Press Release

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ADIB Partners with Diebold Nixdorf to Deliver 24/7 Access to Essential Banking Services
Digital self-service technology is part of ADIB's commitment to innovation and to providing a seamless banking experience for its customers

ABU DHABI and NORTH CANTON, Ohio – Emirati financial institution Abu Dhabi Islamic Bank (ADIB) is expanding its partnership with Diebold Nixdorf (NYSE: DBD), a global leader in driving connected commerce for the banking and retail industries, by installing integrated technology that offers the services of a mini-branch in an additional self-service channel.

Branded 'Smart Tellers' by ADIB, the ATMs provide customers with a fast, private and secure experience that is conveniently available 24 hours a day. Customers will have access to a wide variety of bank services, such as opening a bank account guided by a video banker on the screen, instantly obtaining a personalized card, updating the details of their account, as well as the regular services of an ATM like withdrawing and depositing cash.

The futuristic design of the self-service technology includes a 19-inch multi-touch screen and comes equipped with a debit card dispenser, biometric signature pad, a document scanner and statement printer, a specialized ID card reader, cash machine for withdrawals and deposits and coin dispenser as well as a near field communication (NFC) receiver for contactless transactions.

Several of these Smart Tellers have already been installed in ADIB branches in Abu Dhabi, Al Ain, Ras Al Khaimah, Dubai and Sharjah, and the bank has already committed to installing more in other locations over the coming months.

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Philip King, Global Head of Retail Banking at ADIB said: "The introduction of Smart Tellers to ADIB's branch network represents another channel for customers to access essential banking services in a fast, secure, and convenient manner. Whether opening a bank account, applying for a new card, or managing finances, Diebold Nixdorf's self-service technology makes customers lives easier. Our plan to install more Smart Tellers in key UAE locations is further demonstration of ADIB's commitment to provide innovative digital solutions that improve customers' banking experience."

Habib Hanna, Managing Director Middle East, Diebold Nixdorf said: "Client-centric innovation is paramount for both ADIB and Diebold Nixdorf. That's why we are honored to participate in this new phase of ADIB's digital transformation journey. This fully digital solution has been designed first and foremost with the customer in mind, not only to enhance their banking experience but also to provide all the necessary guarantees for secure transactions. For ADIB, this innovation in their self-service channel will ultimately optimize the performance of their operations whilst allowing for significant cost efficiencies."

About ADIB

ADIB is a leading bank in the UAE with more than AED 127 billion in assets. The bank also offers world-class online, mobile and phone banking services, providing clients with seamless digital access to their accounts 24 hours a day. ADIB provides retail, corporate, business, private banking and wealth management solutions. The bank was established in 1997 and its shares are traded on the Abu Dhabi Securities Exchange (ADX).

ADIB has presence in six strategic markets: Egypt, where it has 70 branches, the Kingdom of Saudi Arabia, the United Kingdom, Sudan and Iraq.

Named World's Best Islamic Bank by The Financial Times' The Banker publication, ADIB has a rich track record of innovation, including introducing the award-winning Ghina savings account, award-winning co-branded cards with Emirates airlines, Etihad and Etisalat and a wide range of financing products. For more information, please visit www.adib.ae.

About Diebold Nixdorf

Diebold Nixdorf, Incorporated (NYSE: DBD) is a world leader in enabling connected commerce. We automate, digitize and transform the way people bank and shop. As a partner to the majority of the world's top 100 financial institutions and top 25 global retailers, our integrated solutions connect digital and physical channels conveniently, securely and efficiently for millions of consumers each day. The company has a presence in more than 100 countries with

approximately 22,000 employees worldwide. Visit www.DieboldNixdorf.com for more information.

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