

Emirates NBD Foreign Exchange Promotion 2024 Terms and Conditions (“Promotion Terms and Conditions”).

In accordance with the Promotion Terms and Conditions stated below, Emirates NBD Bank (P.J.S.C) (the “Bank” or “Emirates NBD”) will be rewarding eligible customers with daily ‘Early Bird’ guaranteed rewards and entering them into monthly raffles (hereinafter referred to as the “Promotion”).

1. Promotion Period:

1. The Promotion Period is from 15th Nov 2024 to 15th Feb 2025 (both dates included).

2. Eligibility Criteria:

2. All Bank customers in Personal Banking and Priority Banking will be eligible to participate in the Promotion. Customers with accounts or services that have been cancelled, closed, frozen, rejected, suspended and/or terminated by the Bank shall not be eligible for this Promotion.

All Bank permanent and contract staff (including Bank affiliates and subsidiaries), Tanfeeth staff are not eligible for this Promotion.

Only foreign exchange transactions (“FX Transactions”) performed through an active Emirates NBD bank account via Branch banking, Online Banking and Mobile Banking will be eligible for this Promotion. Purchase of products/goods/services at stores, online sites or cash withdrawal at ATM/cash dispensing outlets in foreign currency made using Emirates NBD Credit cards, Debit cards and/or Global Cash Cards will not be eligible for this Promotion.

3. Eligible Transactions:

Perform any FX Transaction as provided below:

- (i) between an active Emirates NBD customer’s account to another active ENBD customer account or to any other Emirates NBD customer’s account via Branch Banking, Online Banking, Mobile Banking,
- (ii) Telegraphic transfers (with an FX conversion)
- (iii) DirectRemit transfers with FX conversion via Emirates NBD application for remittance

4 Eligibility conditions for rewards:

4a. Monthly Raffle reward for each Pool (35 winners monthly for each month of the campaign) i.e.,

Category 1: 15 lucky winners each to win AED 2,000

- Minimum AED 10,000 cumulative in FX Transactions to qualify;
- Every additional AED 5,000 in FX transaction will get you one extra entry in the monthly draw;
- Maximum number of entries per individual Customer will be capped at 5;
- UAE nationals will get double entries; maximum entries will be capped at 10;
- If cumulative in FX Transaction value reaches AED 50,000 or above, will qualify for Category 2 reward with one entry.

Category 2: 20 lucky winners to each win AED 10,000

- Minimum AED 50,000 cumulative in FX Transactions to qualify;
- Every additional AED 10,000 in FX transaction will get you one extra entry in the monthly draw
- Maximum number of entries per individual Customer will be capped at 25;
- UAE nationals will get double entries; maximum entries will be capped at 50;

4b. Daily “Early Bird” Guaranteed Rewards (115 winners daily):

115 “Early Bird” customers with eligible transactions will be rewarded on a daily basis:

- “Early Bird” customers are customers who have performed successful FX Transaction(s) at the earliest time during a calendar day 8:00:00am onwards
- The FX Transaction time considered will be as per what is recorded on Bank records and determined at the Bank’s sole discretion.

Category 1: Active Customers (Customers who have done at least one foreign exchange transaction after 31st July 2024 will be eligible in this category):

- First 40 customers with a minimum FX Transaction value of AED 5000 will each get a guaranteed cashback of AED 100.0.

Category 2 : Inactive Customers (Customers who have not done any foreign exchange transaction after 31st July 2024 will be eligible in this category):

- First 30 customers with a minimum transaction value of AED 2500 to AED 19,999 will get a guaranteed cashback of AED 100
- First 25 customers with a minimum transaction value of AED 20,000 to AED 49,999 will get a guaranteed cashback of AED 300
- First 20 customers with a minimum transaction value of AED 50,000 and above will get a guaranteed cashback of AED 500

5. Announcement and fulfillment of rewards:

5a. Daily “Early Bird” Guaranteed Rewards:

Daily cash back reward winners will be announced on a weekly basis and at the latest by the 4th working day of the following “week” and cash rewards will be credited within 3 working days of the announcement of winners.

- First week of the campaign will be from W/C 15th Nov to 21st Nov’24 and every 7 days will be considered a ‘week’ thereafter, till 15th February’25

5b. Monthly Raffle Rewards:

- Monthly cash back reward winners will be declared on a monthly basis and at latest by the following month end.

6. General:

Other criteria:

1. Only successful FX Transactions will be eligible for this Promotion. Failed or reversed FX Transactions are not eligible for this Promotion.
2. A customer will be eligible for a reward only once per week in the category 1 and for category 2 a customer will be eligible for a reward only once per week per transaction threshold as defined for the daily guaranteed cash back rewards.
3. The rewards will be credited to the customer’s active AED account (Current, Savings or Call) where available. If the customer does not have an active AED account, only then will an alternate active foreign currency account of the customer be considered.
4. USD/ AED and vice versa transactions will be excluded from the eligible transactions for the campaign.
5. In case a reward has been already declared for any unsuccessful FX Transaction, Emirates NBD reserves the right to cancel and recall the reward.
6. Linked CIFs for a customer will be considered as one entry for the customer.

7. Miscellaneous:

- Only Early Bird prizes are guaranteed. Monthly Prizes are raffle based.
- For Monthly Prizes, all participant(s) with qualifying entries will be tabulated and a random selection will be made to select the winners.
- 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 further prize under this Promotion

- 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 has violated these Promotion Terms and Conditions, any laws or regulations applicable in the UAE
- 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 Monthly Draw or the Mega Draw
- These Promotion Terms and Conditions are subject to change, addition or amendment, at the sole discretion of the Bank during the Promotion Period, by notice to you in accordance with applicable law.
- These Promotion Terms and Conditions shall be subject to and are in addition to Bank's General Terms and Conditions of Accounts and Banking Services, available on Bank's website at [<https://www.emiratesnbd.com/en/terms-and-conditions>], as may be amended from time to time.
- This Promotion is not valid in conjunction with any other promotion, campaign or offer of Emirates NBD.
- All decisions of the Bank relating to this Promotion, are at its sole and absolute discretion. All decisions of the Bank shall be final and conclusive.
- The Bank shall not be liable for any tax liability incurred by any winner under this Promotion.
- 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).
- This product/service may be affected by changes in foreign currency exchange rates.
- The actual time to complete a transaction may be delayed due to increased scrutiny of transactions by the relevant correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.
- Additional fees may be levied by the relevant correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.
- Customer is solely responsible for any loss and/or liability arising from any foreign exchange rate / currency fluctuations as may be applicable if there is a error or omission by the Customer in providing correct or complete information for remittances.
- Emirates NBD Bank (P.J.S.C) is regulated by the Central Bank of the UAE.