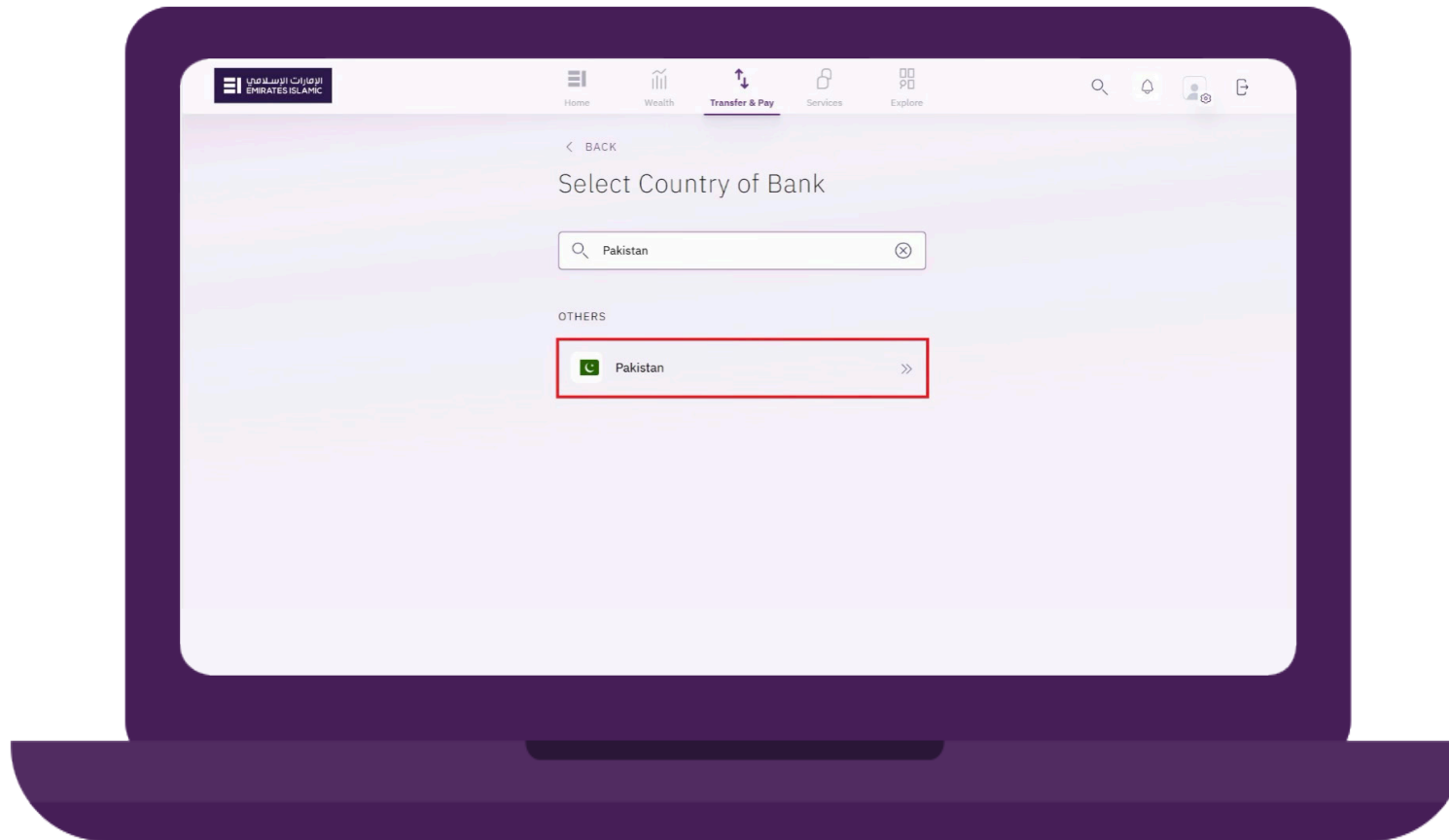
Step 3: Select "International Transfers"



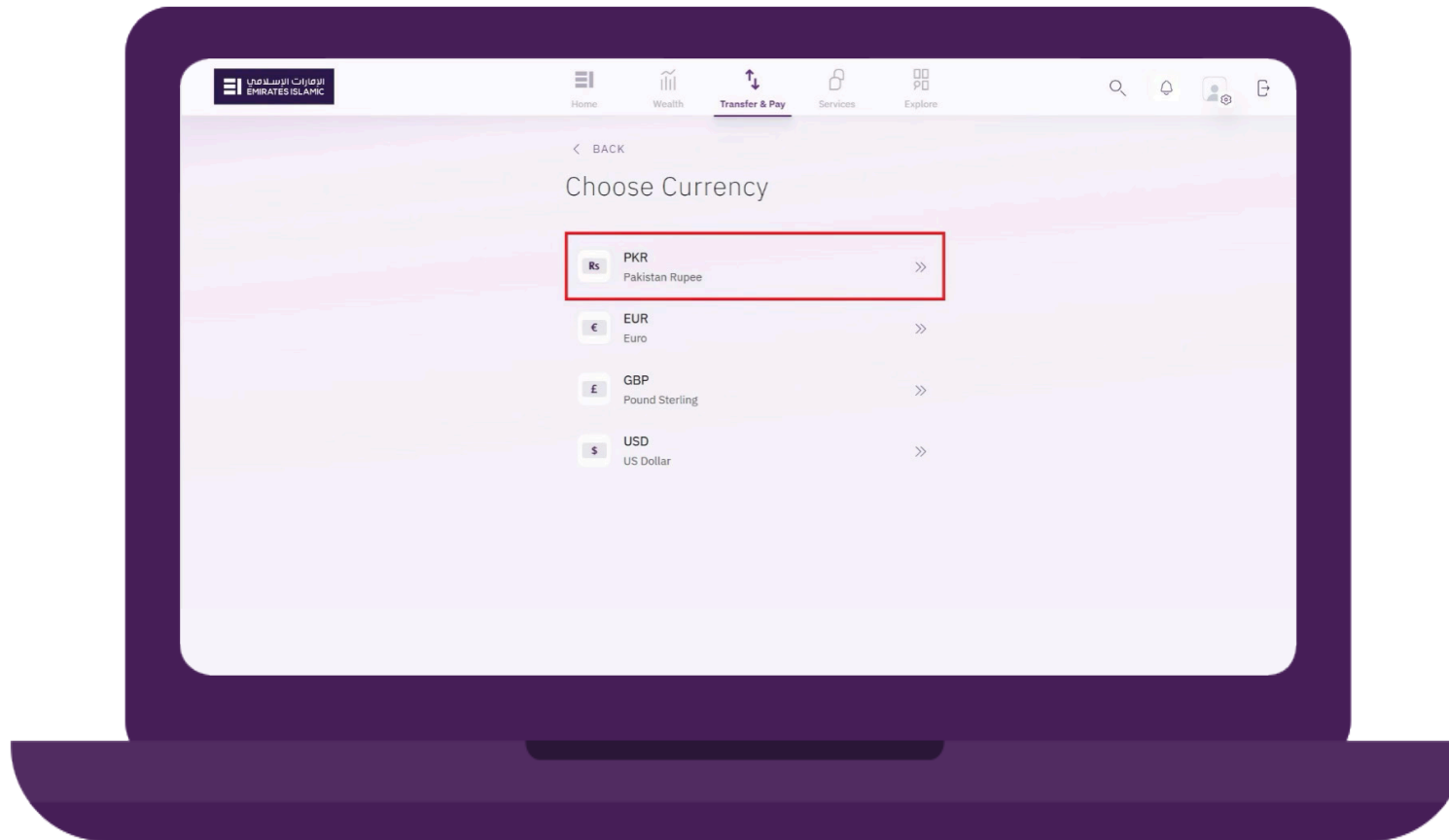
Step 4: Click on “Add New Beneficiary” for adding a new beneficiary or select “Existing Beneficiary” from the list.



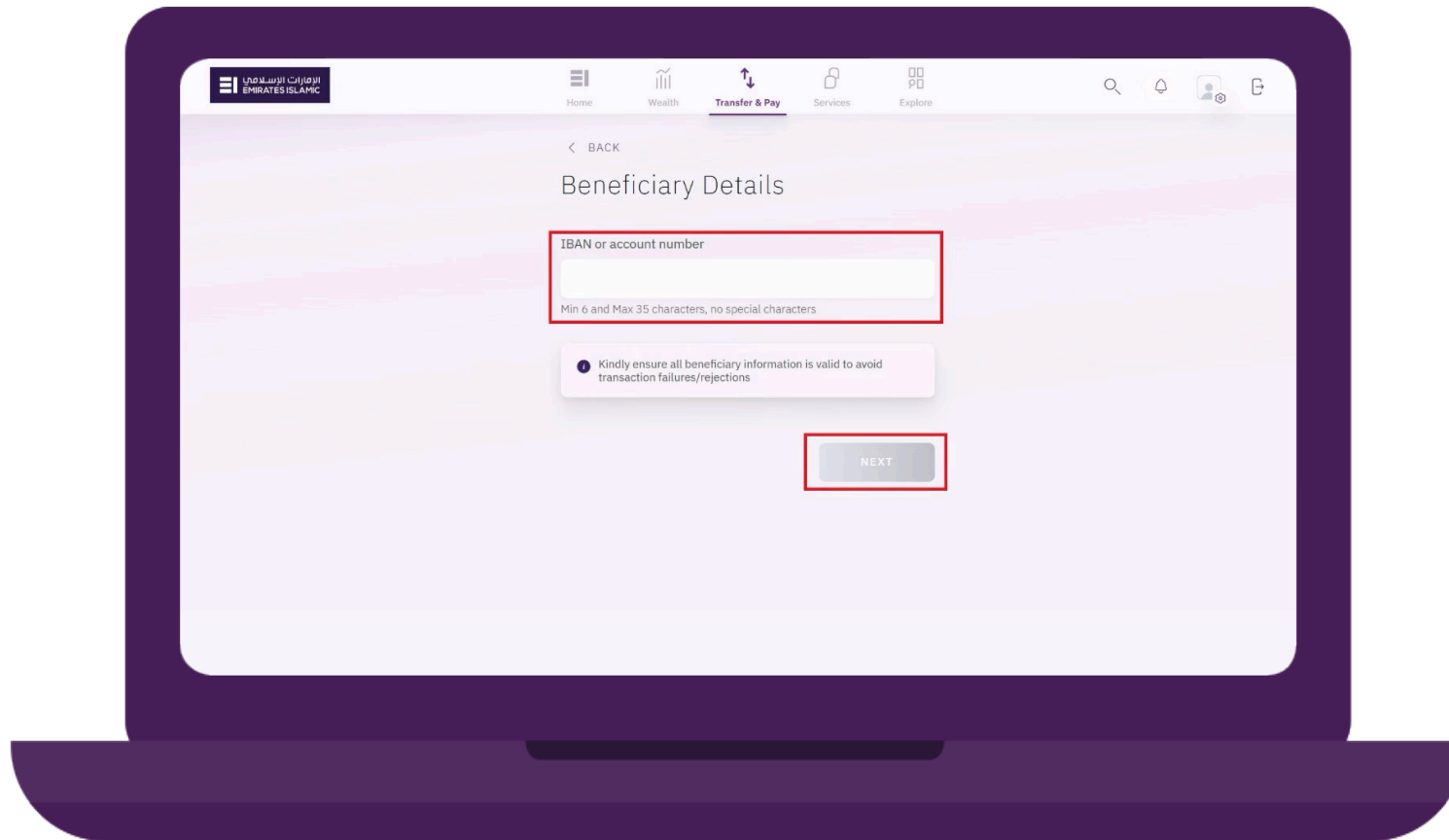
Step 5: Select the highlighted option if you know the beneficiary and then click “Continue”



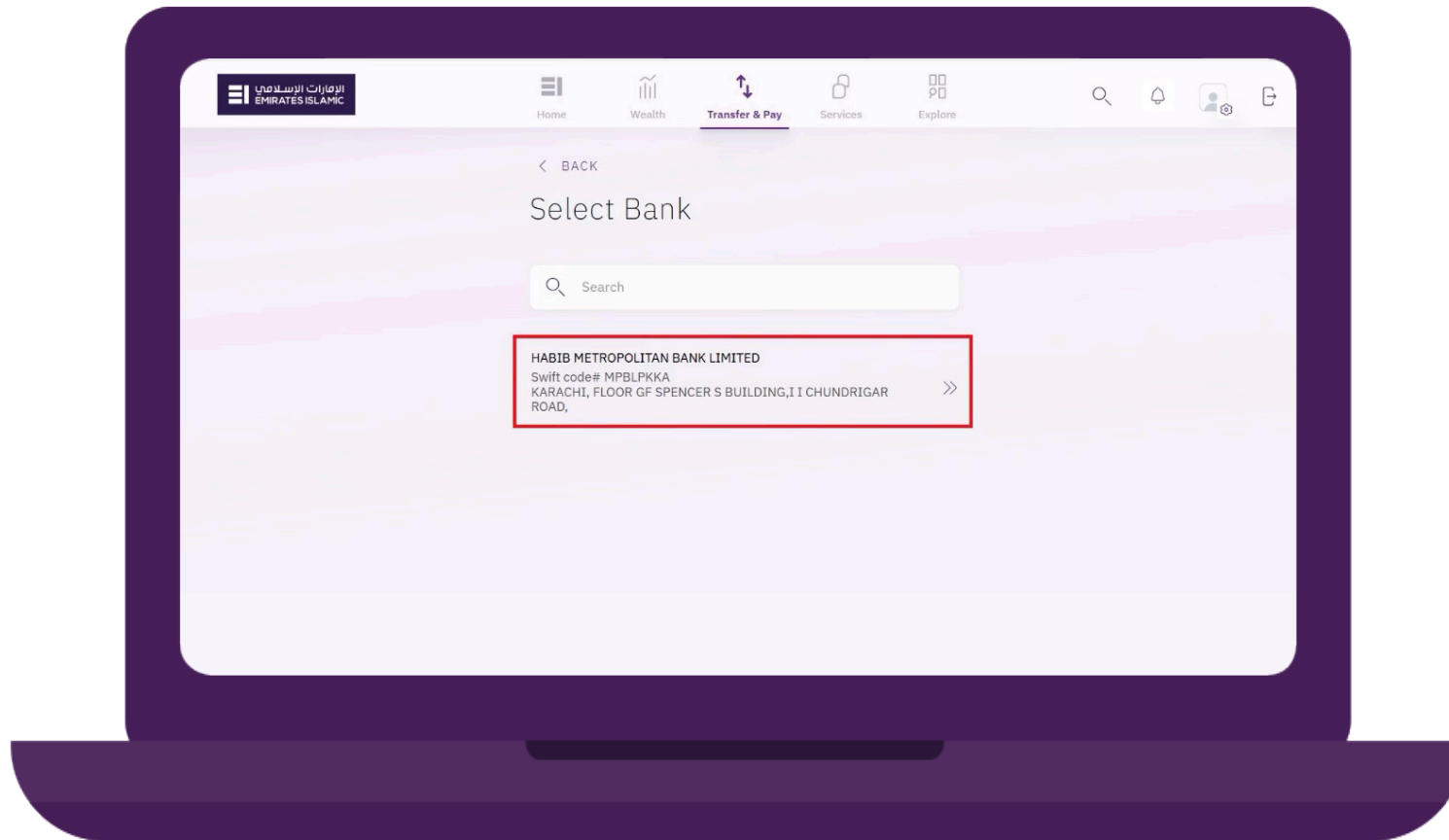
Step 6: Select or search the country you want to transfer to



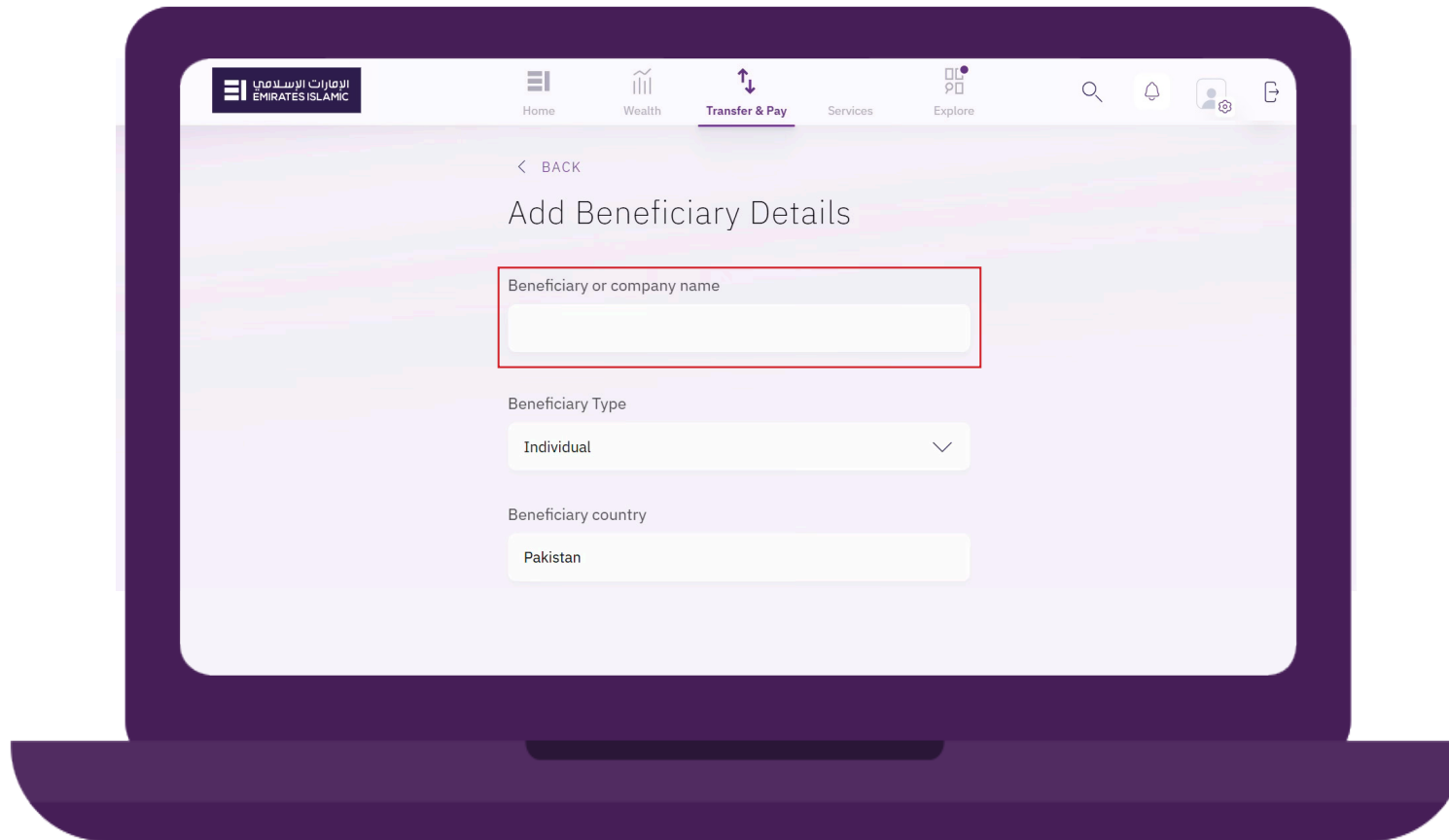
Step 7: Select the currency of transfer



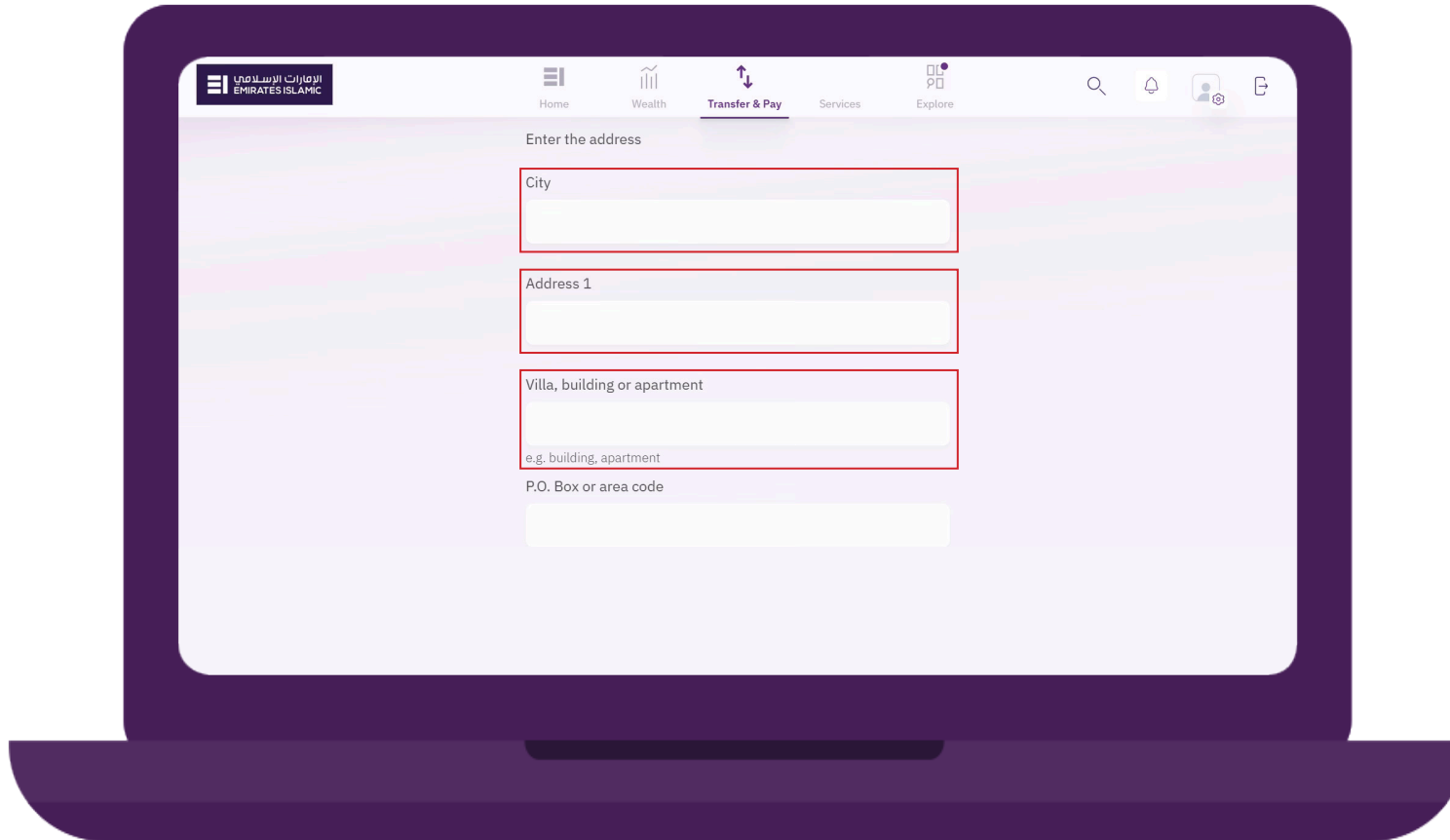
Step 8: Enter the required Beneficiary Account Details and click “Next”



Step 9: Select the Beneficiary Bank Account basis the details entered



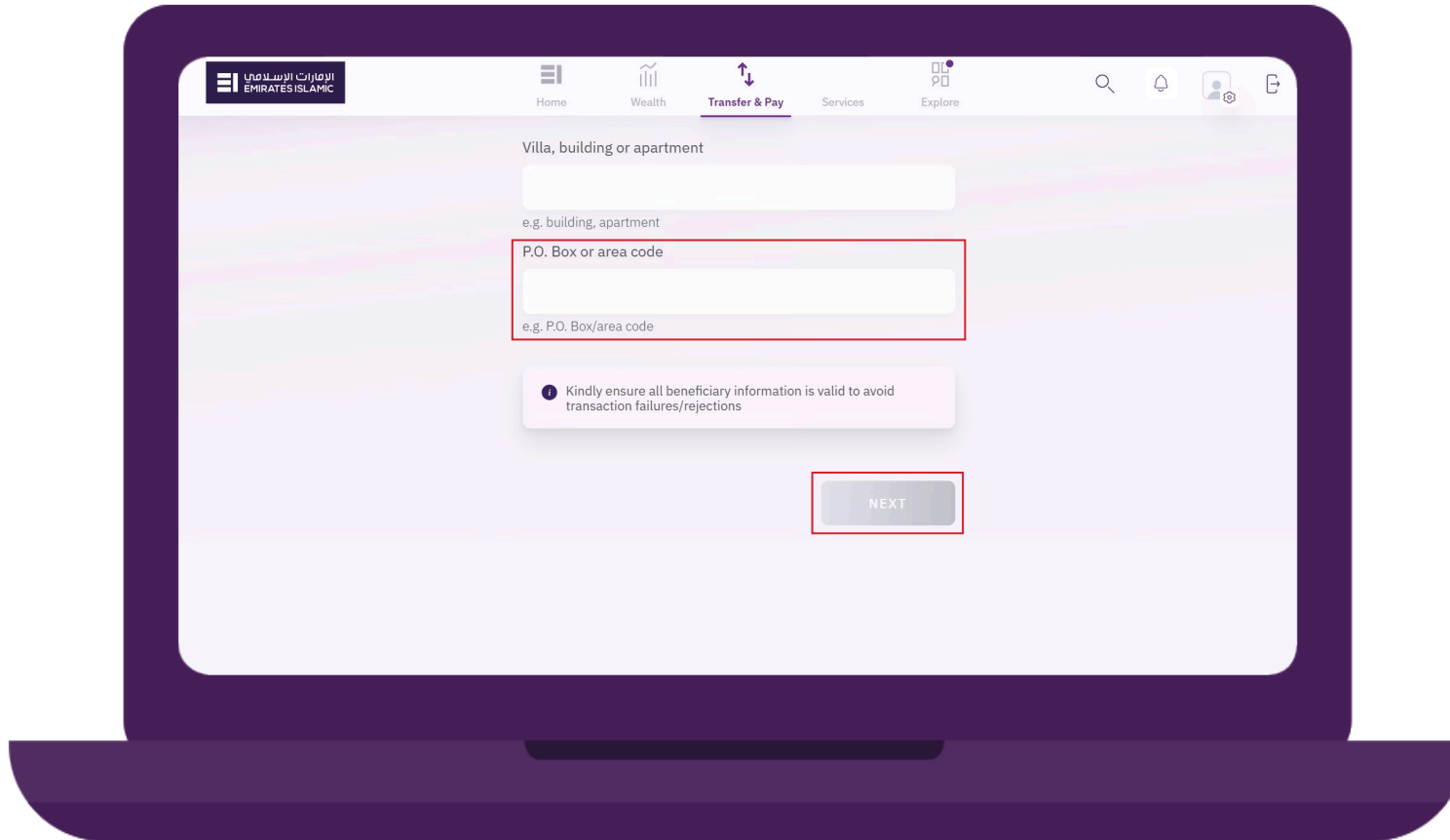
Step 10: Enter the beneficiary's name and address and click "Next"



The screenshot shows the 'Transfer & Pay' section of the Emirates Islamic mobile app. The navigation bar at the top includes 'Home', 'Wealth', 'Transfer & Pay', 'Services', and 'Explore'. The main content area is titled 'Enter the address' and contains four input fields, each highlighted with a red border:

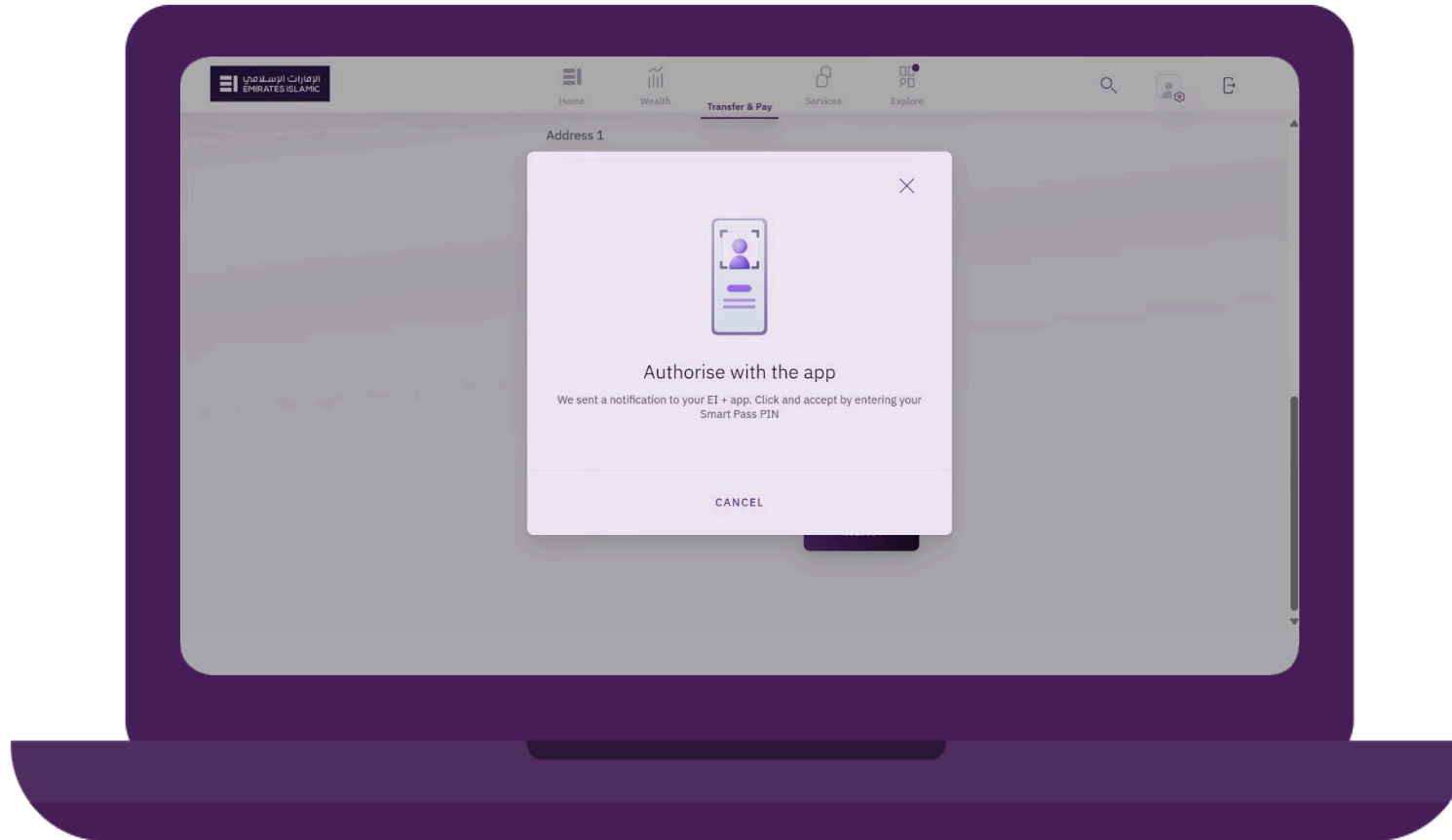
- City
- Address 1
- Villa, building or apartment
e.g. building, apartment
- P.O. Box or area code

Step 10: Enter the beneficiary's name along with the address and click "Next"

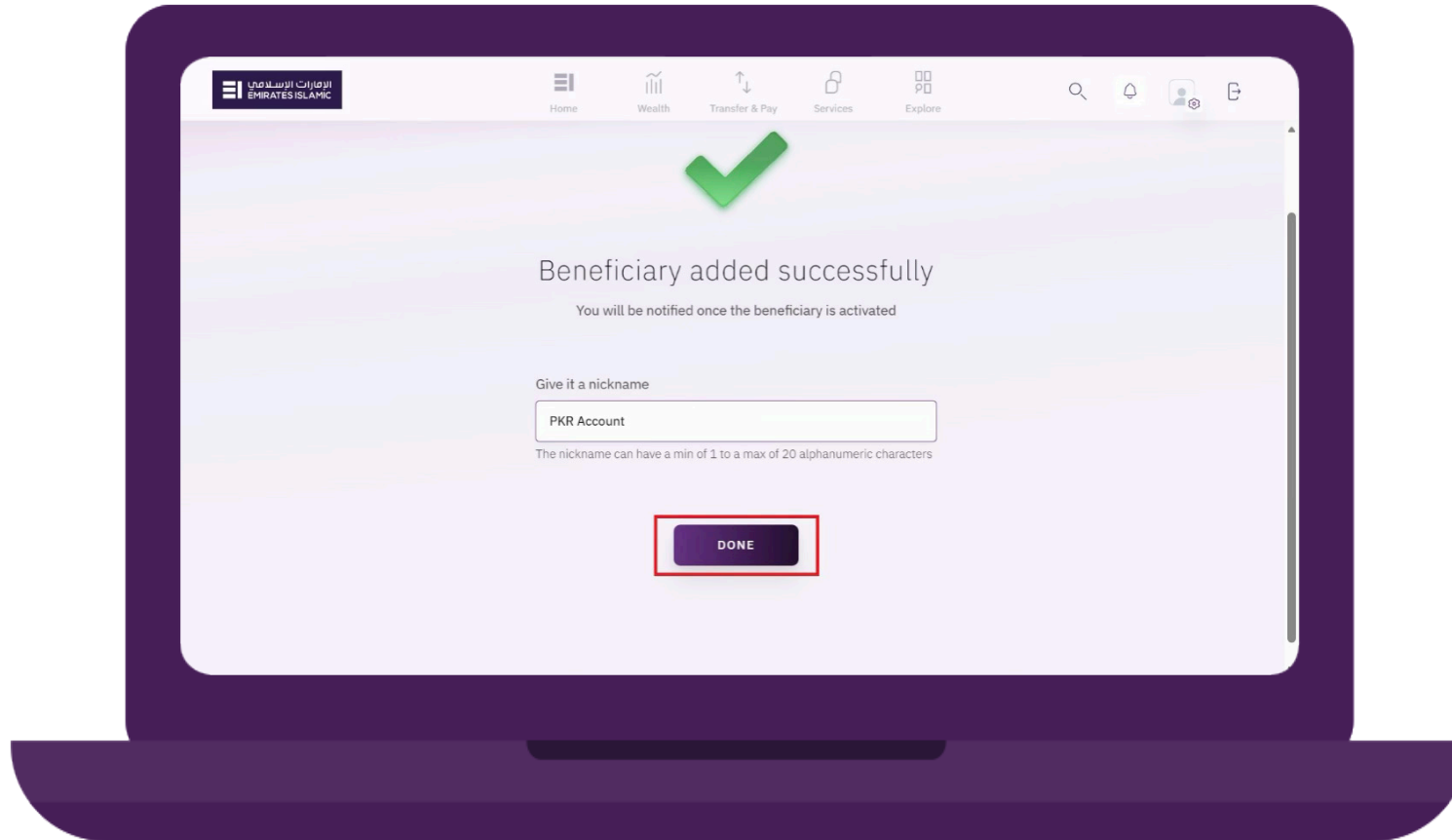


The screenshot displays the 'Transfer & Pay' section of the Emirates Islamic mobile application. The interface includes a navigation bar at the top with options for Home, Wealth, Transfer & Pay (selected), Services, and Explore. Below the navigation bar, there are two input fields for beneficiary information. The first field is labeled 'Villa, building or apartment' and has a placeholder 'e.g. building, apartment'. The second field is labeled 'P.O. Box or area code' and has a placeholder 'e.g. P.O. Box/area code'. A red box highlights the second input field. Below the input fields, there is a warning message: 'Kindly ensure all beneficiary information is valid to avoid transaction failures/rejections'. At the bottom right of the form, there is a 'NEXT' button, which is also highlighted with a red box.

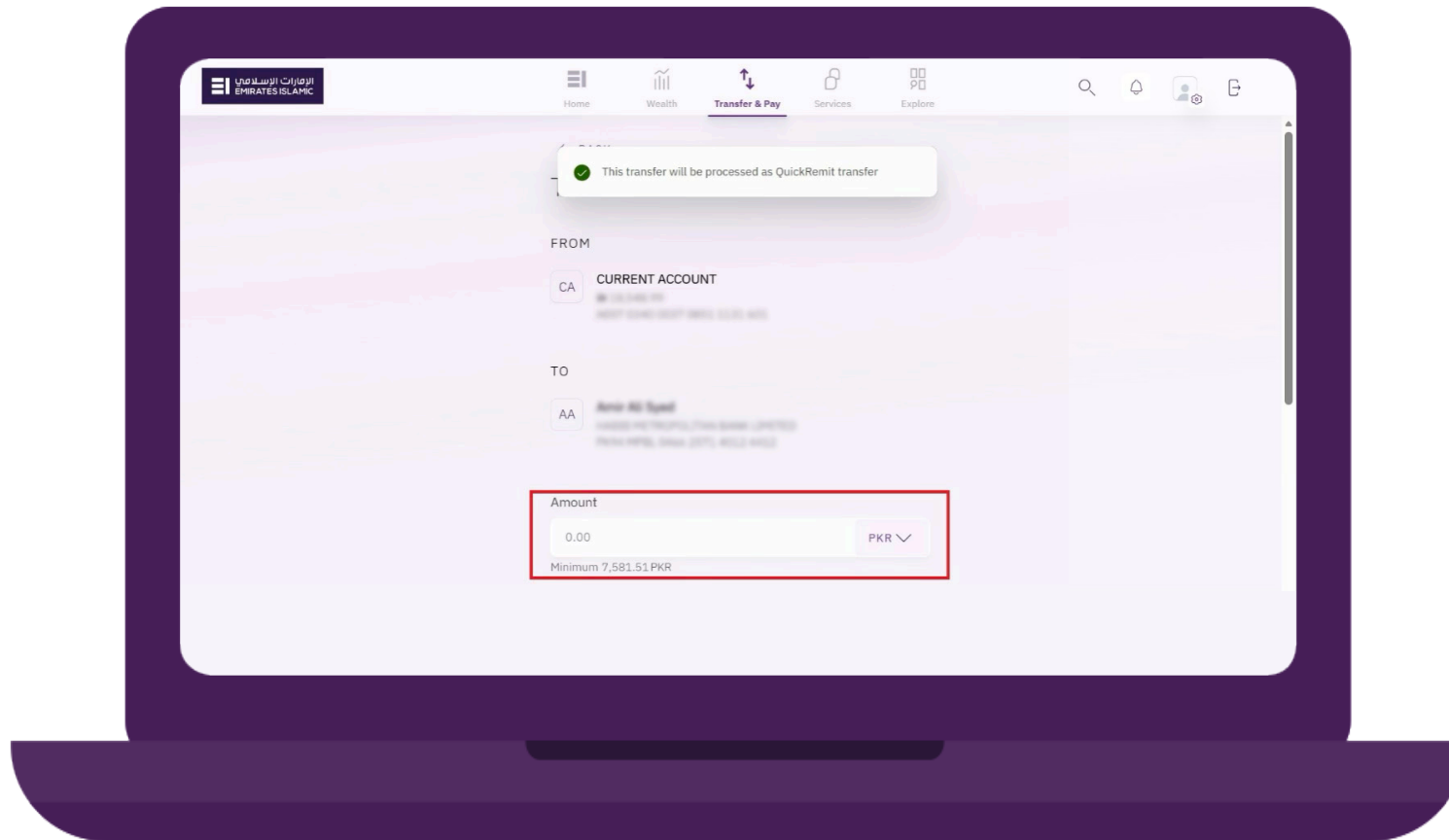
Step 10: Enter the beneficiary's name along with the address and click "Next"



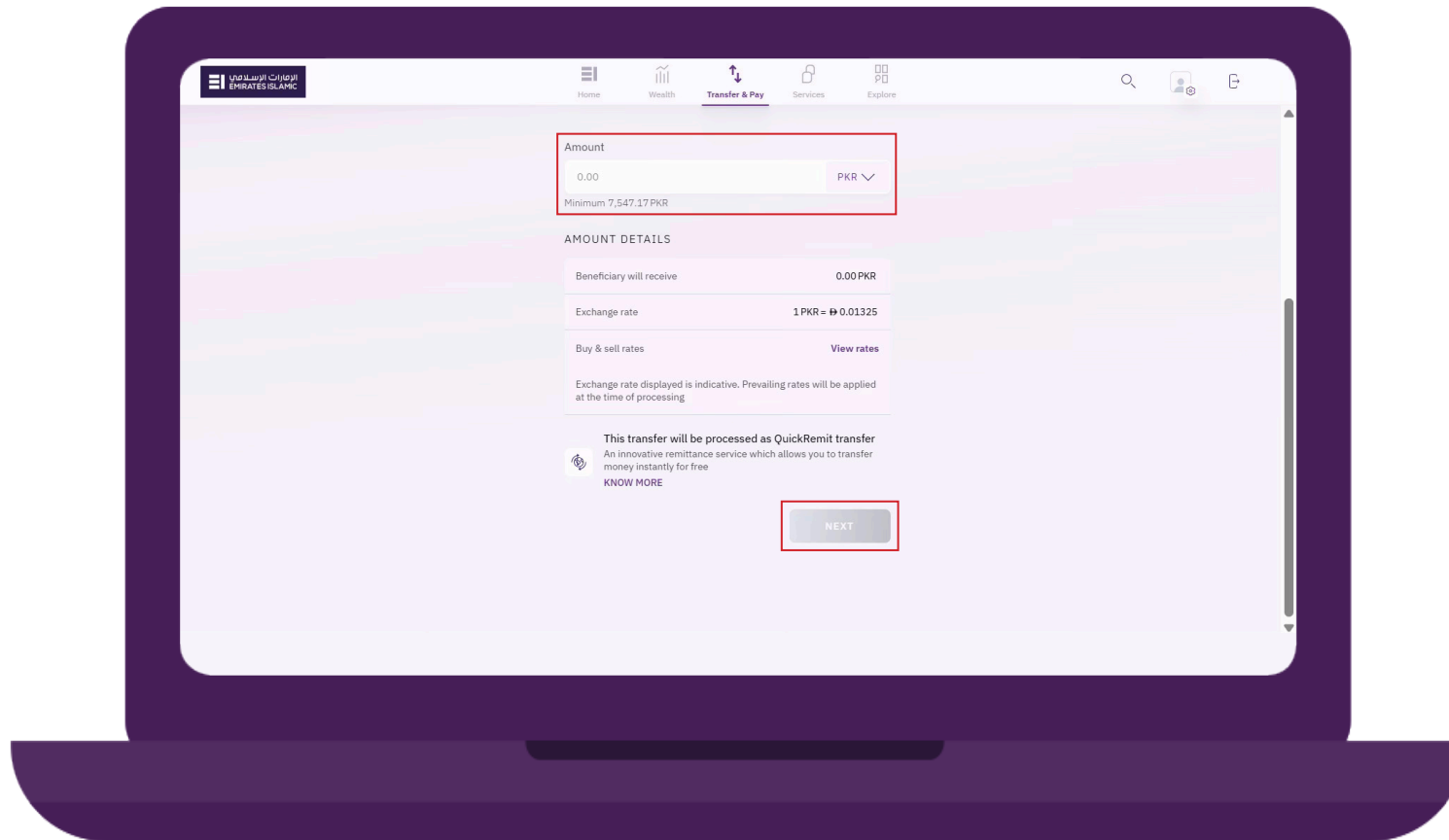
Step 11: Please authorize the notification on your EI + Mobile Banking App



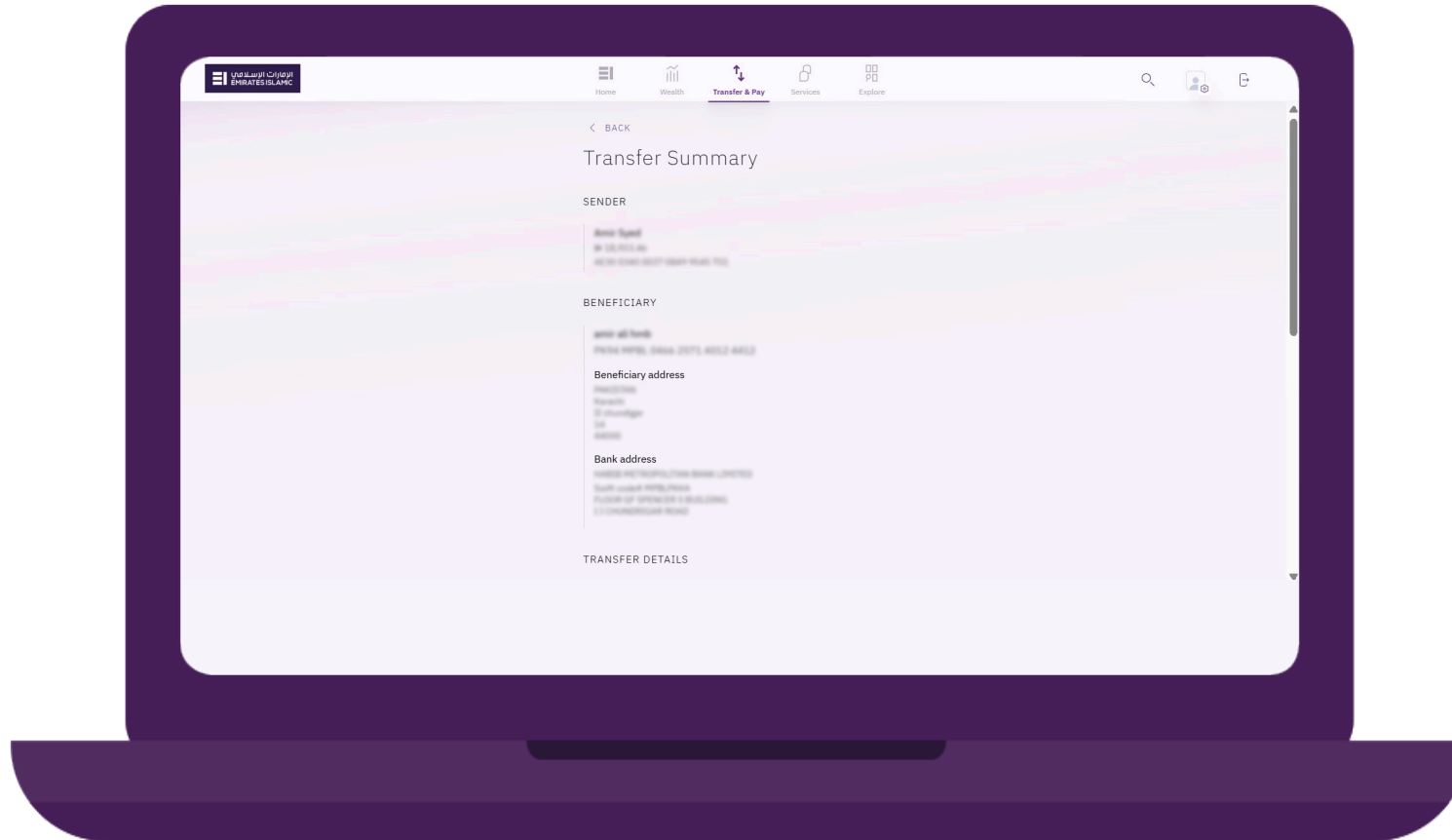
Step 12: Give a Nickname for the beneficiary added and click “Done”.
This will ensure easy access to the added beneficiary in the future.



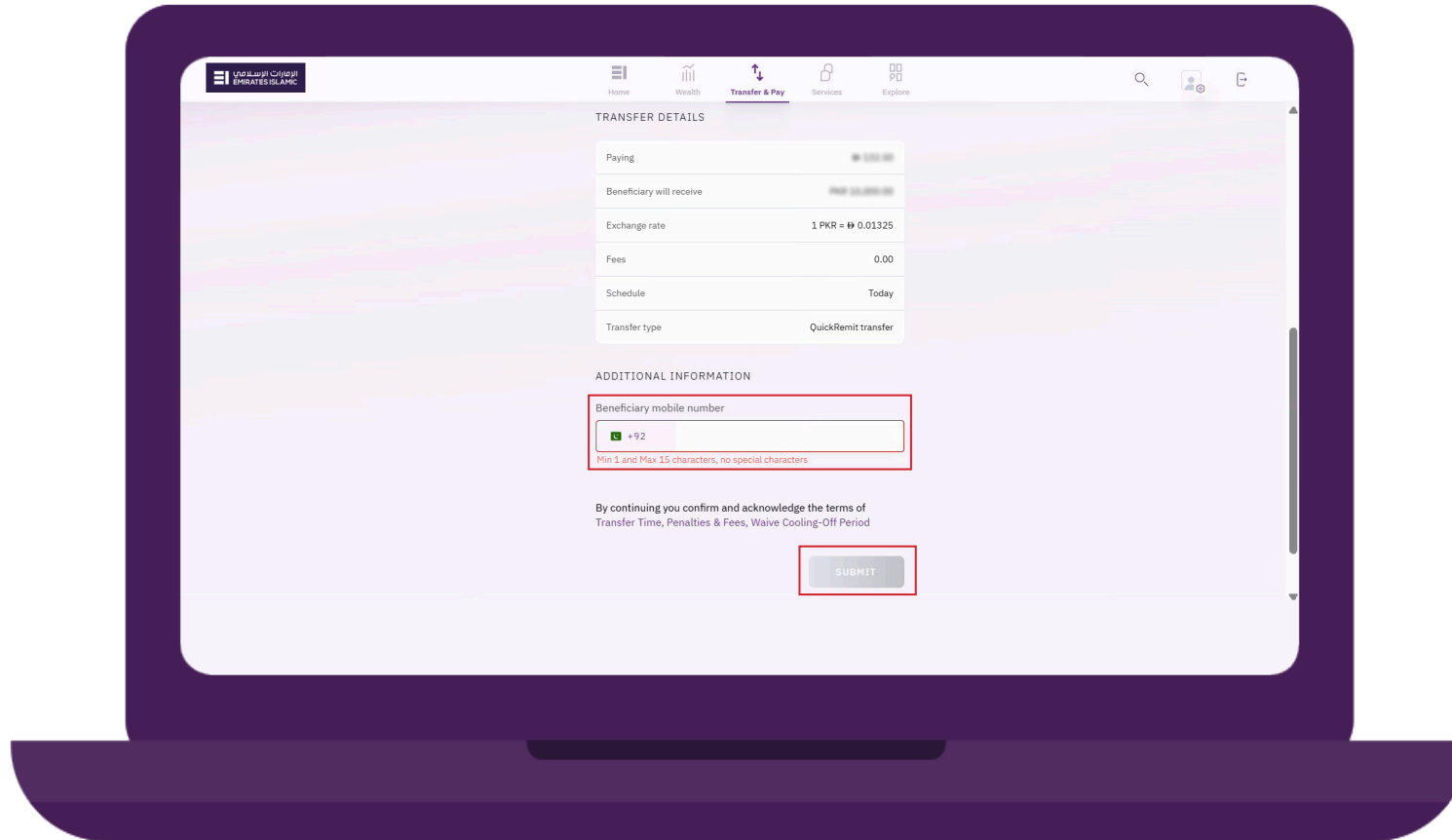
Step 13: Select the beneficiary and enter the transfer amount in PKR and click “Next”



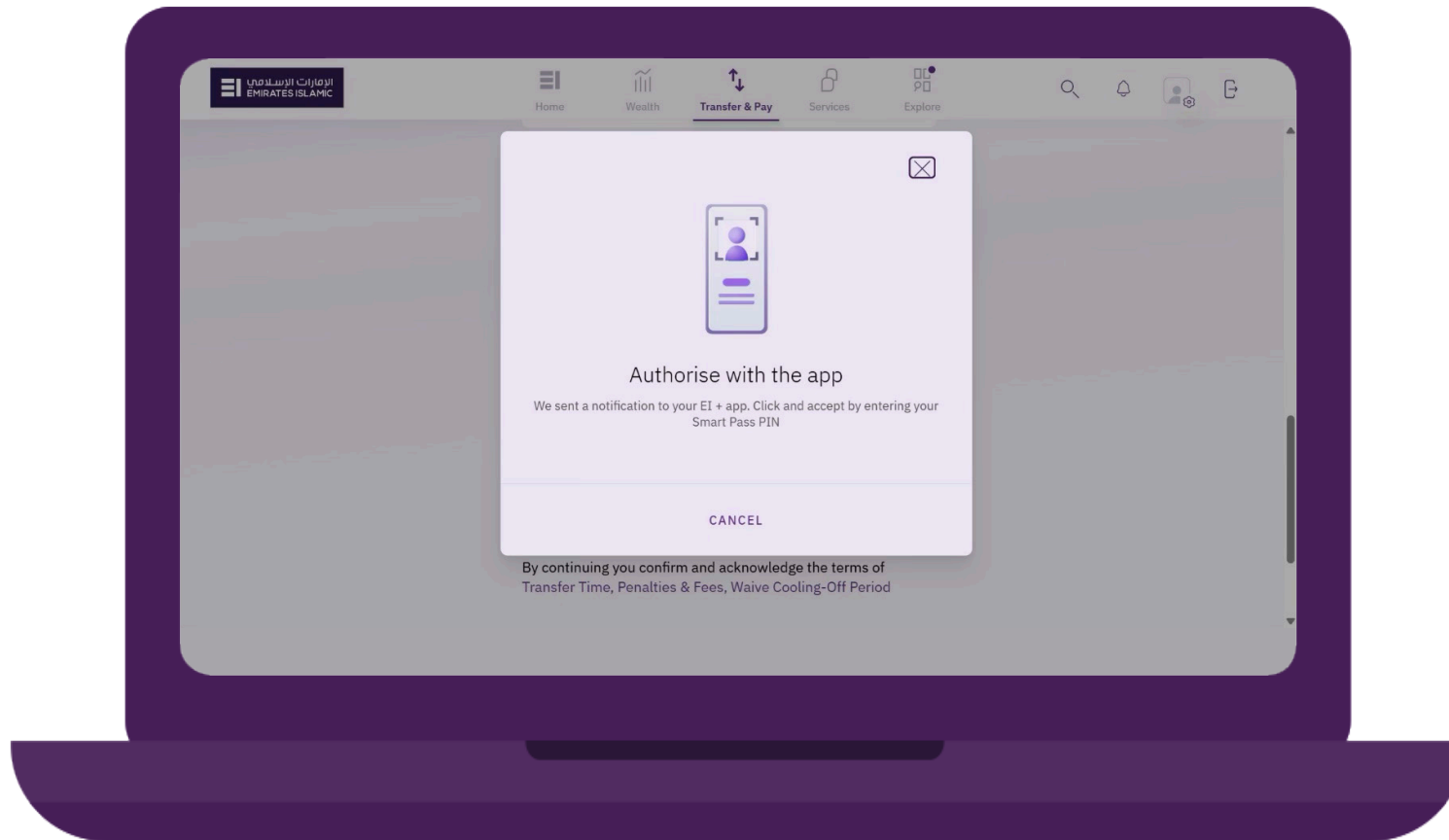
Step 13: Select the beneficiary and enter the transfer amount in PKR and click “Next”



Step 14: Enter the “Beneficiary Mobile Number” and click on “Submit”. This screen also shows the exchange rate and the amount the beneficiary will receive.



Step 14: Enter the “Beneficiary Mobile Number” and click on “Submit”. This screen also shows the exchange rate and the amount the beneficiary will receive.



Step 15: Please authorize the transaction through your EI + Mobile Banking App