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and Inclusive Organisation
As global conversations about empowerment and equality increase, disability inclusion is gaining momentum as a key theme. Policy-makers, business leaders and social activists are investing in strategies for social inclusion through the medium of innovation and cross-sector partnerships. Facilitating disability inclusion on a national level is thus determined by a variety of contextual factors that include consideration for pre-existing conceptions, social norms and the capacity of governments and civil society.

It is, therefore, an urgent necessity to create genuinely inclusive global environments where people with disabilities (PwDs), whether visible or invisible, are engaged and empowered comprehensively. This requires a substantial shift in the way PwDs are perceived, as unfortunately PwDs are too often recognised as a minority demographic group and therefore are excluded from decision-making, even in matters relating to their own disability.

In this white paper, we aim to provide a brief overview of the current global context and shed light on how the service sector in the UAE is innovating to facilitate the inclusion of customers with disabilities as pro-active and valued participants in the economy and community.

**Research Limitations**

Due to a lack of up-to-date national disability data, reference has been made to global disability statistics and global best practices for disability inclusion. Comprehensive data in this area is yet to be developed and invested in by the UAE national institutions. This would supplement the strong national initiatives that are already in place for facilitating the full integration of PwDs in the country. As greater awareness of disability inclusion is raised, the production of disability data will be prioritised as public and private actors increasingly acknowledge the immense social and economic value offered by this important, yet under-represented demographic.
Since the passing of the Universal Declaration of Human Rights (UNDHR) in 1948, the dignity of all human beings, as defined and upheld through international laws, has laid the foundation for nations to protect and legislate the rights of their citizens. The universal principle of equality for all is of particular significance to PwDs, who regardless of nationality, age, gender or demographic, continue to face a range of socio-economic barriers, which are often rooted in cultural misconceptions and a lack of institutional and infrastructural support.

The year 2006 was a landmark for PwDs, as the rights of PwDs in the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) were officially defined. Since then, over 161 signatories, including the UAE1, have endorsed the convention. The UAE committed explicitly to creating an inclusive and equitable environment for people with a range of impairments, the inclusion of PwDs in Article 3 which mandates the ‘full and effective participation and inclusion of people with disabilities in society’. National policies have since helped address the topic of inclusion by introducing anti-discrimination and equal opportunity laws as well as initiating various social programmes enabling participation in critical areas, including education and employment. Countries like the UK, USA and Australia are currently leading in their efforts to empower and mobilise their citizens with disabilities.

Moreover, the inclusion of PwDs is an essential theme in the 2015 United Nations Sustainable Development Goals (SDGs), specifically relating to education, economic growth, employment, equality and accessibility. For example, Goal 8 (Decent Work and Economic Growth) refers to sustainable and inclusive economic growth, creating opportunities for the productive employment of people with different abilities. Goal 10 (Reduced Inequalities) strives to reduce inequality by empowering and promoting the social, economic and political inclusion of all including those with disabilities. Goal number 11 (Sustainable Cities and Communities) aims to make cities and urban settlements safer, sustainable and more inclusive, while Goal 17 (Partnerships for the Goals) stresses the enhancement of capacity building and activating multi-sector partnerships.

The International Labor Organisation (ILO) is also explicit in its emphasis of enabling equal opportunity and access in their Disability Inclusion Strategy (2014-17)2, which promotes actions based by addressing disadvantaged situations and making workspaces accessible to all.

With 15 percent of the global population suffering from some form of disability, the World Health Organization estimates that the proportion of global disabilities is predicted to increase with aging populations and the rise of chronic illnesses such as diabetes and cardiovascular disease, meanwhile, essential services remain insufficient3.

The principle of equal rights for PwDs, therefore, implies that the needs of each individual are of equal importance and that fulfilling these needs form the basis for planning inclusive and equitable societies.

Barriers to Inclusion

Barriers to the inclusion of PwDs are excluding them from accessing vital services which can have significant social and economic repercussions. As a result, the lives of PwDs are too often negatively impacted by physical and social barriers which hampers their full participation in social, economic and political aspects.

Institutional Barriers

Institutional barriers may occur when laws and policies discriminate against PwDs, but could also refer to the absence of laws that offer protection and assistance. Although social exclusion is not always intended, a lack of institutional support and law enforcement makes it difficult for public sectors to take into account the specific needs of PwDs. According to The Disability Fund, for example, research has found that some banking institutions deny people with visual impairments from registering bank accounts, while some health clinics prohibit access to interpreters of sign language due to concerns over confidentiality, thus excluding PwDs from accessing critical public services that should be available.

Environmental Barriers

Environmental factors could also counter inclusion and prevent PwDs from equal access to opportunities and services. This problem is of particular relevance when addressing infrastructural limitations and service delivery, which restricts participation and access. Buildings that are equipped for accessibility with elements like ramps and sliding doors, might be accessible to people with certain types of mobility-related disabilities, but not to others.

Social Barriers

The occurrence of stigmatisation and social misconceptions about the abilities of PwDs also introduces attitudinal barriers, as negative social attitudes and behaviours create a disempowering environment and deny PwDs their right to equality. Researchers from academic circles go further to suggest that it is society and not the actual impairment that causes prevention through social, cultural, economic and environmental barriers.

The lack of consensus on basic terms and references necessary for discourse compounds social barriers, such as the definition of the constitution of a disability. This lack of consensus is shared in both academic and advocacy circles, understandably leading to terms such as “The Disabled”, “The Handicapped”, “Special Needs” and others that are used by well-meaning individuals at a loss for a standardised global set of semantics to use.

Barriers Due to Lack of Data

These obstacles exacerbate the lack of participation of PwDs and the inadequate data and research on the needs in achieving effective and sustainable inclusion. In particular, a lack of data remains a problem not just for PwDs, but for all marginalised groups globally. When data underestimates or fails to account for PwDs, it is easy for key decision makers to minimise the scale of the challenge and not give disability the social or economic attention it requires, posing limitations for achieving the creation of an inclusive, disability-friendly society.

Approaches to Inclusion

Traditionally, the "Medical Model" considers PwDs as presenting various illnesses and attempts to heal or rehabilitate them. This mentality is still dominant in the acute medical and surgical fields (Wade and Halligan, 2017). In addition to the "Medical Model", the "Charity Model" still holds sway today and is prevalent in all cultures. This model has roots in various cultural and moral doctrines and contributes, through large donations, to the support of institutional care homes for the severely disabled. While the "Charity Model" in and of itself is not entirely without benefits, its prevalence and the exclusion of other models does little to emphasise the rights of PwDs, leaving them at the mercy of the ebb and flow of such funding sources.

As the global conversation for disability inclusion enters national agendas and grows to become a central social and economic priority, governments are fostering a more progressive shift in viewing disability at an academic, political and cultural level. Some of these modern approaches include:

Mainstreaming is a disability inclusion approach commonly utilised in the humanitarian and development domains. This method of inclusion begins with the analysis of regional barriers to disability integration and creating carefully-planned programmes that are designed to offer avenues of collective inclusion to PwDs in a particular society.

The Twin Track Approach combines mainstreaming efforts with specific aspects of addressing disability inclusion, acknowledging that there are disability-specific needs that have to be met to enable mainstream development.

Accessibility through Reasonable Accommodation and Universal Design: The UNCRPD defines reasonable accommodation as the necessary and appropriate modifications needed to make a service comfortable for a person with disabilities. Various sectors and institutions apply this method of inclusion broadly and most prominently in specific industries such as transportation and healthcare.

The Social Model (or the Rights-Based Model): A model that has proven very successful for political and social activism enabling a change in legislation and social programmes in many countries. This model has its roots in activism efforts in European Nordic countries and the UK, which views disability as an artefact of society that creates dependencies, rather than a curable manifestation of the body.
According to a collaborative report produced in 2011 by the Economic and Social Commission of Western Asia and the Arab League of Nations, social stigma towards disability across the Arab region may discourage people from reporting disability conditions, explaining the low disclosure rate of disabilities across Arab countries in general.

By examining available data, the disclosure of disability ranges from one Arab country to another, with the majority of countries in the region reporting a disability prevalence rate of under 3 percent, which is well below the global average (15 per cent as published by the World Bank). This stunted rate is even more surprising considering the political and economic context of the region, considering factors such as ongoing armed conflict, high levels of road accidents and chronic illnesses.

In the UAE, the rate of disability prevalence was 0.8 per cent in (2011), but this number needs further examination since it is likely to have risen with sustained levels of migration to the country and following the expansion of disability classifications which now include other conditions, following the passing of national disability legislation.

The top three types of disability reported nationally include visual impairment (32%), speech difficulties (21%) and hearing difficulties (14%).

On the level of the Emirate of Dubai, a social survey was conducted by the Community Development Authority (CDA) in 2013, classifying 3.5 percent of the population of Dubai as having disabilities. The study also concluded that 11,785 PwDs were living in Dubai from which 6,596 were UAE nationals. The figure, based on the Dubai Statistical Centre estimations for the emirate’s population, projected the number to become more than 8,000 in the five years to follow.

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The UAE Context

<table>
<thead>
<tr>
<th>Type of disability/difficulty (%)</th>
<th>Female</th>
<th>Male</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Speech Difficulties</td>
<td>21.2</td>
<td>1.9</td>
<td>5.1</td>
</tr>
<tr>
<td>Learning difficulties</td>
<td>4.1</td>
<td></td>
<td>8.4</td>
</tr>
<tr>
<td>Hearing difficulties</td>
<td>14.0</td>
<td></td>
<td>32.3</td>
</tr>
<tr>
<td>Locomotor &amp; movement difficulties</td>
<td>8.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other Difficulties</td>
<td>9.7</td>
<td>0.0</td>
<td>3.3</td>
</tr>
<tr>
<td>Not specified</td>
<td></td>
<td></td>
<td>6.0</td>
</tr>
</tbody>
</table>
A National Commitment
Since 2006, the UAE has been proactive in initiating measures for PwDs following various developments in national legislation. Federal Law No. (29) of 2006 Concerning the Rights of People of Determination protects the rights of PwDs and guarantees them the right to live with dignity. Article (2) of this law is explicit in making inclusive services a national priority for people with disabilities stating that: ‘A person of determinate needs shall not be a reason to deprive him/her of their rights and services especially in welfare as well as social, economic, health, educational, professional, cultural and leisure services’. Local governments have since actively invested in various inclusion strategies, setting initiatives to create inclusive schools, workplaces and public spaces.

A campaign by His Highness Sheikh Hamdan bin Mohammed bin Rashid Al Maktoum, called ‘My Community, a City for Everyone’ was launched in 2013 with the aim of transforming Dubai into a disability-friendly city. This initiative is part of the UAE Vision 2021, a national agenda for making the country a leader in knowledge, sustainability and culture.

In 2014, the Dubai Law No (2) of 2014 on the Protection of the Rights of those with Disabilities mandated the protection of the rights of people with disabilities in the UAE. Specifically, these laws provide for the equal care, rights and opportunities in education, health care, training and rehabilitation. The law aims to ensure their rights while enforcing the provision of services that meet their physical, psychological and social needs.

In 2017, the UAE launched The National Policy for Empowering People with Disabilities to create an inclusive society for them and their families. As part of this policy, His Highness Sheikh Mohammed bin Rashid Al Maktoum announced that PwDs are to be given the designation of “People of Determination”. Also, every government institution will have a representative who will act as a service officer committed to PwDs. The policy also entailed creating an advisory council of both federal and local government entities along with community members who will work together to achieve the goals of the national policy.

Additional campaigns to promote inclusion include the Dubai Plan 2021, which works towards the creation of an inclusive and cohesive society, which emphasises the social inclusion of all vulnerable groups.

The Dubai Universal Design Code
The different national regulations and plethora of initiatives afforded broad protections to PwDs. However, few addressed the technical challenges of accessibility and inclusion in the built environment. These approaches led to concerns regarding the sustainability of inclusion efforts if safety and dignified access to physical facilities were not available.

In an attempt to address these concerns, in 2017, the Dubai Executive Council commissioned and adopted the Dubai Universal Design Code (DUDC) which lays out specific architectural, design and engineering specifications for the built environment to ensure equitable, safe and dignified access, circulation, use and egress to all kinds of buildings in the Emirate of Dubai. The DUDC has now been made a mandatory design requirement for new buildings and adopted by Dubai Municipality and other construction regulators in Dubai.

While the DUDC is not a magic bullet, its implementation will, over time, enable a significant improvement in the accessibility of the built environment and the provision of some services in Dubai. The DUDC will also serve as a foundation for PwDs to enjoy the rights the law has guaranteed them.

Although there remains a lot to be done concerning developing infrastructure and expanding the availability of disability compatible services, the national commitment to disability inclusion ensuring equal access for all UAE citizens and residents is clear from the government, and has been commended globally and regionally.
The business case for disability inclusion is becoming well documented and identifies a lucrative gap in the market, where businesses have substantial scope to expand their bottom line through the introduction of diversified services. With the prospect of attaining higher profitability, the opening and integration of disability-friendly facilities is a business practice that is already being taken up across a range of sectors, including the financial services, transportation, events and venue firms, the hospitality sector and healthcare, throughout the UAE and globally.

For a country that receives over 15 million visitors per year\(^1\), the UAE is internationally renowned for offering world-class services. Ensuring the accessibility of these services to all, on the other hand, poses significant infrastructural and financial challenges that require a blend of robust national policy, private-public partnerships and the adoption of innovative technologies.

The economic benefits of disability-friendly services for businesses are thus clear, representing a largely untapped consumer market. This economic benefit can be measured and quantified through researching the disposable income and purchasing power of PwDs.

Two additional elements to take into consideration while attempting to quantify the economic and commercial contributions of PwDs are customer loyalty and brand advocacy. Research has shown that organisations which cater to PwDs enjoy a relatively higher repeat business rate by these clients as well as their families and friends. Additionally, PwDs are more likely to advocate for a brand that supports them.

Understanding the potential of this untapped market, despite lack of data, has driven more and more companies to adapt their business models and methods of service delivery to cater to PwDs, investing in both online and physical accessibility, while strengthening their broader commitment to corporate social responsibility (CSR).

The increased attention to programmes, policies, and investments in PwDs as a field is motivated by both national agendas and economic gains.

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Examples of Local Organisations

Major public and private organisations across the UAE have already fostered the shift in attitude towards the inclusion of customers with disabilities. Below are a few examples:

The Dubai Government Excellence Program
A demonstration of the commitment of the leadership to work towards a cultural shift with regards to inclusion and accessibility in government entities in Dubai is the Dubai Government Excellence Program (DGEP). In 2016, the programme introduced the "Disabled-Friendly Government Entity" award category, which led to a significant increase in employment of PwDs in government entities as well as numerous initiatives to support service delivery to this societal group.

The accessibility levels of buildings and facilities of these government entities are also slowly improving as the award category is also assessed based on building accessibility which is conducted by DASS Solutions, a company that provides a one-stop accessibility architecture, employment, training and product services to the Middle-East market.

The Road Transport Authority (RTA):
RTA offers a substantial case study of a national authority in the UAE who has taken the initiative to embed the needs and requirements of PwDs into their more extensive services. Their website is fully accessible to people with various types of disabilities.

Their Customer Happiness Centres have dedicated parking spaces for PwDs, slopes for wheelchair access, PwD-friendly toilets and dedicated counters.

Regarding services, RTA issues PwDs special parking permits and free cards allowing them to use all public transportation methods. All fees associated with using Salik (the UAE’s highway toll system) are waived. PwDs can also request special taxis that are equipped to support them.

Careem
Careem has partnered with Inclusion Services, a local consultancy in the UAE, with the vision of making their services available to customers with all abilities. In Abu Dhabi, a partnership replete with a fleet of specially-equipped cars and trained drivers that PwDs can use on a daily basis. Subsequently, Careem is planning to expand this service to Dubai.

du
All ‘du’ stores are accessible for people with mobility disabilities. The retail staff are trained on disability etiquette and understanding the needs of different disabilities.

An exceptional service, the "You Matter" Prepaid Offer, is explicitly created for PwDs. Through this offer, customers can get bonus credit on recharge amounts for use on national and international calls.

As part of its corporate social responsibility, ‘du’ also runs the "Bab Noor" project, which is the region’s first Arabic language mobile application to facilitate communication for children with autism and other disabilities.

Wild Wadi by Jumeirah Group
Wild Wadi welcomes all customers with different types of abilities. In addition to convenient parking spaces, customised showers, changing rooms and toilet facilities are available.

Also, guests with disabilities get a discounted admission rate. Guests with mobility, physical, hearing, visual and cognitive disabilities are allowed to bypass queues at all rides.

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#TogetherLimitless is Emirates NBD’s unique advocacy platform, supporting the inclusion of PwDs on multiple fronts. Under this platform, Emirates NBD ensures that its services and products are inclusive.

1. Disability Friendly Branches

- Emirates NBD believes that including people with disabilities is an important move in terms of talent resourcing and social responsibility.
- To ensure we make our services equitable, we have aligned ourselves with:
  - United Nations’ Sustainable Development Goal 10: reducing inequalities
  - The UAE Vision 2021 on the social cohesion index
  - #My Community... A City for Everyone

- Emirates NBD’s long-term commitment is to provide high quality customer service to people with disabilities.
- In collaboration with Retail Distribution, Group Marketing and Procurement teams, 28 branches in 2017 were transformed into disability friendly centres.
- By end of 2018, the bank has transformed 40 branches into disability friendly centres.
Disability Friendly Branches

In 2017, the Bank transformed 28 of its branches into Disability Friendly Branches, enhancing the customer journey for PwDs. The aim is to provide the freedom and support services for customers with disabilities to manage their banking needs independently. In addition to the facilities being physically accessible to different types of disabilities, the bank trains employees in each of these branches on disability etiquette and who can speak and understand sign language. As of August 1, 2018, Emirates NBD has transformed 37 Disability Friendly Branches and aims to achieve 40 by the end of the year. These Disability Friendly Branches offer PwDs the opportunity to interact with disability-friendly technology and customised products and services.

The ‘Beyond Packages’ for Government-issued Disability Cards: The Government of Dubai Community Development Authority (CDA) issues the Sanad Card for PwDs, enabling access to specially-tailored services such as preferential transaction rates, insurance premium waivers and various lifestyle rewards.

Braille Currency and Printer: Our customers with disabilities have the option to request Braille currency. Our Jumeirah Beach Road branch also offers to print Account Opening forms for people with visual impairments using Braille in Arabic and English.

Sign Language: The Managers of the 28 Disability Friendly Branches are all trained in basic American Sign Language and can use sign language to communicate numbers and banking terms.

KinTrans: a first-of-its-kind sign language automation system currently installed at the Emirates Towers branch for people with hearing impairments. The system translates sign language into speech and converts speech into text, all in real time.

Hearing Loop: Installed at the Jumeirah Beach Road branch, this system is for people using a hearing aid for communication. A hearing loop is a wire circling a room, connected to a central sound system. The circuit transmits the sound electromagnetically. This electromagnetic signal is then picked up by the telecoil in the hearing aid or cochlear implant – amplifying and clarifying the sound for each listener.

Traveller HD: A compact, high definition magnifier which assists people with visual impairment or poor vision to comfortably read while adjusting colour contrast and font sizes.

In Q2 2016, Emirates NBD launched its first disability friendly branch – Jumeirah al Wasl. There were a total of 5 branches that were transformed in 2016.

In 2017, the network has expanded and now the bank has 23 disability friendly branches across Dubai, Abu Dhabi and Northern Emirates.

In Q1 and Q2 2017, 10 branches were transformed into phase 1 of being disability friendly: Nad al Sheba, Oud Metha, Green Community, Mizher Mall, Jumeirah Beach Road, Emirates HQ, Mankhool, Dubai Festival City, Umm al Quwain and Electra Street.

In Q3 and Q4 2017, 8 branches were transformed into disability friendly Galleria, Qusais, Ojada, Convention Centre, Design district, Al Ras, Al Ain* and Fujairah.

1 Branch has been upgraded to Phase III in 2017 Jumeirah Beach Road.

2 branches have been upgraded in Phase II in 2017, Jumeriah Beach Road and Emirates Towers.

The branches are equipped with dedicated PwD parking spots, accessible ramps, sliding doors, low height ATM and waiting area.

The branches are transformed to service people with physical disabilities in Phase I.

Tactile floor indicators, availability of Braille currency and Braille branch signage are installed to assist people with visual impairments. All branch staff have been trained on disability etiquette and customer service to PwD.
Emirates NBD has taken a strategic decision to become an inclusive bank, supporting and empowering people with all types of abilities. The inclusion of PwDs as a critical customer segment makes sense from a business perspective, as well as socially and morally. All companies are encouraged to consider taking serious steps towards becoming more inclusive. The below recommendations would a good starting point to kick-off the conversation internally:

1. Stakeholders Engagement:
   Through a proper process that engages all stakeholders, your company is able to better understand the priorities of different stakeholders. A simple stakeholder mapping process will help you identify critical players among government entities, private partners, community organisations, potential customers with disabilities and implementation partners.

2. Inclusion Beyond Physical Accessibility:
   Full integration does not stop at focusing efforts on physical accessibility by installing ramps and sliding doors. It expands to overall comprehensive thinking of the entire journey of a customer with a disability. Full integration includes adapting current products and services to be better suited for the needs of PwDs and innovating new ones.

3. Research:
   The data available on PwD in our region is scarce. Organisations must conduct their own quantitative and qualitative research before starting any inclusion project. In particular, organisations would find great value in estimating and quantifying the value-add (financial and social value) of inclusion.

4. Communication:
   By sharing your journey towards inclusion, you allow other organisations to benefit from your lessons learned. Utilising different communication channels opens doors for feedback and the exchange of experiences. This will enable customers with disabilities to reach out to your organisation with useful feedback.

5. Impact Measurement:
   Upon completion of an inclusion initiative or programme, there are various tools your organisation could use to measure the actual impact created. One framework is the Social Return on Investment (SROI), developed by Social Value UK. SROI will allow you to measure the real impact created (financially and socially) by demonstrating the social impact in terms of dollars.
Partnerships:

There are many well-established and experienced partners working daily on the topic of inclusion in the UAE. These partners offer invaluable guidance on retrofitting, communication and language, products and services and impact measurement. Below are a few trusted companies that you can reach out to:

- **Sustainable Square**, an advisory firm specialising in sustainability, social investment and impact.
- **DASS Solutions**, a consulting company specialising in the inclusion of people with disabilities.
- **KinTrans Solution**, which offers software that translates sign language into voice and converts voice into text in real-time.
- **STRIPES Fitting**, specialists in the construction of unique and exclusive design properties. Whether it's civil, digital, signage and interior requirements they have the right expertise to deliver results aligned to global standards of accessibility.
- **Inclusion Services**, a company offering a wide range of services for people with disabilities.

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**Contact:**

For more details on our inclusion efforts, please refer to our annual sustainability report. If you would like to learn more, please don’t hesitate to get in touch: GroupCSR@EmiratesNBD.com

eemiratesnbd.com