

Business

Zain launches 'All Zainers are Winners' campaign for prepaid, postpaid customers

All-new campaign on the occasion of Kuwait's national celebrations in February

KUWAIT: Zain, the leading digital service provider in Kuwait, announced the launch of its latest promotional campaign entitled "All Zainers are Winners" on the occasion of Kuwait's national celebrations in February. During the all-new campaign, Zain offers all its postpaid and prepaid customers with instant prizes throughout the campaign period, in addition to a chance to win mega prizes in the final draw to be held at the end of the campaign.

Before February of every year, Zain is keen on sharing the joys of Kuwait's national festivities with all its customers through launching the biggest promotional campaigns refreshed with the most wonderful offerings. At this celebrated time of year, the company is always committed to launching unique promotional campaigns with the best offerings to celebrate this much cherished occasion along with its customer base, considered the biggest in Kuwait.

Zain's new campaign, which starts from the 20th of January and continues until the 28th of February, offers valuable instant prizes to all prepaid and postpaid customers throughout the campaign period, including free minutes, free Internet GBs, free bonus credit, and many more. To be eligible for one of the instant prizes, prepaid customers can simply recharge their lines with KD 5 or more, while postpaid customers can simply pay their bills through one of Zain's digital channels (Zain's website, Zain app, or Zain Connect portal) with KD 5 or more. Customers will receive their gift instantly as soon as they pay/recharge.

The surprises of Zain's new campaign are not limited to the instant prizes only, but will extend to offer-

ing a chance to all Zain prepaid and postpaid customers to win many mega prizes during the final draw to be held at the end of the campaign. Every customer will receive one point for each KD 1 paid/recharged during the campaign period, and they can simply check their current accumulated points/chances balance by dialing *2526#. The more points a customer has, the more chances they will have for winning one of the mega prizes, which will be revealed soon during the campaign.

Zain has long considered itself a key partner of the Kuwaiti society, especially in such national celebrations. The company launched this exciting campaign to show its commitment in sharing the joys of Kuwait as a leading national company, and will spare no efforts in being an integral part of the many occasions that are of interest to the local community.

By launching this exciting limited time promotional campaign, Zain continues to reinforce its leadership position and its pledge in offering the best services and offers to meet customers' professional and personal telecommunications needs.

Zain always aspires to new levels of excellence in all services it offers to its customers. Through the launch of this new campaign, Zain affirms its continuous efforts in meeting customers' needs and aspirations, and deliver its promise to offering the best services and latest technologies. The company constantly looks at ways to improve the experience of its customers, including providing them with the latest solutions to better serve their needs through the biggest and most advanced network in Kuwait.



Kizhakkumury Gopi wins KD 4000 in Burgan Bank's value account draw

KUWAIT: Burgan Bank today announced Mohith Kizhakkumury Gopi as the winner of the Value Account KD 4000 draw. The winner expressed his excitement of winning the cash prize of KD 4,000.

Dedicated to offer the best in-class services, Burgan Bank's Value Account presents customers with exceptional features which were specifically designed to suit the needs of expatriates living in Kuwait. Account holders will be able to enjoy matchless benefits that include receiving a free credit card for one year, application for a loan, in addition to a chance to enter the quarterly draw to win KD 4000 as well as other discounts from selected merchant stores.

Burgan Bank will continue presenting exclusive services and draws with an aim of exceeding customers' expectations while offering them chances to win valuable cash prizes all year round.

Opening a Value account is simple, interested Individuals with salaries starting from KD 150 and above are eligible to open a Value Account.

UK shoppers rein in spending as Brexit nears

LONDON: British shoppers cut back on spending in the three months to December for the first time since last spring, adding to evidence of a consumer slowdown as Brexit approaches, data showed on Friday.

Retail sales volumes fell 0.2 percent in the fourth quarter after a 0.2 percent rise in the three months to November, the Office for National Statistics (ONS) said. Friday's data chimed with other signs that consumer spending is cooling after a strong summer. Businesses are also cutting investment before Britain's scheduled departure from the European Union in late March, leaving the overall economy growing at a snail's pace. In December alone, retail sales fell 0.9 percent, recoiling after November's Black Friday splurge, but were 3.0 percent higher than a year earlier. Both readings were below economists' forecasts in a Reuters poll. "A major concern for retailers will be that already cautious consumers further limit their spending in the near term at least due to the heightened uncertainties over Brexit," economist Howard Archer from the EY ITEM Club consultancy said.

Sterling and British government bonds were little changed after the data. The ONS said the value of sales fell for the first time in three years in the three months to December, underlining a squeeze on retailers' profit margins as they battle for customers. A survey last week from the British Retail Consortium showed retailers failed to increase Christmas sales for the first time since the depths of the global financial crisis a decade ago. Supermarkets Sainsbury's and Morrison missed Christmas sales forecasts though Tesco beat them. Clothing retailer Next and department store John Lewis reported a late surge in demand.

The ONS data showed a drop in sales of carpets and floor coverings, possibly reflecting a stalling housing market. While disarray over Brexit has weighed on consumer confidence, there has been some comfort for households recently with the fastest underlying pay growth since 2008 and inflation falling to an almost two-year low of 2.1 percent. Highlighting the easing of inflation pressures, the ONS's measure of annual price increases in stores cooled to 0.6 percent in December from 1.3 percent in November, the smallest uptick in more than two years. —Reuters

KFH moving forward in further embracing FinTech, AI

KUWAIT: Kuwait Finance House (KFH) achieved paradigm shift in digital banking through embracing the latest financial technology FinTech and the Artificial Intelligence AI, in accordance with highest levels of security, quality and professionalism.

During 2018, KFH rolled out a wide range of innovative digital banking services, and upgraded its systems and infrastructure as part of its digital transformation journey. The Bank succeeded in providing a plethora of high-tech banking services, most of which are unique in Kuwait, and has established a competitive position in the banking sector. KFH operated its first fully-automated 24/7 e-branch with an advanced and wide range of technical devices and self-service tools under the theme "KFH-Go". The e-branch provides more than 30 services representing about 80% of the services provided by the traditional branch. Also, KFH launched Chatbot service in cooperation with Microsoft, to improve interaction with customers who can use this service through different KFH e-services such as KFH.com and mobile app KFHonline. KFH upgraded a centralized SWIFT network system for global payments at the group level.

Moreover, the Bank offered "KFH-Go", the first-of-its-kind digital self-banking branch in Kuwait. The new e-branch is not staffed and contains state-of-the-art XTMs and ATMs as well as two cash deposit machines (Bulk Deposit) each capable of accepting 300 notes in a single transaction with the capability of communicating directly with the telephone service personnel in audio and video calls via XTM machines. Customers can access more than 30 services, including cash withdrawals without a card "cardless" through the mobile phone using the "QR code", IDs or phone number, as well as conducting "Murabaha" business transactions, requesting credit cards and prepaid cards, updating data and phone numbers, activating bank cards, opening deposits and accounts and a host of banking and financing services, therefore dispensing with the need to visit the branch or deal directly with the staff.

The Bank introduced a fast cross-border transfer service (KFH Xpress). KFH launched "Apply for finance



online" service that enables all KFH customers to apply for finance request through KFH Online, without the need to visit any of Bank's branches.

KFH has started operating an instant cross-border remittance service "Instant International Transfer" using Ripple's blockchain technology.

Turkey

KFH-Turkey expanded its XTM presence and now has 51 XTMs in 9 cities. KFH-Turkey developed a new service that aids those with hearing impairment in society through providing sign language feature in XTMs. Customers can easily carry out many banking transactions ranging from money transfer to precious metal trading. This makes experience easier for more than 3 million hearing-impaired citizens with sign language banking.

Bahrain

KFH-Bahrain unveiled Jazeel, a digital account opening and community-based platform in Bahrain and GCC countries. Jazeel enables customers to open an account within minutes, without having to visit a branch.

Jazeel allows customers across Bahrain, and eventually in the GCC, to open a mudaraba (trust financing) based savings account and libshara (investment savings) account. With Jazeel, the Bank introduces a digitized electronic know-your-customer (E-KYC) process where all customer information validation will be done online via video conferencing through the application. The platform provides a number of features including forensic documents analysis, digital documents scanning including signature, facial recognition, selfie checks and create digital identity. These features allow for the "gen-



uine verification" of the documents scanned by the customer, via the application, in the real-time mode and can alert the bank of any tampering. Jazeel is currently available in Google Play Store and Apple App Store.

Malaysia

KFH Malaysia won Best Corporate Website from "Islamic Business and Finance" Magazine. To make the services easier, more convenient, and safer, the website kfh.com has recently undergone significant updates and improvements, including the highest standard specifications of global websites in design and content. As a key corporate interface, KFH invested heavily in upgrading its website www.kfh.com.my to be in line with fast-changing banking industry, digital transformation and reliance on technology in the first place.

The smartphone that has killer technology

KUWAIT: A smartphone is one of the mainstays in the modern-day personal and working human being's arsenal; it seems that everyone has got a smartphone. They have changed our lives dramatically and become an integral part and tools we use to manage and enjoy our daily lives: chat with family and friends, play online games or capture moments on camera.

Consumer expectations are ever-rising and in the race to bring the best smartphones to market, Huawei name emerges as one of the brands leading the rapid development of technologies that help improve device performance to satisfy those needs. The HUAWEI Mate 20 Pro is comprised of technologies and capabilities that are far more advanced, and would be approved by any smartphone enthusiast who is interested in owning the most exclusive technology.

The HUAWEI Mate 20 Pro offers consumers a greater photography and videography experience through its 40MP Leica Triple Camera which incorporates a 20MP Ultra-Wide Angle Lens to bring a wider perspective to users. This wider perspective creates a sense of spaciousness and a three dimensional effect. It's easy to capture ultra-

wide angle images-users need to zoom out to capture beautiful landscapes, portraits or group photos with the new perspective.

The phone also houses a massive 4,200mAh high-density battery that can sustain a full day's worth of work or play without needing to be recharged. It also features all-new 40W HUAWEI SuperCharge technology, which tops the battery up to approximately 70 percent in 30 minutes.

Moreover, the HUAWEI Mate 20 Pro supports 15W HUAWEI wireless fast charge, offering the fastest wireless charging in the industry and the world's first wireless reverse charging which lets users double the role of HUAWEI Mate 20 Pro as a power bank for other devices that are Qi-enabled.

Any phone is deemed useless without an advanced security. This phone presents an improved in-screen fingerprint sensor that achieves better speed and success rates. The device displays a prompt whenever it detects a finger is hovering above the sensor. Once the authentication process is complete, the unobtrusive prompt quickly disappears into the background.

Powered by its own in-house designed Kirin 980 AI chip, this advanced chip is fabricated with leading 7nm process technology, packing 6.9 billion transistors into a form factor the size of a fingernail. Running at a high clock speed, Kirin 980 enables quicker app launch times, better multi-tasking and a generally smoother user experience.

The Mali-G76 GPU that debuts in the Kirin 980 delivers unparalleled gaming



experiences. It utilizes AI to intelligently identify gaming workloads and adjust resource allocation for optimal gaming performance. Even when in intensive scenarios, the solution enables the devices to run lag-free. Furthermore, the AI optimization for touch responsiveness lowers touch response delay by 36 percent. A quicker response time lets players always be the one who shoots first in games. Through AI technology, HUAWEI Mate 20 Pro is making life even better. Huawei's HiVision is the ideal travel companion. By pointing the camera to an object, users are connected to descriptions and backgrounds sourced from a connected cloud of landmarks from 15 countries around the world. HiVision can also be used to pair items with retail outlets.

Using HiVision, users can use the camera to scan items and buy them online, on the spot. This works in concert with HiTouch to

help users utilize AI to shop online. Currently these two features are connected to more than 200 global eCommerce platforms and about 100 brands' official online stores, giving users more than 120 million items to choose from. For users that are monitoring their diet, especially while traveling and sampling local foods, pointing the camera to a particular item will automatically prompt the estimated number of calories to appear, based on the AI-perceived weight of their dish. Currently the calorie counter feature on HiVision recognizes more than 100 different food items.

The HUAWEI Mate 20 Pro is a stunning flagship that offers a lot of new features and innovations that rank among the top in the phone industry. It is a powerful device with a leading camera, longer battery life, advanced security and fascinating AI capabilities that will power the next generation of phones.