



Retail Loans Summer Campaign 2024 Terms and Conditions

These terms and conditions (“**Promotion Terms and Conditions**”) govern the Emirates NBD Retail Loans Summer Campaign 2024 (“**Promotion**”) by Emirates NBD Bank (P.J.S.C) (“**Bank**”).

This Promotion is subject to the Bank’s General Terms and Conditions for Consumer Banking Products (for individual customers)/ General Terms and Conditions for Business Banking Products (for business banking customers), as applicable available on the Bank’s website <https://www.emiratesnbd.com/-/media/enbd/files/others/fees-and-charges/accounts/generaltermsandconditions.pdf>, (“Emirates NBD GTC”) and these Promotion Terms and Conditions.

If there is any conflict between the Promotion Terms & Conditions and Emirates NBD GTC, the Promotion Terms and Conditions shall prevail.

1. Promotion

In accordance with these Promotion Terms and Conditions, the Bank will be rewarding eligible customers with prizes in the form of gold coins / gold vouchers / gold e-vouchers by entering their names into a draw to win a lucky prize, subject to meeting eligibility criteria as set out in the Promotion Terms and Conditions.

2. Promotion Period

1st July to 31st August 2024 (both dates inclusive) and successfully disbursed by or before 10th September 2024 (“**Promotion Period**”).

3. Promotion Eligibility

Eligibility conditions for securing entries into the lucky draw are set out in the Promotion Terms and Conditions below.

3.1. Customers successfully availing any Personal Loan (including Liv loans), Auto Loan (including Commercial and/or Fleet Vehicle Loan) and Home Loan (each an “**Eligible Product**”) during the Promotion Period and fulfilling the Eligibility Criteria as detailed in clause 4 below, will be eligible to secure lucky draw entries to participate in the lucky draw as part of the Promotion pursuant to these Promotion Terms and Conditions.

3.2. Customers in Personal Banking, Priority Banking, Business Banking and Private Banking segments successfully availing a Loan will be eligible to participate in the Promotion (each an “**Eligible Customer**”) pursuant to these Promotion Terms and Conditions. Emirates NBD staff (permanent and contract), third party consultants contracted by ENBD, Tanfeeth and Liv staff are not eligible for this Promotion.

4. Prizes

4.1. **Lucky Draw Prizes** Eligible customers successfully availing the below listed eligible products during the campaign period will be eligible to secure entries as per the table below to participate in the lucky draw as part of the Promotion pursuant to these Promotion Terms and Conditions.



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

Product	Category	Prizes
Auto Loan	Emirati Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 5 winners
	Resident Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 4 winners
	Abu Dhabi Based Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner
Home Loan	Emirati Customers	50 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 1 winner
	Resident Customers	50 grams gold – 1 winner, 10 grams gold – 1 winner
	Abu Dhabi Based Customers	50 grams gold – 1 winner, 15 grams gold – 1 winner
Personal Loan	Emirati Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 5 winners
	Resident Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 8 winners
	Abu Dhabi Based Customers	50 grams gold – 1 winner, 25 grams gold – 1 winner, 15 grams gold – 1 winner, 10 grams gold – 4 winners

- 4.2. **Personal Loan** (including Liv Loans): Eligible Customer(s) successfully availing eligible Personal Loan product will automatically enter the lucky draw and will secure entry(ies) into the lucky draw as detailed in the table below subject to achieving/satisfying the following criteria and pursuant to the Promotion Terms and Conditions.

Loan Amount Criteria	Entries
Minimum net loan amount of AED 100,000	2 entries
Every additional AED 25,000 over initial AED 100,000	2 entries

- 4.3. **Auto Loan** (including Commercial and/or Fleet Vehicle Loan): Eligible Customer(s) successfully availing eligible Auto Loan product will automatically enter the lucky draw and will secure entry(ies) into the lucky draw as detailed in the table below subject to achieving/satisfying the following criteria and pursuant to the Promotion Terms and Conditions. For Commercial and/or Fleet Vehicle Loan cumulative loan amount for unique CIF will be considered.

Loan Amount Criteria	Entries
Loan amount of AED 50,000 to AED 100,000	1 entry
Every additional AED 50,000 over initial AED 100,000	2 entries



- 4.4. **Home Loan** Eligible Customer(s) successfully availing eligible Home Loan product will automatically enter the lucky draw and will secure entry(ies) into the lucky draw as detailed in the table below subject to achieving/satisfying the following criteria and pursuant to the Promotion Terms and Conditions

Loan Amount Criteria	Entries
Loan amount of AED 500K to AED 750K	2 entries
Every additional AED 500K over initial AED 750K	3 entries

5. Mechanics and Fulfillment

- 5.1. Lucky Draw Prizes are raffle/lucky draw-based prizes subject to meeting product specific eligibility criteria.
- 5.2. Winners will be selected by random draw within calendar 60 days from the end of the Promotion Period (the “**Draw**”).
- 5.3. Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee the draw to ensure fair play and transparency. The dates on which the draw shall occur shall be determined by the Bank in consultation with such independent personnel.
- 5.4. Each winner will be so informed on a date as determined by the Bank in its sole discretion, and prizes will be shared with the winning Customer via email on the registered mail id, within 60 calendar days from the date of the Draw/campaign period whichever is later.
- 5.5. If the winner is non-contactable (not contactable on the registered mobile number even after 3 attempts) or does not collect the prize within the stipulated time, then the Customer will no longer be eligible for the prize and the Customer will have no right to claim for any prize under this Promotion.
- 5.6. Once the customer receives the prize in accordance with the above, the Customer will not be eligible for any other offers under this Promotion.
- 5.7. Prizes are non-transferable and may not be exchanged (other than as described above) or any other benefits.

6. Miscellaneous

- 6.1. Prizes may be forfeited, or Eligible Customers may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such Customer has violated these Promotion Terms and Conditions, Emirates NBD GTC, any laws or regulations applicable in the UAE.



- 6.2. This Promotion is applicable only to Eligible Customer(s) availing Eligible Product(s) which are both: i) applied for during the Promotion Period; and ii) successfully disbursed on or before 10th September 2024.
- 6.3. All loan applications are subject to approval in the sole and absolute discretion of the Bank.
- 6.4. All loans availed must be valid, active, not in default and in full compliance with their terms and conditions during the Promotion Period (refer clause 2 of the Promotion Terms and Conditions) and the period as mentioned under clause 5.2 & 5.4 of the Promotion Terms and Conditions.
- 6.5. Eligible Customer(s) availing more than one eligible product during the campaign period will be eligible for ONLY ONE lucky draw prize.
- 6.6. This Promotion is valid in conjunction with other valid promotions, campaigns or offers of the Bank.
- 6.7. The following are expressly excluded from Eligible Products and accordingly do not qualify for this Promotion: (i) Loans cancelled post disbursement, (ii) Restructured and/or Rescheduled Loans, (iii) Loans under PEARS (Proportional EMI Adjustment for Reduction in Salary), (iv) Auto Balloon Rollover loans, (v) Loans cancelled as on the date of reward eligibility.
- 6.8. 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.
- 6.9. 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 guaranteed or grand prize.
- 6.10. These Promotion Terms and Conditions are subject to change, additions or amendment, at any time, at the sole discretion of the Bank with notice to Customers, in accordance with applicable law.
- 6.11. All decisions of the Bank relating to the Promotion, each of which is at the sole and absolute discretion of the Bank, shall be final and conclusive.
- 6.12. The Bank shall not be liable for any tax liability incurred by any winner under this Promotion.
- 6.13. 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 change the make, brand, model, colour or specifications of the prizes at its sole discretion with notice to customers.



- 6.14. 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 claim or reward 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.
- 6.15. 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;
- 6.16. The Bank shall not be liable for and shall not entertain claims related to any benefit/ reward or in respect of any service or product provided under the benefit/ reward by a third party supplier and shall not be responsible to the qualifying customer for any losses, liabilities, damages, costs and expenses (including legal fees, costs and expenses) suffered or incurred by any of qualifying customer under or pursuant to any benefit/ reward or in respect of any service or product provided/ proposed to be provided by a third party supplier under these Promotion Terms and Conditions; and
- 6.17. 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 (UAE) and subject to the exclusive jurisdiction of the courts of the Applicable Emirate (as defined in the Emirates NBD GTC). Provided that, the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE) if it deems appropriate in accordance with the Emirates NBD GTC.