

Dear Sir / madam,

Laveen Melwani has started to be my Relationship manager for my investments since November 2009, when he convinced me to open a Vista contract from Zurich international with ADCB. Because of the trust that I have in his advice and the quality of his explanations, I have extended this initial investment to other products such as Global choice, Zurich international life insurance, a euro account. And I am about to open an off-shore account with ADCB.

Let's put it bluntly: without Laveen, I wouldn't have invested all this money with ADCB.

Indeed, I have found the perfect service from Laveen so far:

- **perfect knowledge of ADCB products and ability to answer all my questions:** for the life insurance taken to protect the revenue of my family in case of my death, it was very important for me to have a perfect understanding about how fast and easy the money would be released to my family. Laveen's deep knowledge of the process and his crystal clear explanations have been a major factor in choosing ADCB;
- **sound and honest advice in every circumstances:** before any investment, he has always highlighted the most relevant options in my interest. He has not hesitated to push back (always rightly) when he found that some investments were not adequate or not timely executed. I have particularly appreciated that he advised me to hold back the investments that I wanted to make 6 months ago because of the uncertainties and the excessive volatility on the markets. I wish I had the same advice from the relationship manager I deal with for my family in Europe. Having the feeling that you receive advice from someone who values your interest and cares about building a long-term relationship is very important for me and, I imagine, for every client investing her/his own money. This is a decisive success factor in Laveen's profession and he perfectly understands that;
- **able to leverage the rest of ADCB services and answer my request very quickly, even during his vacation:** even if it was not directly part of his job, Laveen has always assisted me when I was struggling to execute some operations or get the full benefit of ADCB's products. ADCB should be proud to have employees able to understand that banking is a comprehensive service and commit themselves in helping their clients in all circumstances; even if they are as "clumsy" as myself sometimes;
- **as a person, always courteous and cheerful**

As a whole, I consider Laveen as a rare mix of good education, knowledge, honesty on one hand and excellent commercial sense and abilities on the other hand.

I hope that his qualities and abilities will allow him to make the great career that he deserves as a World-class investment banking relationship manager first, then a C-level manager in the future.

I have already decided to maintain my assets with him as long as possible in the future, as I won't be able to find a better adviser.

Yours respectfully,

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