

Emirates NBD Millionaire Promotion Terms and Conditions (“Promotion Terms and Conditions”)



In accordance with these Promotion Terms and Conditions, Emirates NBD Bank (P.J.S.C) (the “**Bank**” or “**Emirates NBD**”) will be rewarding eligible customers by entering them into a prize draw to win Monthly, Mega Monthly prizes as well as Grand prizes (hereafter referred to as the “Promotion”).

- 1) The “**Promotion Period**” shall be binding from **01 September 2025 to 31 August 2026** (inclusive).
- 2) The Promotion will have three (3) Reward categories:
 - A. Individuals and Emirati – Expat Individuals & Emirati Individuals and entities and Liv (Pool 1 and Pool 2)**
 - a. (1) Grand draws to be conducted annually for one (1) winner across both Pools at the end of the Promotion Period (“Grand Draw”);
 - b. Two (2) mega monthly draws, one (1) winner per Pool for eleven months (“Mega Monthly Draws”) and,
 - c. One hundred two (102) monthly draws, Fifty-one (51) winners per Pool per month (“Monthly Draws”)
 - B. Entity / Non-individual customers (Non-Emirati) (Pool 3)**
 - a. Four (4) grand draws, to be conducted quarterly for one (1) winner every 3 months from start of Promotion Period (“Grand Draws”);
 - b. Three (3) mega monthly draws, total 36 winners (“Mega Monthly Draws”) and;
 - c. Seventeen (17) monthly draws, total 204 winners (“Monthly Draws”)
- 3) Customers in Personal Banking, Priority Banking, Business Banking (select packages), and Private Banking and LIV Classic and Max segments will be eligible to participate in the Promotion.
- 4) This Promotion is applicable to Individual customers holding Millionaire Current Account, Millionaire Savings account, Emirati Millionaire Accounts and Livionaire (each an “Eligible Account”).
- 5) Non-Individual customers under Business Banking Platinum, Business Banking Prestige and Business Banking VIP Privilege program would require to opt-in to be eligible for this promotion. Additionally non-individual customers under Priority, Personal or Private banking must also opt-in to be eligible for the promotion.
- 6) Classification of Customers will be considered as follows:
 - a) “**Existing**” if Liabilities relationship with Eligible Account(s) and package(s) are opened on or before the campaign period 31 August 2025, and
 - b) “**New**” if Liabilities relationship with Eligible Account(s) and package(s) are opened on or after 01 September 2025 until the end of the Promotion Period
- 7) The 3 draw pools (each a “Pool”) are:
 - 1) Pool 1 – Individual Expat customers**
 - 2) Pool 2 – Individual UAE national customers (Emirati) and non-Individual UAE national entities (Emirati)**
 - 3) Pool 3 – Entity/ Non-individual customers (Non-Emirati)**

8) Eligibility conditions for the Promotion are set out below:

I. Grand Draw:

Individuals –Expat, Emirati individuals/entities & Liv Pools: AED 4,000,000 / AED 5,000,000 each

- (1.a.i) Total nine million cash prize and with a winner across both Pools being awarded.
- (1.a.ii) Both pools will have entries in the Grand Draw from Existing, New to Bank (“**NTB**”) and New to Liabilities (“**NTL**”) customers who have increased the average balance across all Eligible Account(s), and/or opened an Eligible Account (payroll transfer or non-payroll account), during the Promotion Period.
- (1.a.iii) A *minimum monthly average balance and/or *minimum monthly payroll average balance during the Promotion Period, across all Eligible Account(s) is the base requirement to qualify for entry in the Grand Draw, and
- (1.a.iv) An additional entry will be given to each customer based on balance increase as per each Pool’s *minimum average balance/payroll threshold’ above previous month average balance amount.
- (1.a.v) Liv Salaried customers: Minimum salary credit of AED 5,000 is required in the Liv Primary Account, and customer gets 1 entry in the Millionaire draw for every AED 8,000 minimum monthly average balance maintained in the Liv Millionaire Account
- (1.a.vi) Liv Non-salaried / Self-Employed / Housewife / Student customers: Get 1 entry in the Millionaire draw for every AED 10,000 minimum monthly average balance maintained in the Liv Millionaire Account

Entity/ Non-Individual (Non-Emirati) : AED 1,000,000 each

- (1.a.i) Total four (4) million cash prize, being awarded AED 1,000,000 each; every three months.
- (1.a.ii) Entries in the Grand Draw will be from Existing and New to Bank (“**NTB**”) and New to Liabilities (“**NTL**”) non-individual customers who have increased their average balance on their Current Account, and/or opened a Current Account under the select packages under Business Banking, during the Promotion Period.
- (1.a.iii) This program is exclusive to Business Banking Platinum, Prestige and VIP Privilege program customers and a *minimum monthly average balance growth required during the Promotion Period, is the base requirement to qualify for entry in the Grand Draw, and
- (1.a.iv) An additional entry will be given to each customer based on balance increase as per each Pool’s *minimum average balance threshold’ above the previous month average balance amount.

II. Monthly Draws: Cash rewards each month

Each Pool will have a **Monthly** and **Mega Monthly** Draw:

- 1.a) Each Pool will have entries in each Monthly Draw from existing and new (**NTB and NTL**) customers who have increased monthly balances in their Eligible Account(s), and/or opened an **Eligible Account** (payroll transfer or non-payroll account), during the Promotion Period.
- 1.b) There will be **cash rewards** in each Monthly and Mega Monthly Draw, with each Pool being awarded.
- 1.c) For Emirati individuals/entities, Expats, and Liv customers, a *minimum average balance/ payroll threshold across all Eligible Account(s) in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Monthly and Mega Monthly Draw.
An additional entry into the Monthly and Mega Monthly Draws will be given to each customer

who has increased as per the *minimum average balance/payroll threshold in the Eligible Account(s) in any month during the Promotion Period above the previous month average balance amount.

- Liv Salaried customers: Minimum salary credit of AED 5,000 is required in the Liv Primary Account, and customer gets 1 entry in the Millionaire draw for every AED 8,000 minimum monthly average balance maintained in the Liv Millionaire Account
- Liv Non-salaried / Self-Employed / Housewife / Student customers: Get 1 entry in the Millionaire draw for every AED 10,000 minimum monthly average balance maintained in the Liv Millionaire Account

1.d) For Entity/ Non-individual customers (Non-Emirati), a *minimum average balance in any month during the Promotion Period across all Eligible Account(s) and on select Business Banking packages and VIP Privilege program is the base requirement to qualify for entry in the corresponding Monthly and Mega Monthly Draw.

An additional entry into the Monthly and Mega Monthly Draws will be given to each customer who has increased as per the *minimum average balance in their Eligible account(s) in any month during the Promotion Period above previous month average balance amount.

1.e) For each eligible customer the entries are awarded as below:

- Subject to a *minimum average balance increase across all Eligible Accounts in the relevant month during the Promotion Period.
- Every NTB or NTL relationship with eligible Account/s opened in any month will earn one additional entry in the corresponding Monthly and Mega Monthly Draw subject to *minimum average balance/payroll balance increase.
- Every Eligible Account shall get an additional entry for every Card product utilized/ activated during the campaign. Only primary cards shall be rewarded with one entry.
- Eligible Accounts as specified on above terms, each increase in average balance by minimum threshold set for respective draws will earn an additional entry.
- Every Eligible Account shall get an additional entry for disbursed Auto Loan, Personal Loan, Home Loan, Insurance and Wealth product during the campaign.

Summary / Illustration on Reward programme

Individuals- Expat / Emirati & Emirati entities and Liv (Pool 1 and Pool 2).

*Rewards Period	Oct' 2025	Nov' 2025	Dec' 2025	Jan' 2026	Feb' 2026	Mar' 2026	Apr' 2026	May' 2026	June' 2026	July' 2026	Aug' 2026	Sep' 2026
Monthly (Reward Month)	Sept' 2025	Oct' 2025	Nov' 2025	Dec' 2025	Jan' 2026	Feb' 2026	Mar' 2026	Apr' 2026	May' 2026	June' 2026	July' 2026	Aug' 2026
Mega Monthly (Reward Month)	Sept' 2025	Oct' 2025	Nov' 2025	Dec' 2025	Jan' 2026	Feb' 2026	Mar' 2026	Apr' 2026	May' 2026	June' 2026	July' 2026	Aug' 2026
Monthly Winners Announcement	24 Oct	24 Nov	24 Dec	26 Jan	24 Feb	24 Mar	24 Apr	26 May	24 June	24 July	24 Aug	30 Sep
Grand Draw (Reward Month/ Winner Announcement)												30 Sep

*Baseline for balances is set as average balance growth vs previous month

Entity / Non-Individual (Non-Emirati) (Pool 3)

*Rewards Period	Oct' 2025	Nov' 2025	Dec' 2025	Jan' 2026	Feb' 2026	Mar' 2026	Apr' 2026	May' 2026	June' 2026	July' 2026	Aug' 2026	Sep' 2026
Monthly / Mega Monthly (Reward Month)	Sept' 2025	Oct' 2025	Nov' 2025	Dec' 2025	Jan' 2026	Feb' 2026	Mar' 2026	Apr' 2026	May' 2026	June' 2026	July' 2026	Aug' 2026
Monthly Winners Announcement	24 Oct	24 Nov	24 Dec	26 Jan	24 Feb	24 Mar	24 Apr	26 May	24 June	24 July	24 Aug	30 Sep
Grand Draw (Reward Month/Winner Announcement)			24 Dec			24 Mar			24 June			30 Sep

*Baseline for balances is set as average balance growth vs previous month

Pools Qualification Criteria	*Minimum Average Savings Balance Threshold (MAB)	*Monthly Average Payroll Balance Threshold
Individuals- Expat / Emirati Indv+Entities / Liv (Pool 1 and Pool 2)	AED 10,000 MAB	AED 8,000
Entity/ Non-Individual (Non-Emirati) (Pool 3)	AED 100,000 MAB	

III. GENERAL

i) Further Eligibility Criteria

- 1.a) All references to an “increase” in the monthly balance or the balance over the Promotion Period of Eligible Account(s) is to an increase in such balances by crediting to the Eligible Account(s) NTB funds, being funds that are new to the Bank, its subsidiaries, and affiliates (the “**Bank Group**”).
- 1.b) Balance amounts and increases in balance amounts in Eligible Accounts shall be assessed by the Bank with reference to the aggregate of all Eligible Accounts of a single customer and which are under that customer’s customer information file (“**CIF**”);
- 1.c) All Existing Individual Customers (i.e., Personal Banking, Priority Banking, or Private Banking and Liv Customers) will be registered for this Promotion and be eligible for these prize draws.
- 1.d) All new customers under 1.c clause above shall automatically be registered to participate in this Promotion.
- 1.e) All Eligible Account(s) must be valid, active, not suspended, not frozen and must be in full compliance with the Bank’s General Terms and Conditions for Consumer Banking Products (Link) or the Bank’s General Terms and Conditions for Business Banking Products (Link), as applicable, and these Promotion Terms and Conditions during the Promotion Period and any time thereafter connected to this Promotion;
- 1.f) In the case of joint accounts, only the primary account holder will be eligible to win a prize;
- 1.g) Any prize won by a non-individual customer will be awarded to the applicable business entity;
- 1.h) The following individuals/entities shall not be eligible to participate in the Promotion:
 - (1.h.i) Permanent and/or contract employees of the Bank Group and their immediate family members; and

(1.h.ii) Representatives and/or agents (including advertising and promotion agents) of the Bank Group and their immediate family members.

1.i) There is no cap on the maximum number of entries for either for the Monthly, Mega Monthly Draw and the Grand Draw.

ii) Monthly Draw, Mega Monthly Draw and Grand Draw logistics:

1.a) Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee each Monthly, Mega Monthly Draw and the Grand Draw to ensure fair play and transparency. The dates on which each Monthly Draw, and the Grand Draw, shall occur shall be determined by the Bank in consultation with such independent personnel.

1.b) All participant(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners.

1.c) Each winner in a Monthly, Mega Monthly Draw and in the Grand Draw will be informed on a date as determined by the Bank in its sole discretion, and prizes will be credited to customers account in the form of “cashback” within the time stipulated by the Bank.

1.d) If a winning customer in the Mega Monthly and Grand Draw is non-contactable within the time stipulated by the Bank at its sole discretion the reward shall be forfeited.

(1.d.i) Any subsequent selections of the same participant as a winner will be void, and a new winner will be chosen from the remaining eligible entries.

1.e) Once the cash is credited to the customer’s eligible account in accordance with the above paragraph, the customer will have no claim to any additional amounts or to any prize under this Promotion.

1.f) Prizes are non-transferable (other than as described above) or any other benefits.

1.g) Winning customers may be required to attend a prize presentation ceremony and other publicity programmes as and when required by the Bank at their own cost and expense. Each winning customer (including each individual representative of such winner who is not an individual) unconditionally consents and agrees to the publication in any media (print, digital or otherwise) of his/her name and/or photograph containing his/her image as a winner of a prize in a Mega Monthly Draw or the Grand Draw

1.h) Winning customers need to sign a consent form prior to reward collection / payout fully consenting to publish their name, photograph, feedback & testimonial on banks website, or any other media

1.i) In case if the winning customer disagrees to be photographed/ publish his name/ feedback/ testimonial on our website or any other media the bank reserves the right to forfeit the reward at its discretion.

1.j) Each winner is eligible to win only once each month under one category either Monthly or Mega Monthly Reward

iii) Miscellaneous:

1.a) Prizes may be forfeited, or customers holding Eligible Accounts may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such customer winner has violated any laws or regulations applicable in the UAE.

1.b) The prize(s) featured in all printed materials and/or website of the Bank are shown for illustrative purposes only. The Bank reserves the right to amend, withdraw or change the specifications of the prizes, at its sole discretion with notice to customers, subject to applicable laws/regulations.

1.c) These Promotion Terms and Conditions are subject to change, addition or amendment, at the sole discretion of the Bank with notice to Customers, in accordance with applicable laws/regulations.

1.d) This Promotion is not valid in conjunction with any other promotion, campaign or offer of Emirates NBD.

1.e) All decisions of the Bank relating to the Promotion, are at its sole and absolute discretion. All decisions of the Bank shall be final and conclusive.

1.f) The Bank shall not be liable for any personal injury; any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any theft, unauthorized access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; (d) any tax liability incurred by a winner under this Promotion; or (e) use of a prize;

1.g) The Bank shall not be responsible for, and makes no representation as to, the quality, suitability or merchantability of any prize. Any such issues must be settled directly with the producer and/or supplier of such prize. The Bank takes no responsibility for resolving any such disputes.

1.h) The Bank may from time to time, in its sole discretion, amend and/or vary the features of a Millionaire Rewards Program, as well as the terms and conditions governing this program. Such amendment/variation may involve the following:

(1.h.i) limiting or changing the value or validity of points under a Rewards Program and/or the manner of their redemption.

(1.h.ii) changing:

- the eligibility criteria for transactions in respect of which reward points may accrue; and/or
- the number of reward points or entries required for the redemption of a Reward; and/or

(1.h.iii) cancelling any Reward and substituting it with another reward of comparable nature and value, as prescribed by the Bank.

(1.h.iv) The Bank accepts no liability for any such amendment, modification and/or variation.

These Promotion Terms and Conditions and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates as applied in the Emirate of Dubai and subject to the exclusive jurisdiction of the Courts of Dubai (excluding courts of the Dubai International Financial Centre)

Please refer to www.emiratesnbd.com/millionaire for more details