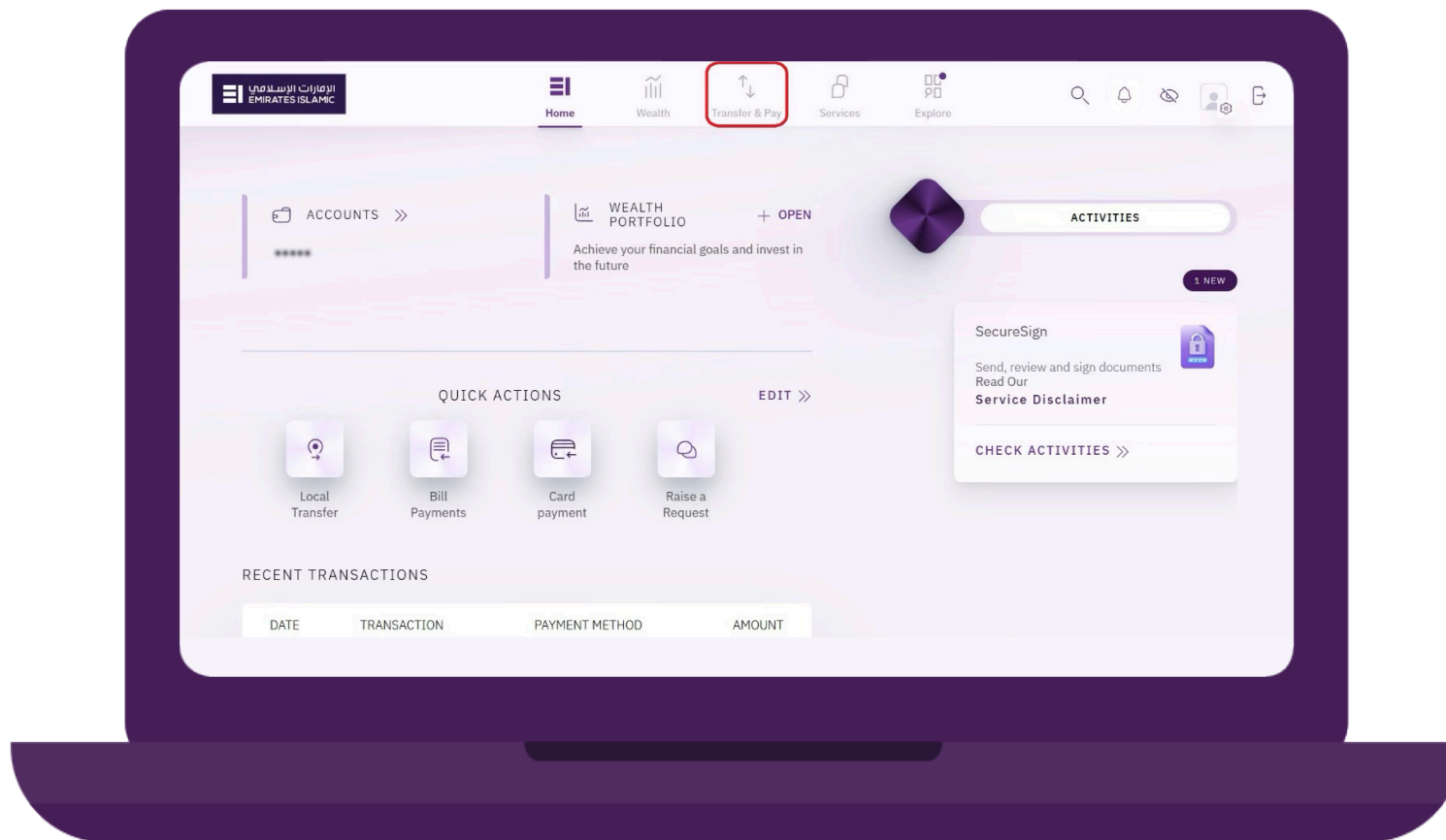
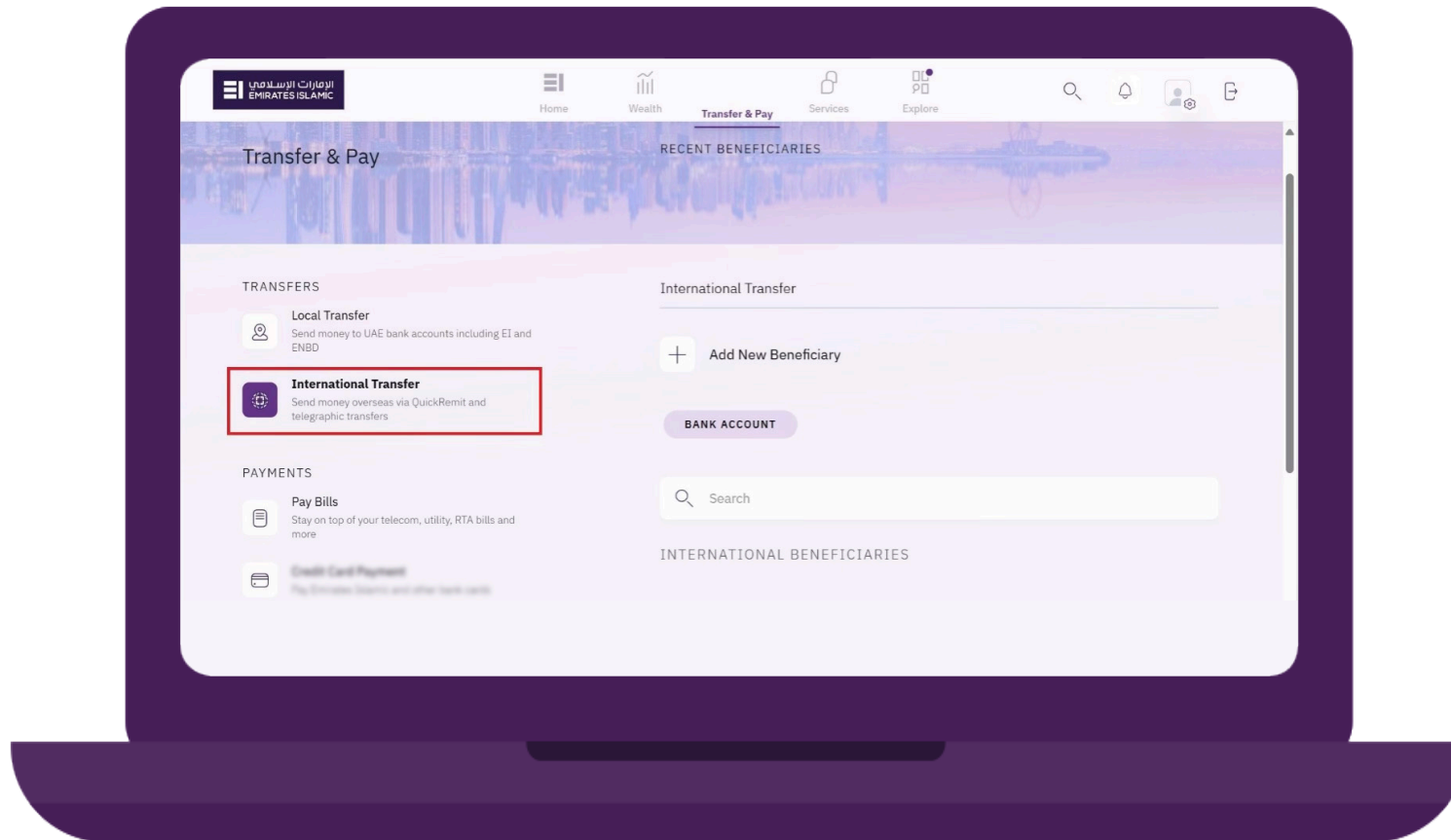


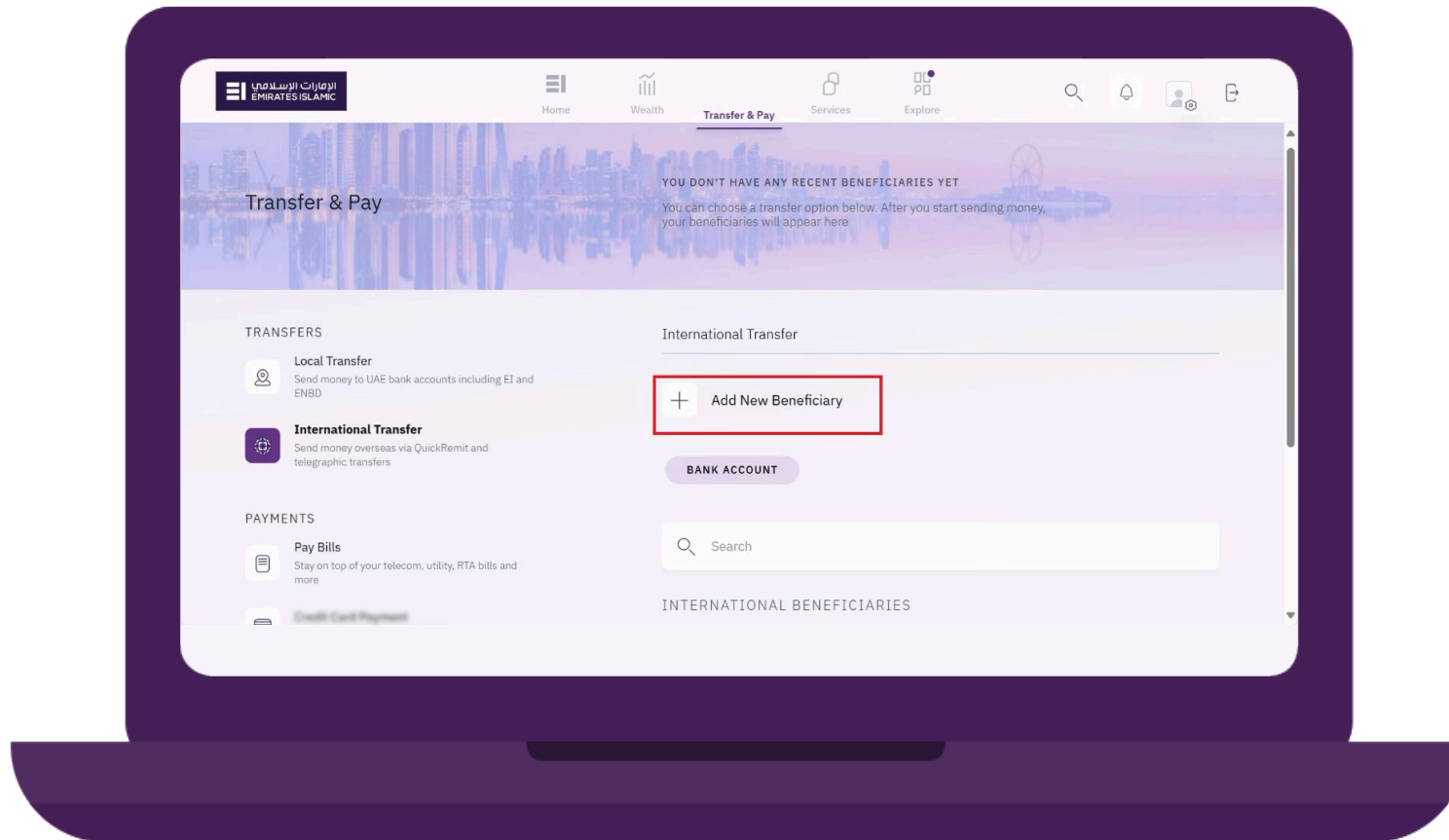
**Step 1:** Login or Register to Emirates Islamic Online Banking



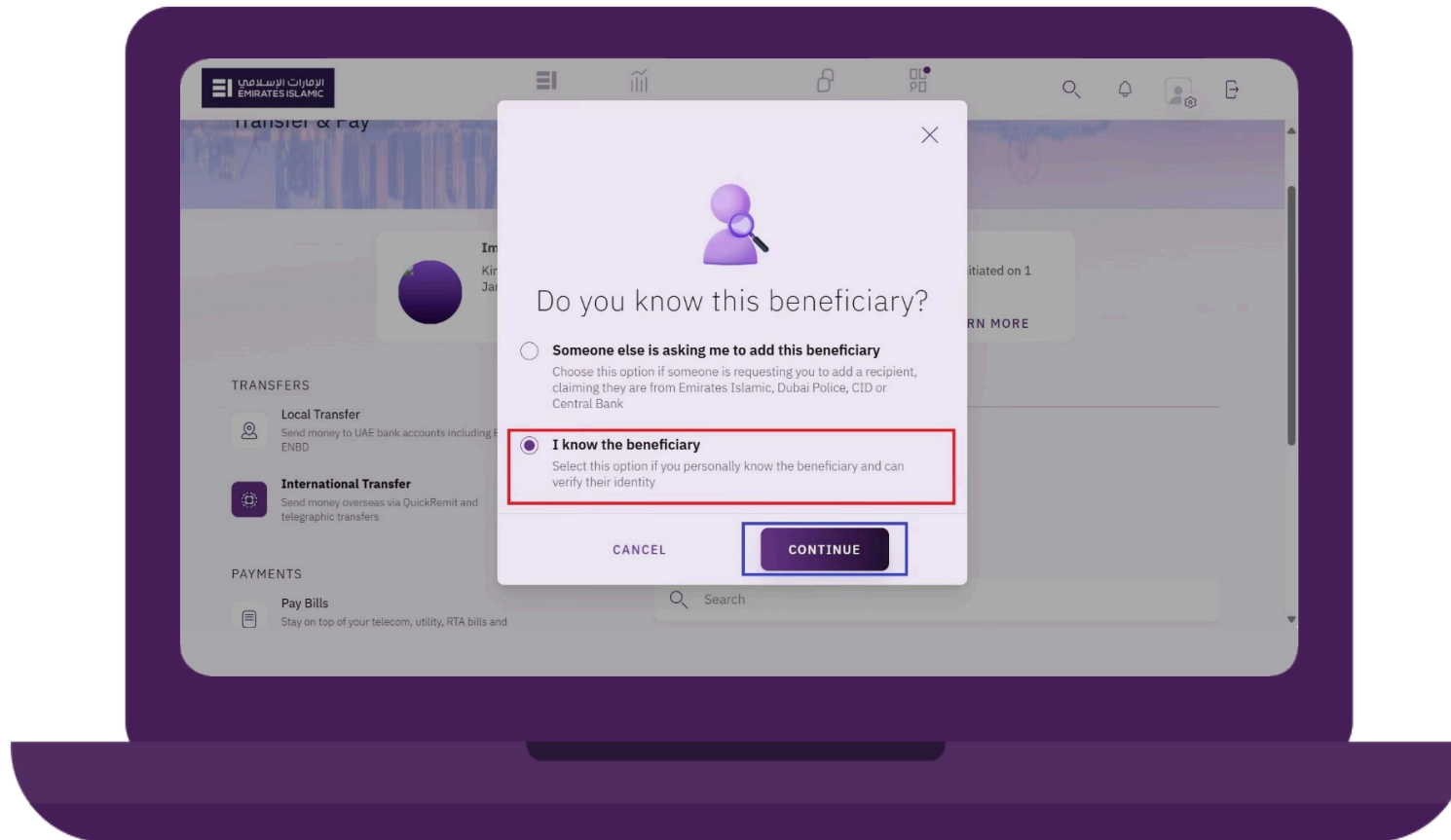
**Step 2:** Click on Transfer and Pay



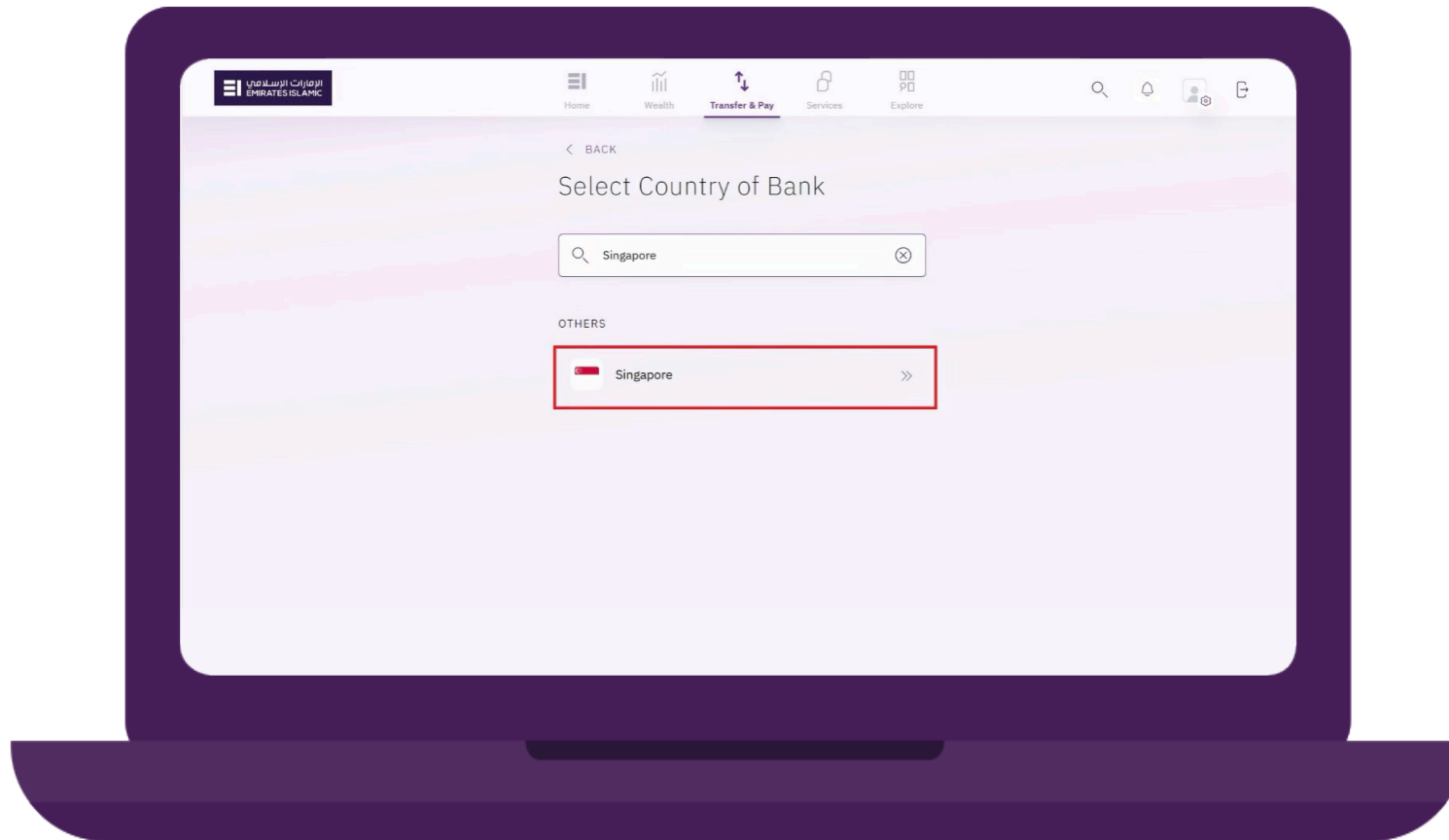
**Step 3:** Select International Transfers



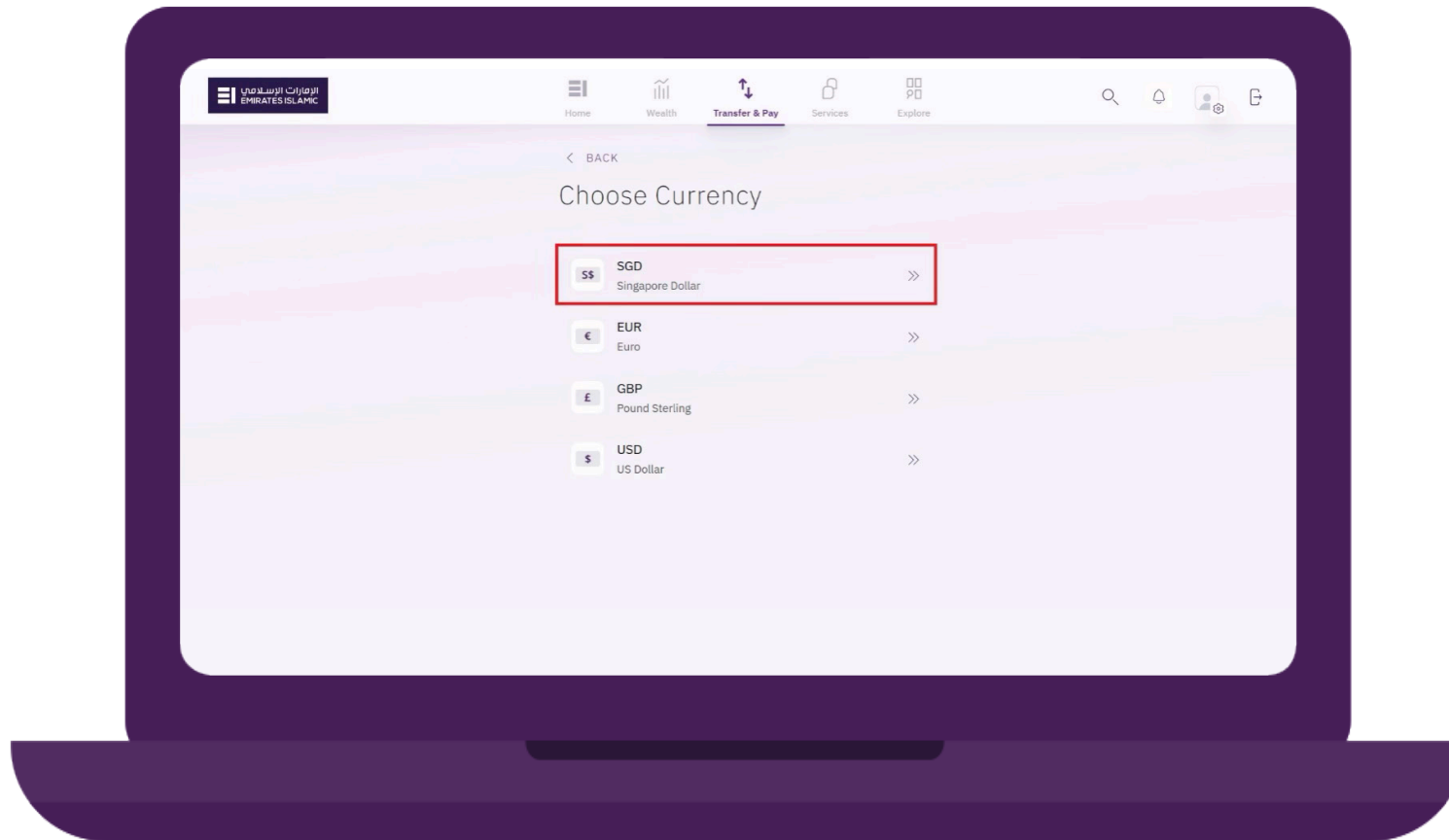
**Step 4:** Click on “Add New Beneficiary” for adding a new beneficiary, else please select “Existing Beneficiary” from the list.



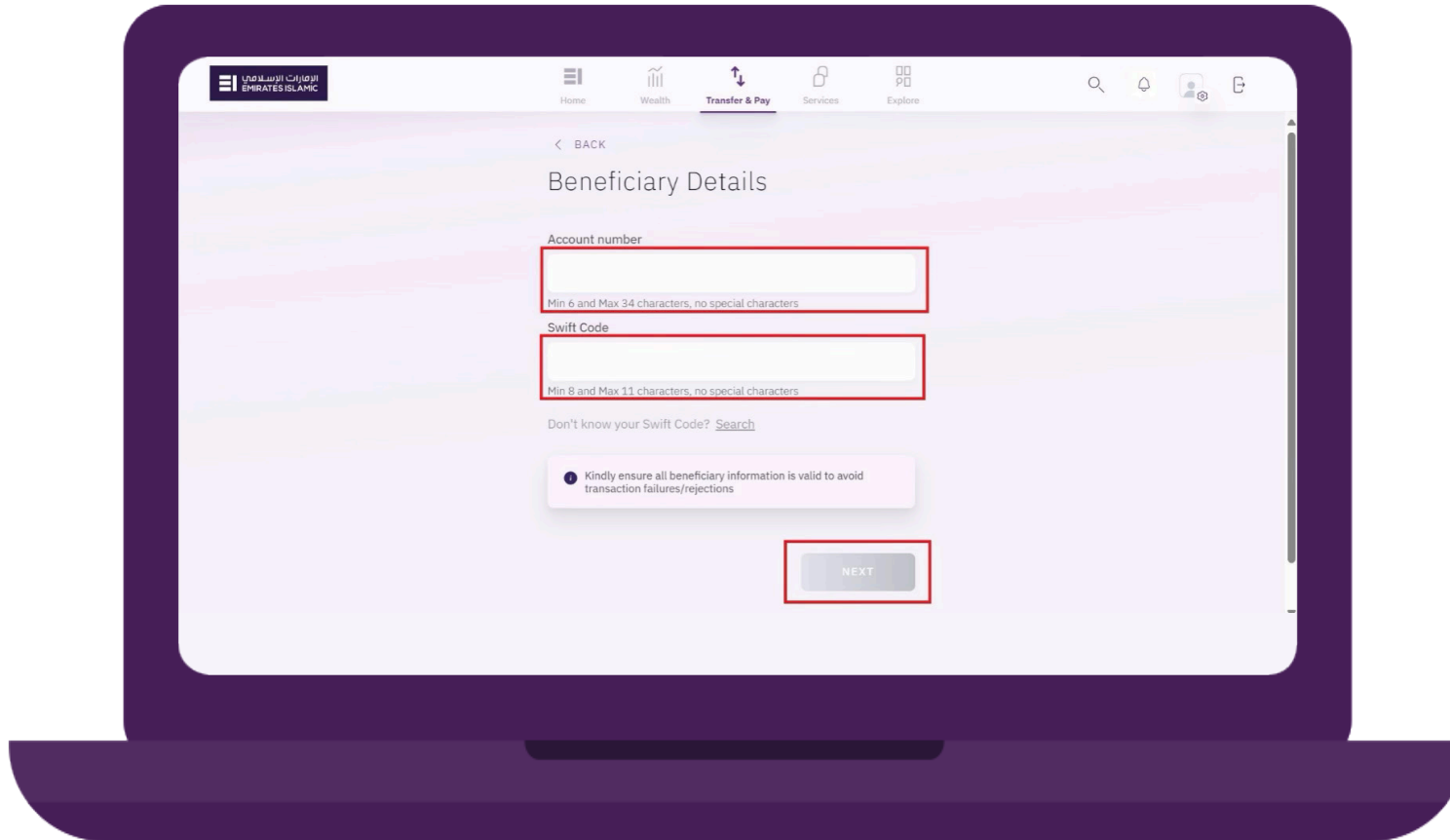
**Step 5:** Select the highlighted option if you know the beneficiary and then click “Continue”



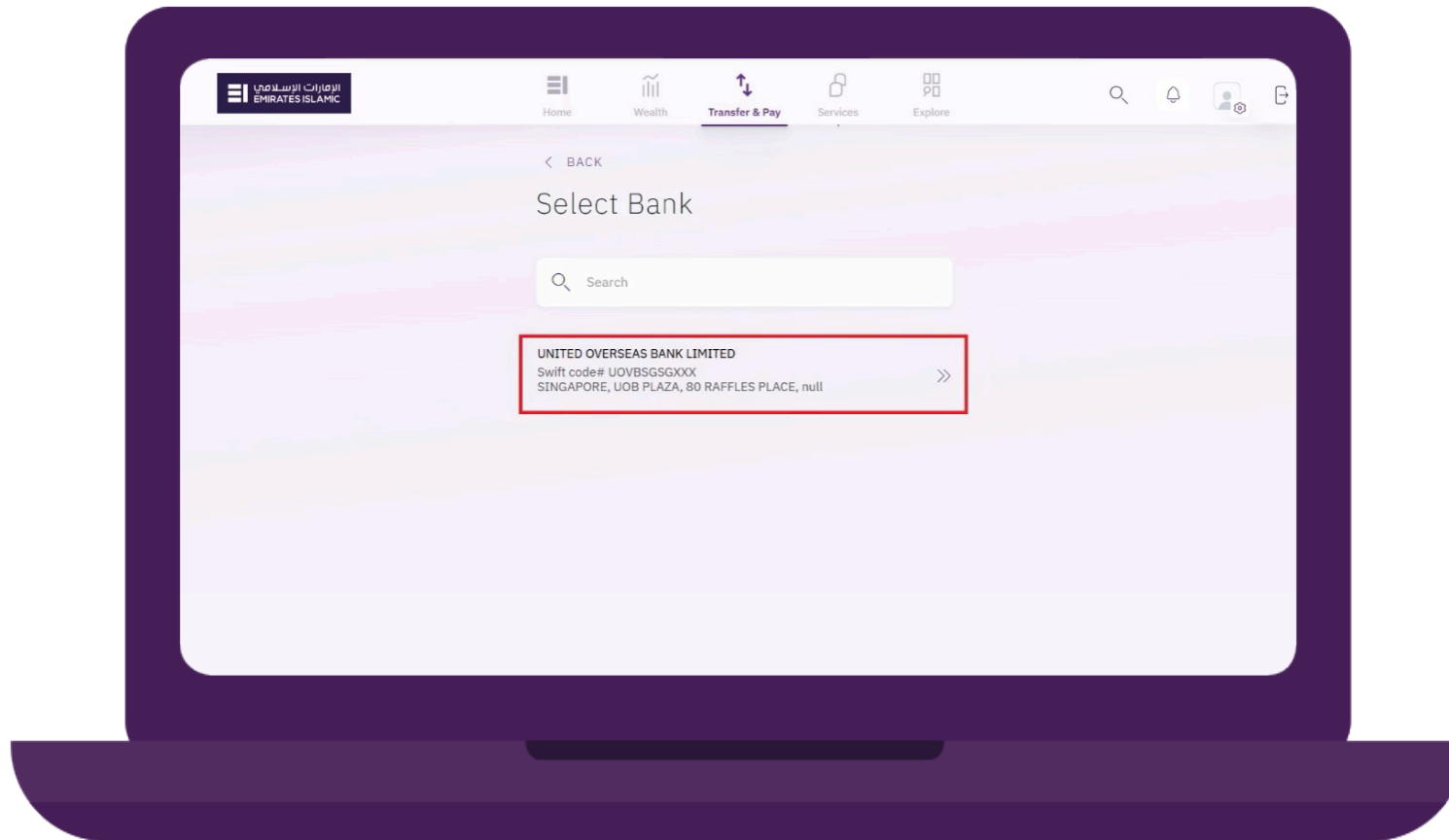
**Step 6:** Select or search the country you want to transfer to



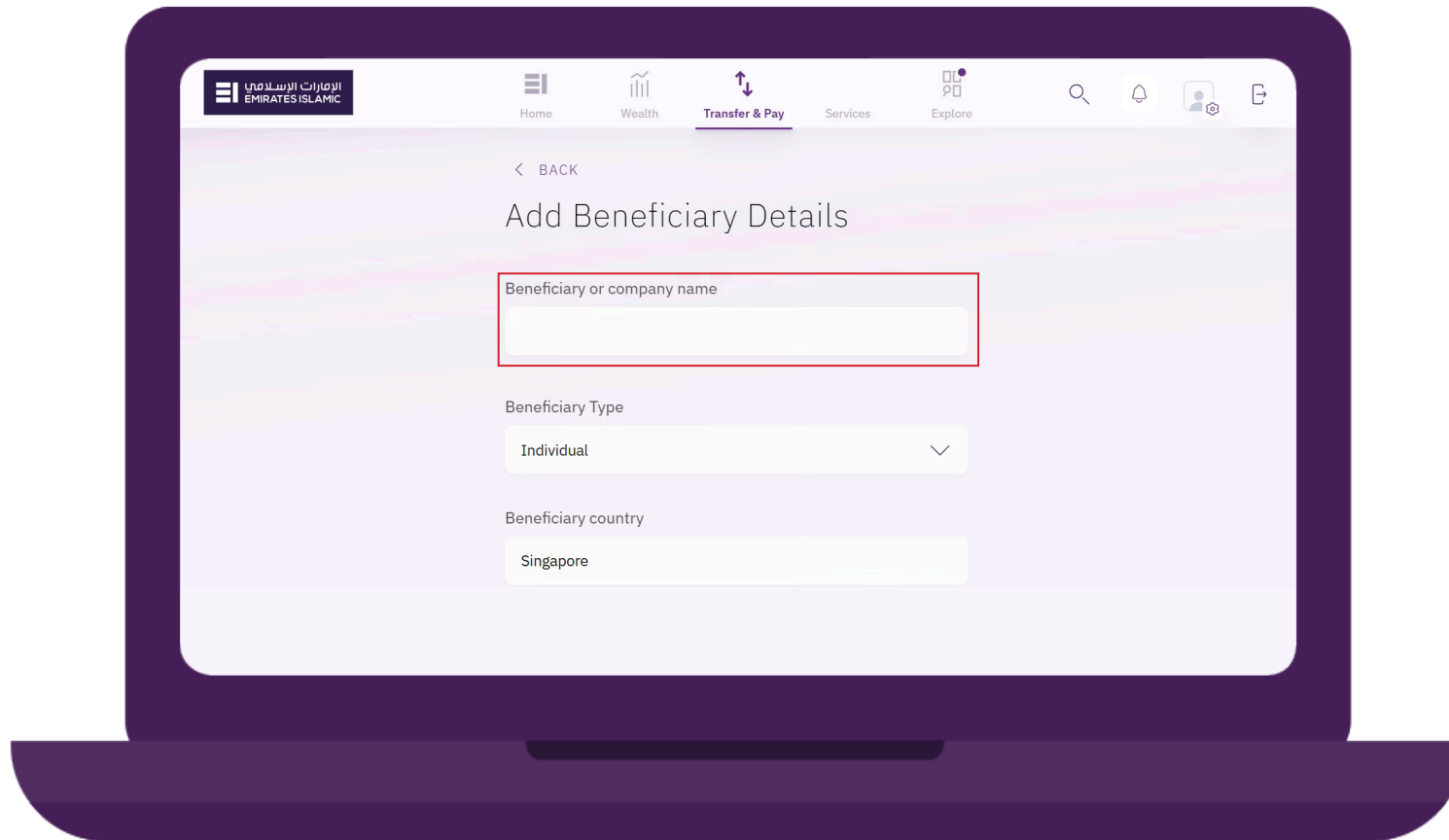
**Step 7:** Select the currency of transfer



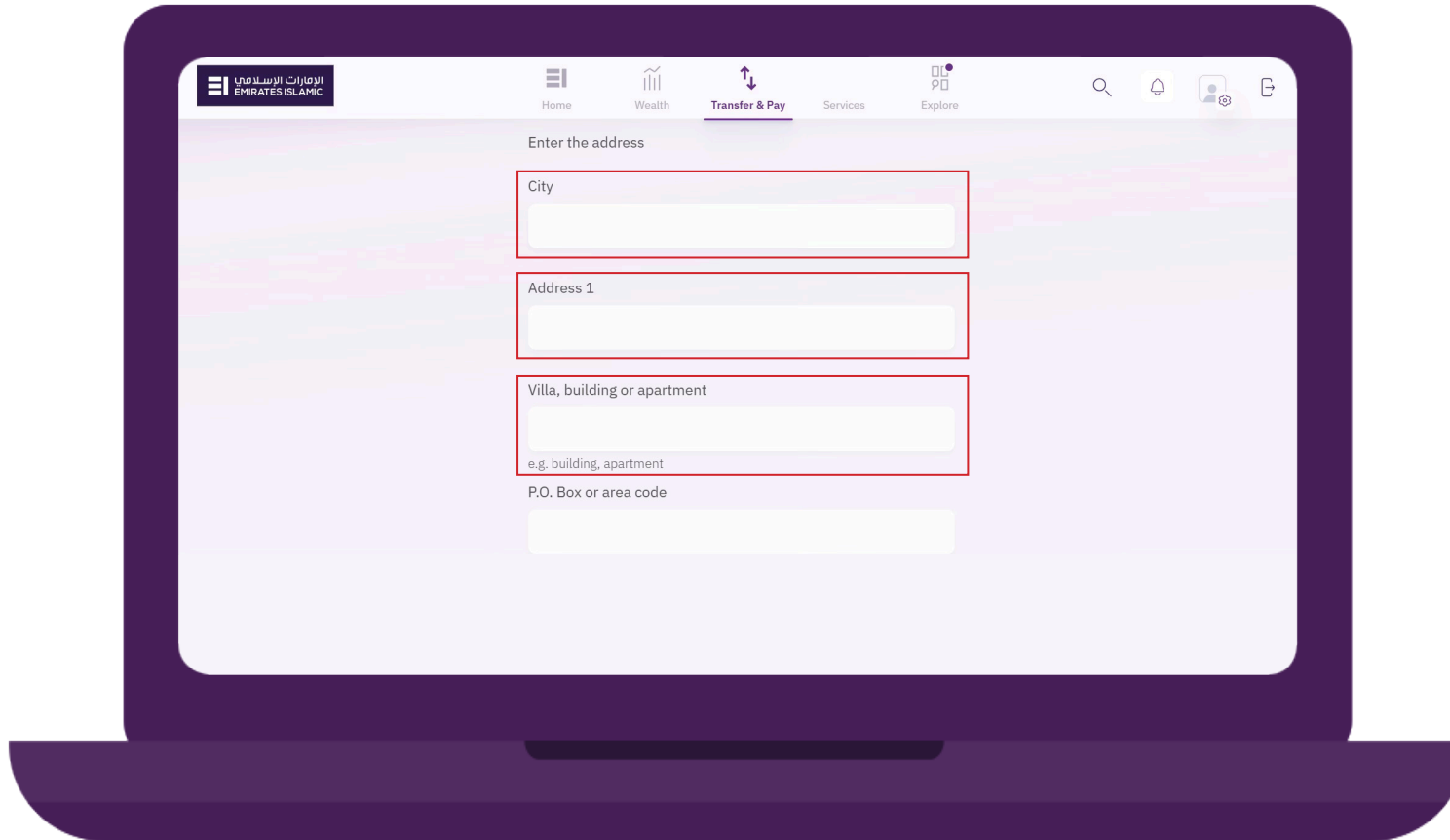
**Step 8:** Enter the required Beneficiary Account Number and Swift Code and click "Next"



**Step 9:** Select the Bank basis the details entered



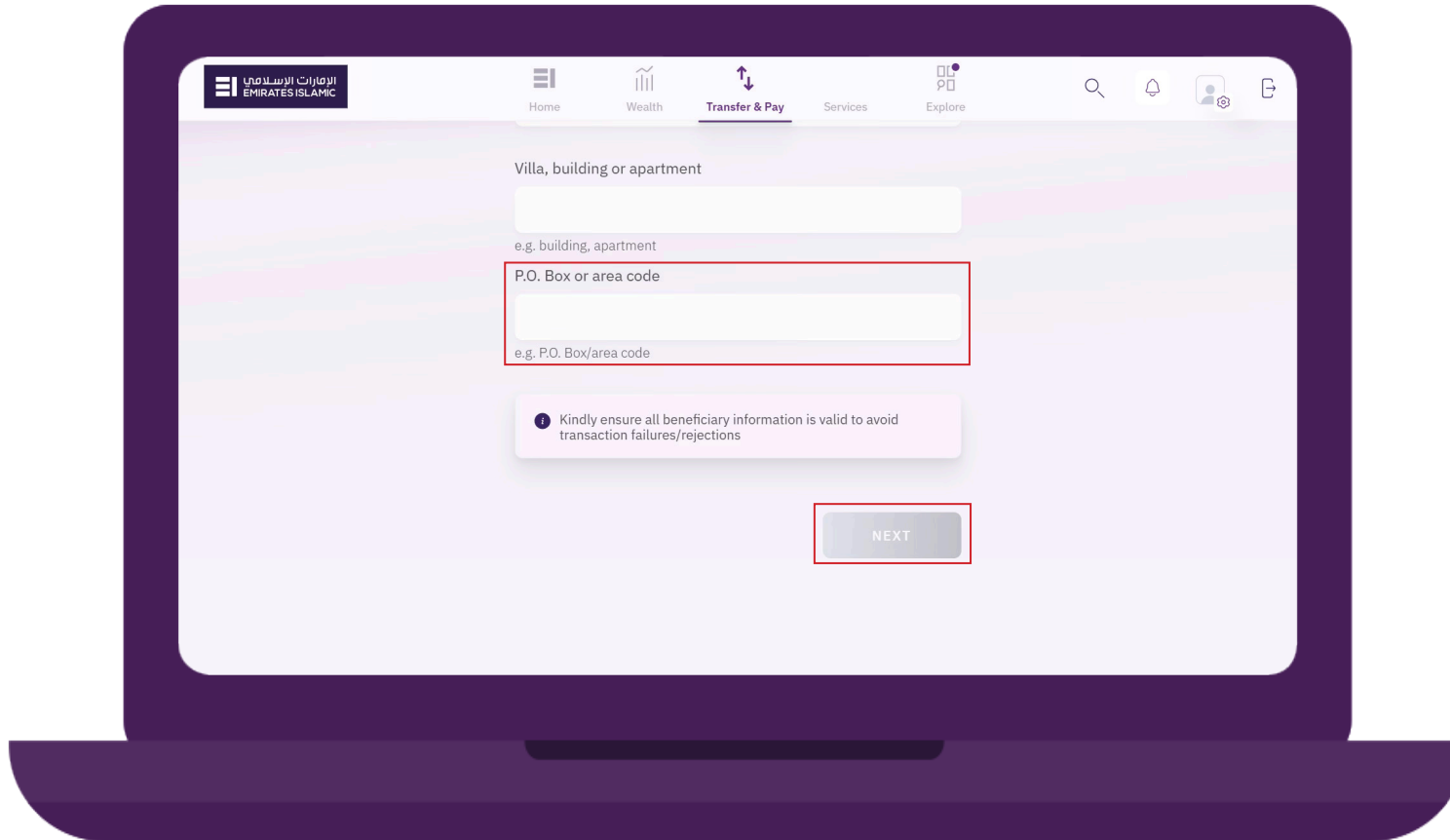
**Step 10:** Enter the beneficiary's name along with the address and click "Next"



The screenshot shows the 'Transfer & Pay' section of the Emirates Islamic mobile app. The page is titled 'Enter the address' and contains four input fields, each highlighted with a red border:

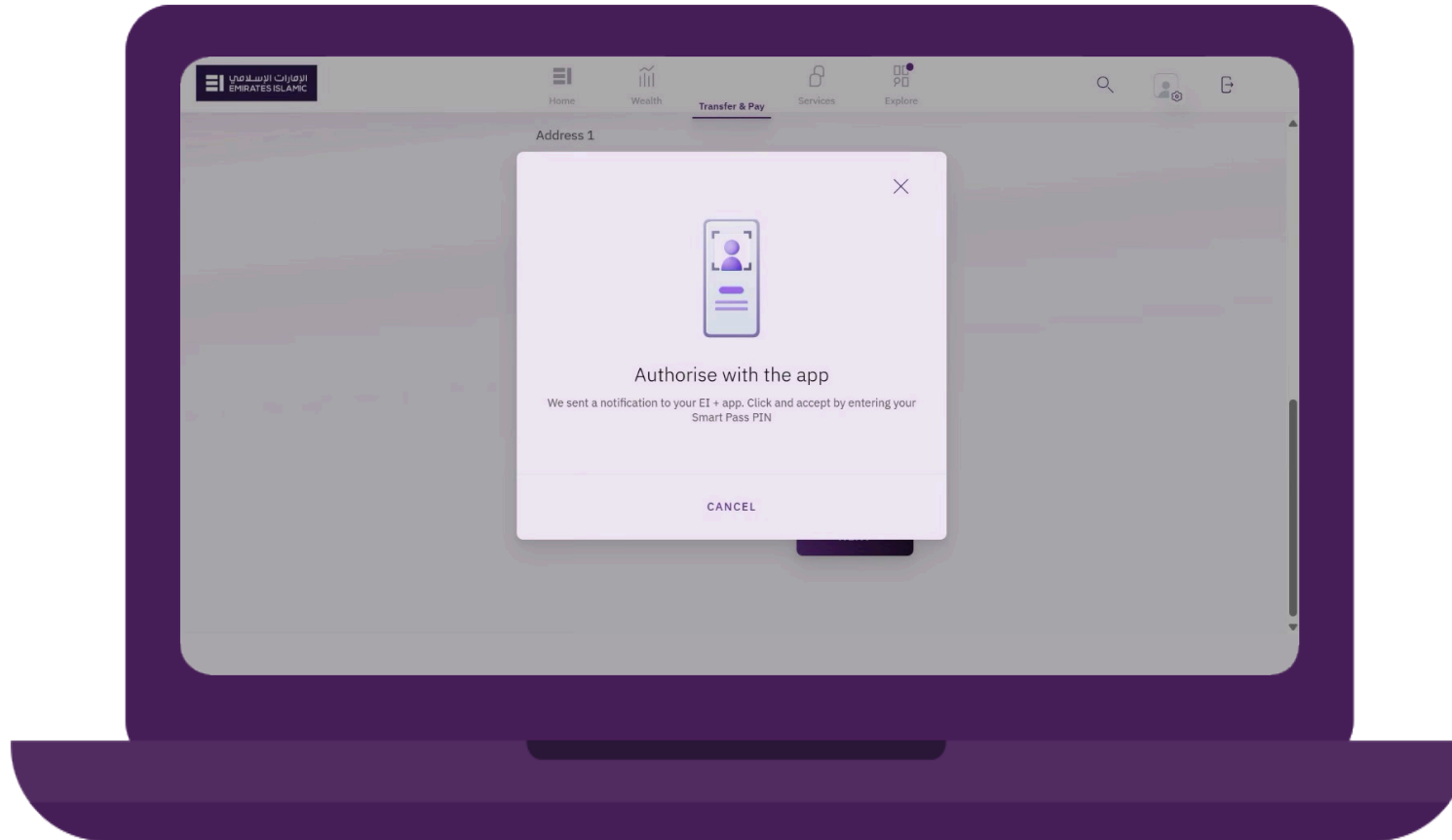
- City
- Address 1
- Villa, building or apartment  
e.g. building, apartment
- P.O. Box or area code

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

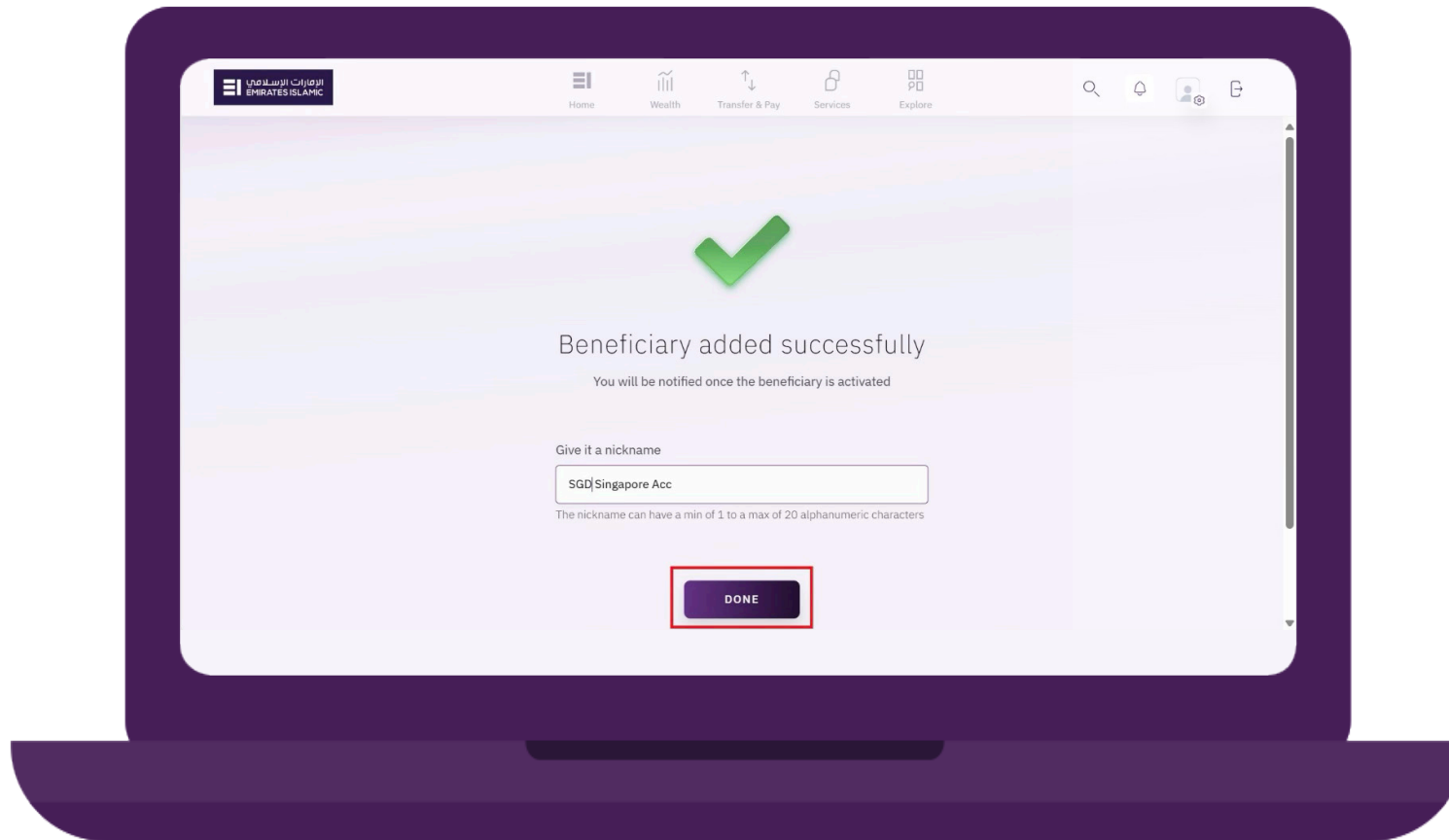


The screenshot displays the 'Transfer & Pay' section of the Emirates Islamic mobile application. The interface includes a navigation bar at the top with options for Home, Wealth, Transfer & Pay (selected), Services, and Explore. Below the navigation bar, there are two input fields for beneficiary information. The first field is labeled 'Villa, building or apartment' and has a placeholder text 'e.g. building, apartment'. The second field is labeled 'P.O. Box or area code' and has a placeholder text '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.

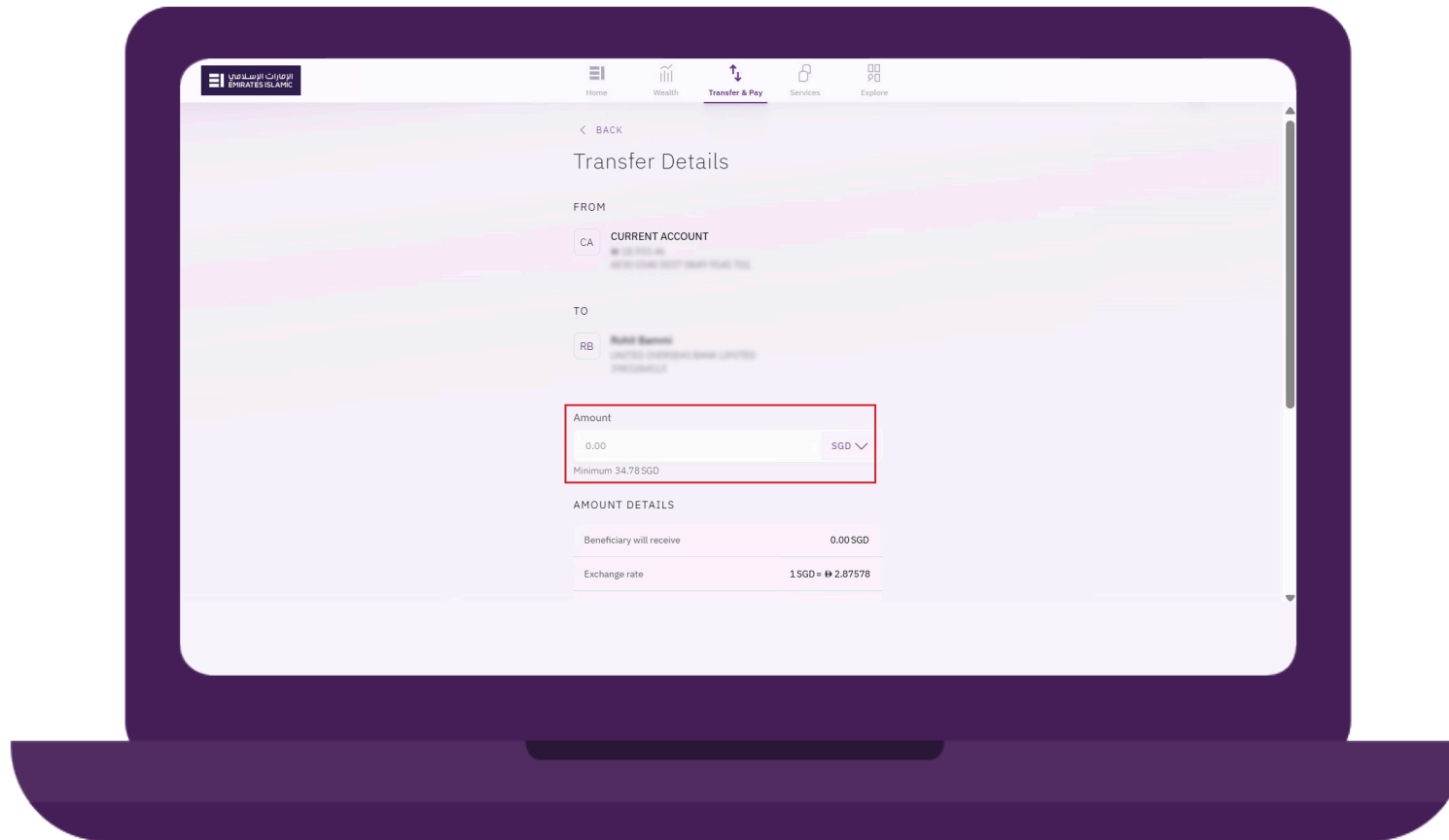
**Step 10:** Enter the beneficiary's name along with the address and click "Next"



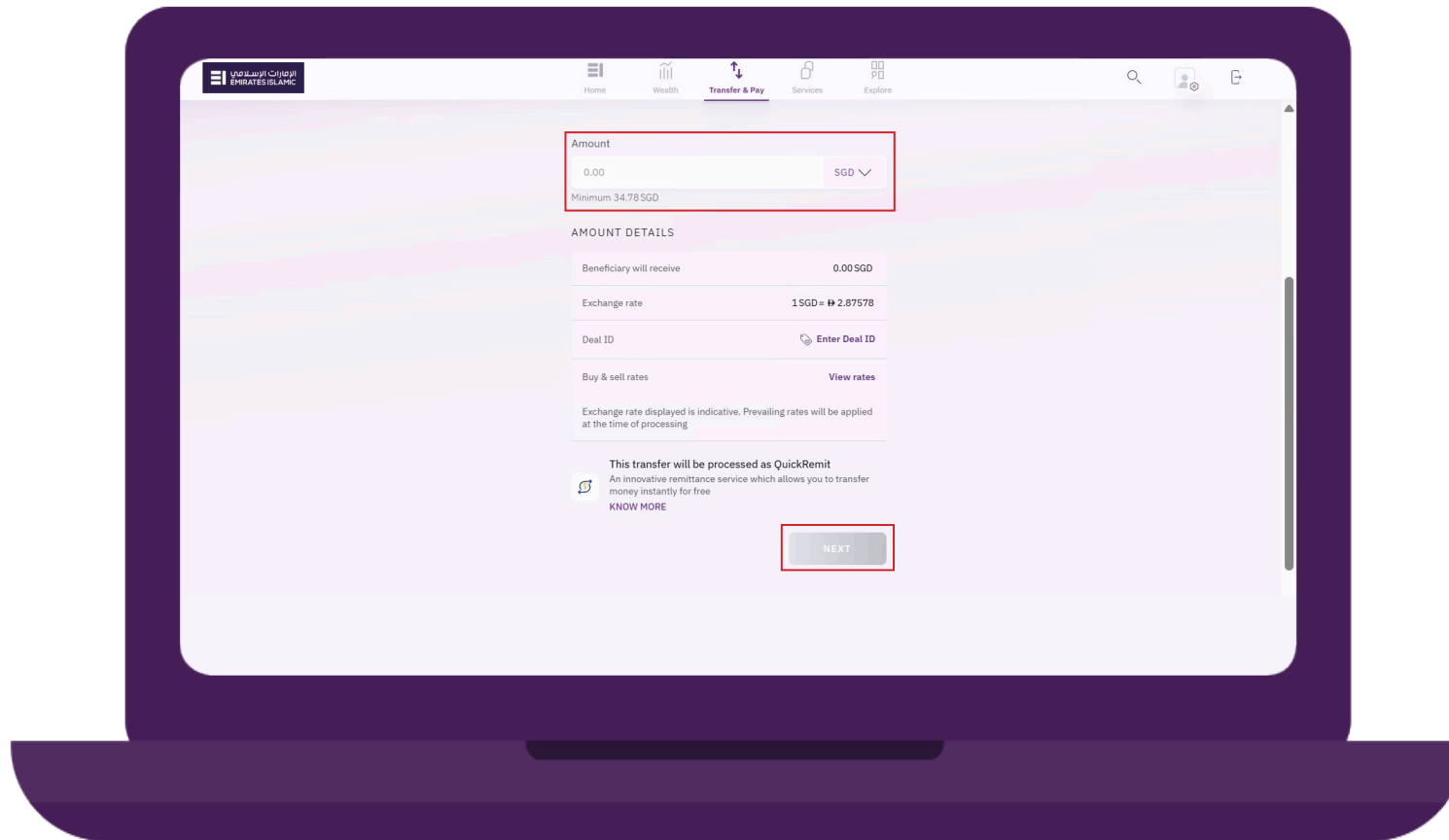
**Step 11:** Please authorize the notification on your EI + Mobile Banking App



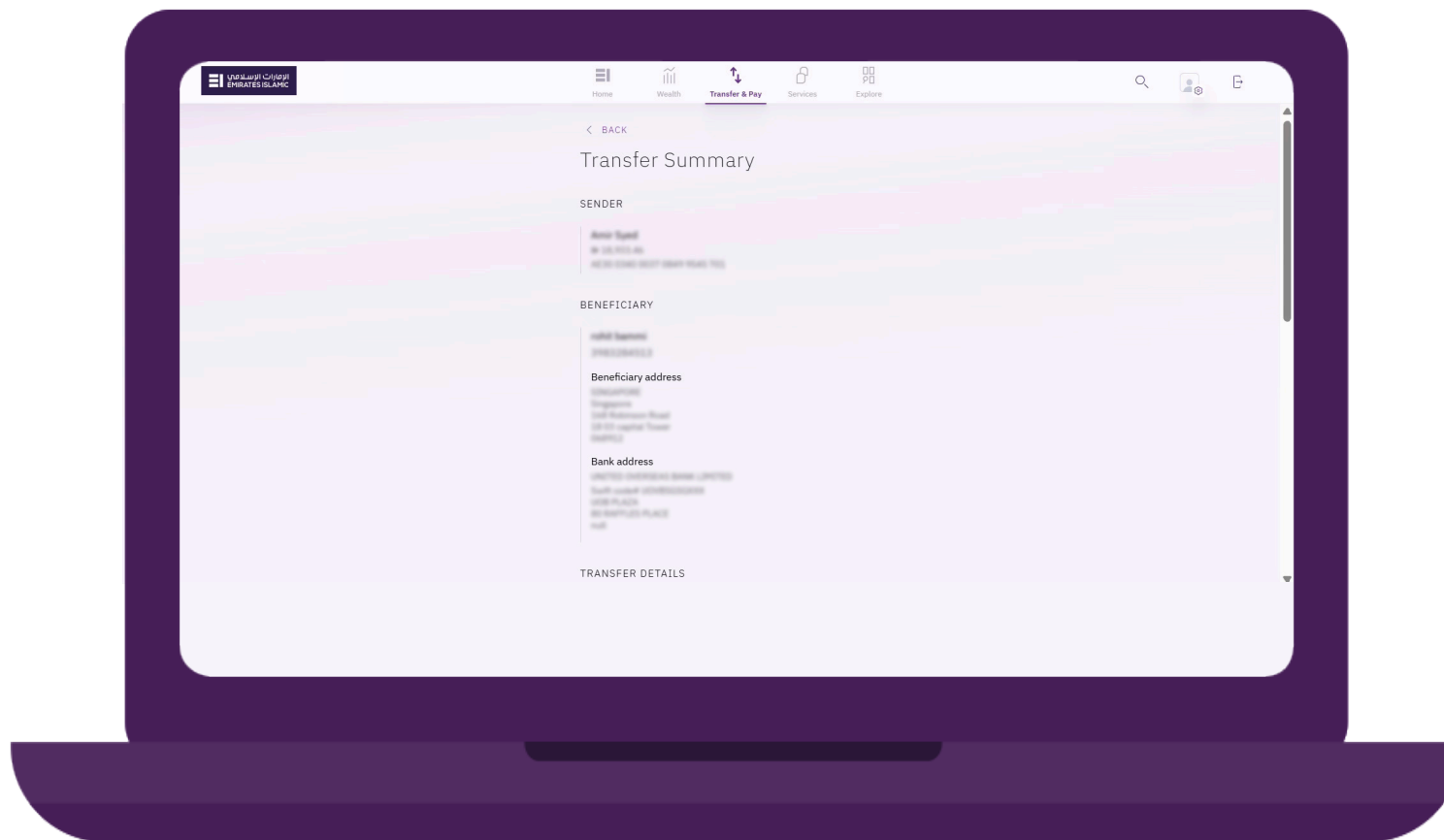
**Step 12:** Give a Nickname for the beneficiary added and click “Done”.  
This will ensure easy access to the added beneficiary in the future.



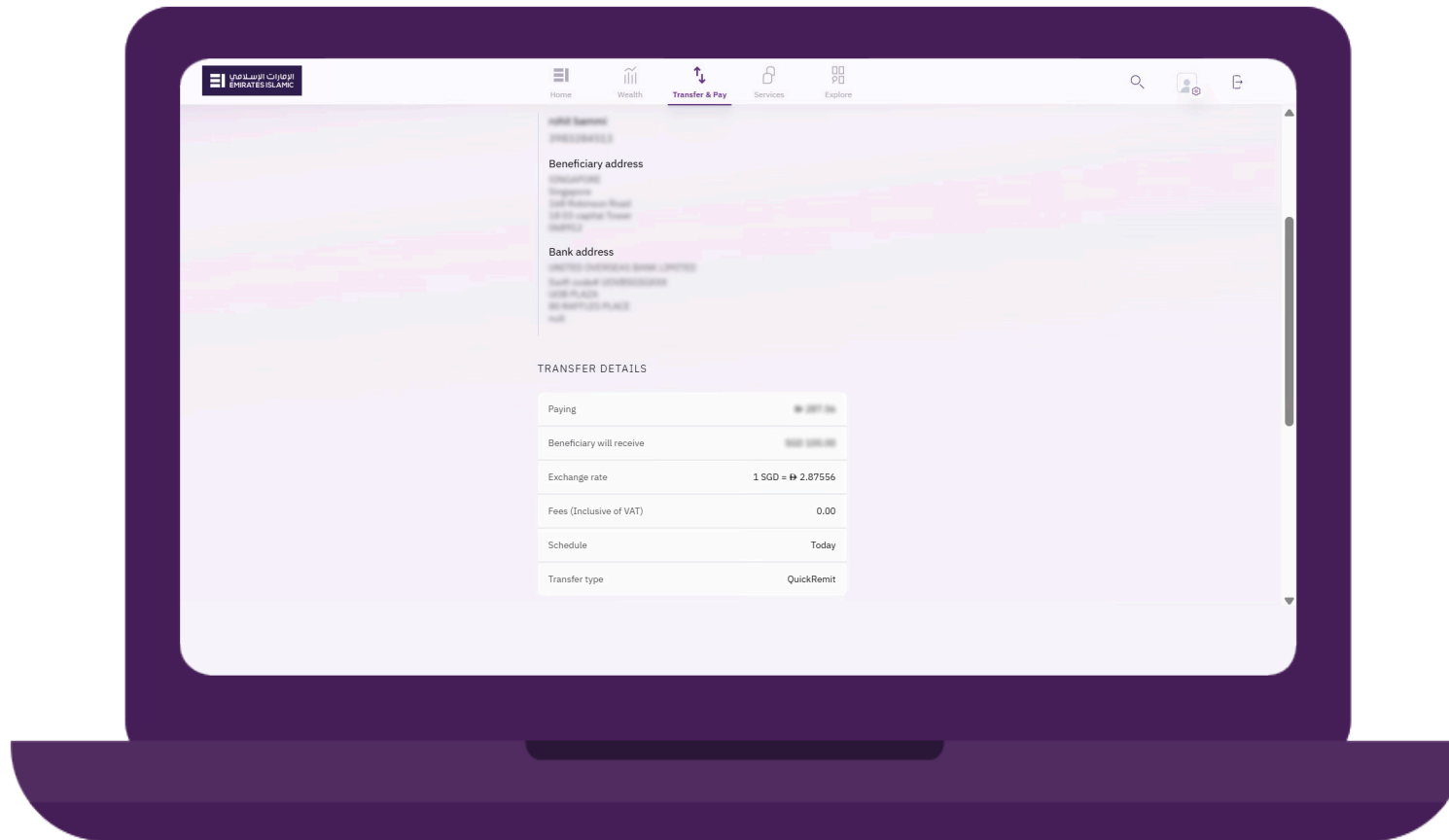
**Step 13:** Select the beneficiary and enter the transfer amount in SGD and click "Next"



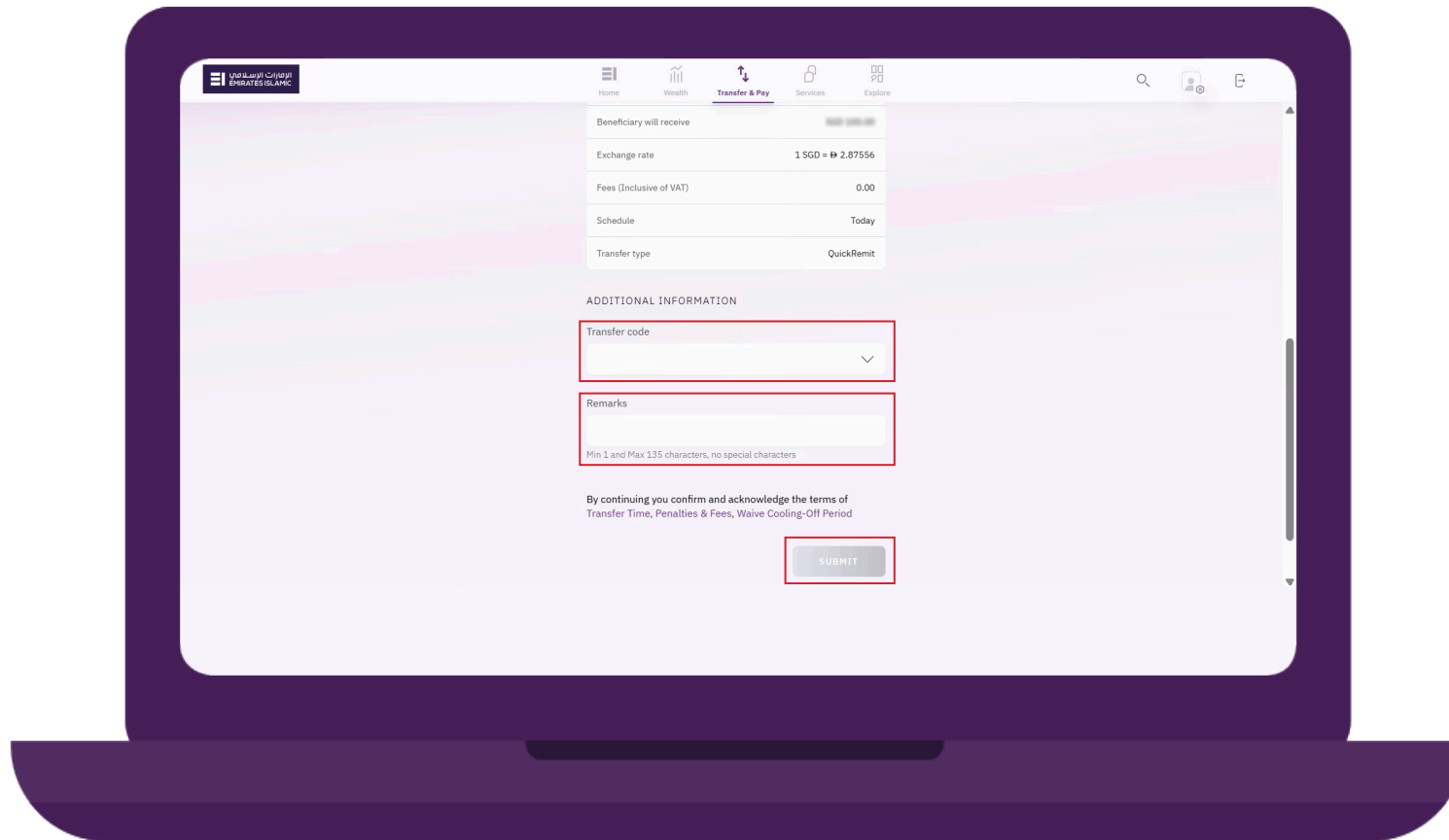
**Step 13:** Select the beneficiary and enter the transfer amount in SGD and click “Next”



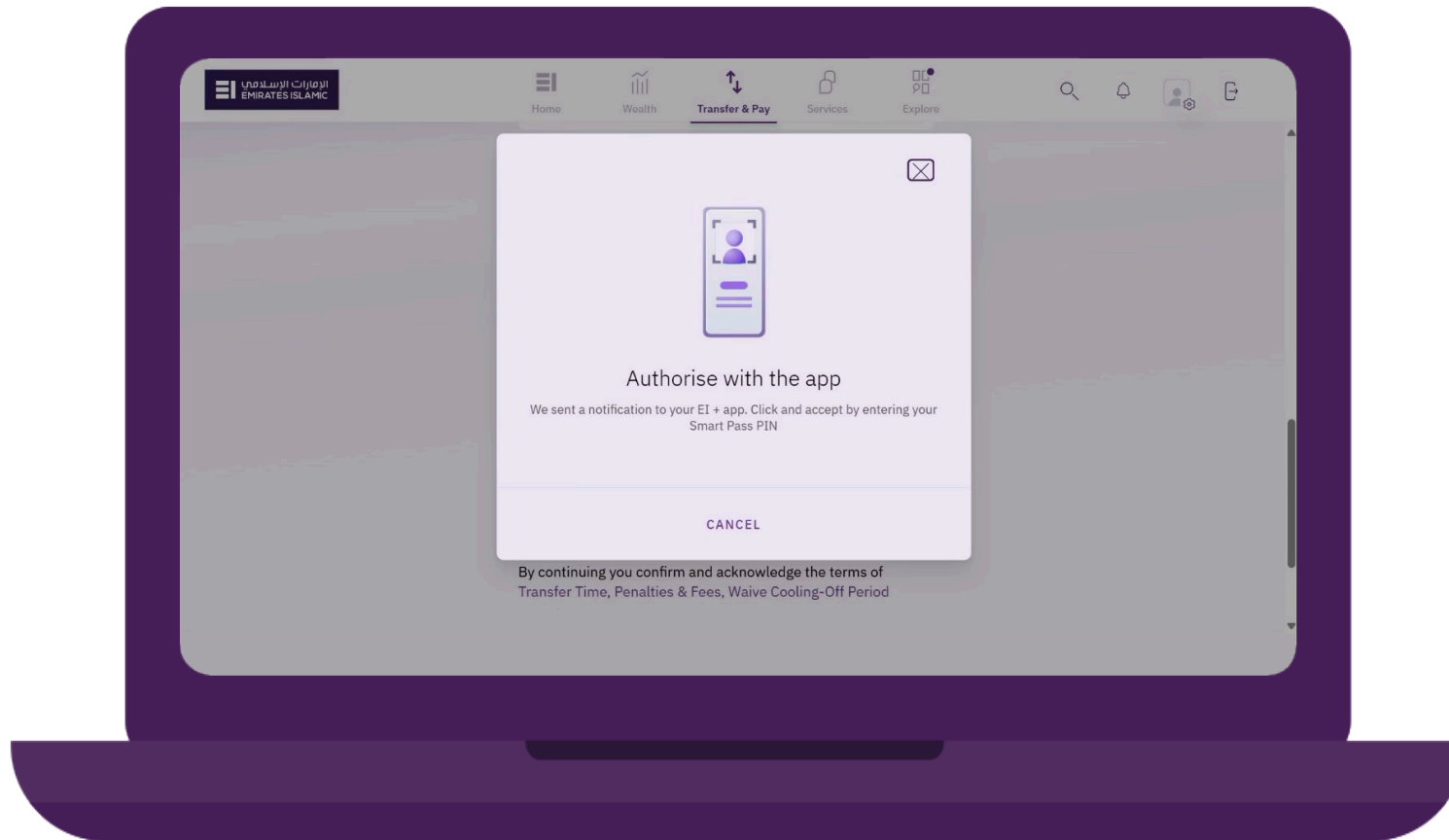
**Step 14:** Enter the “Transfer Code” and “Remarks” and click on “Submit”. This screen also shows the exchange rate and the amount the beneficiary will receive.



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**Step 14:** Enter the “Transfer Code” and “Remarks” 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