

Emirates NBD Mega Liabilities Promotion 2024 Terms and Conditions (“Promotion Terms and Conditions”)

In accordance with the terms and conditions stated below, 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”** is **01 January 2024 to 31 May 2024** (inclusive).
- 2) The Promotion will have a total of thirty-eight draws:
 - 1) 15 mega monthly, 20 monthly draws (one draw conducted after the end of each calendar month from 29th February 2024 to 31 May 2024) (each a **“Monthly Draw”**), and
 - 2) Three grand draw, (*one per pool) to be conducted 60 days post the end of the Promotion Period (**“Grand Draw”**).
- 3) Customers in Personal Banking, Priority Banking, Business Banking and Private Banking segments will be eligible to participate in the Promotion.
- 4) Current Accounts, Savings Accounts, Call Accounts (hereafter each referred to as, **“CASA”**), and Fixed Deposits (hereafter referred to as **“FD”**) will be eligible for the Promotion (each an **“Eligible Account”**). This Promotion also applies to CASA and FD Islamic accounts, which shall also be construed as Eligible Account for the purpose of this Promotion. CASA and FD together are hereafter referred to as, **“Liabilities”**
- 5) Classification of Customers will be considered as follows:
 - a) **“Existing”** if Liabilities relationship with eligible Account(s) are opened on or before 31 December 2023, and
 - b) **“New”** if Liabilities relationship with eligible Account(s) are opened on or after 01 January 2024 until the end of the Promotion Period
- 6) *The 3 draw pools (each a **“Pool”**) are:
 - 1) **Pool 1 - Individual customers**
 - 2) **Pool 2 - UAE national customers (UAEN)**
 - 3) **Pool 3 - Entity customers**
- 7) Eligibility conditions for the Promotion are set out below:
 - I. **Grand Draw: AED1,000,000 cash prize**
 - 1.a) Total three million cash prize, **and with a winner from each Pool being awarded AED1,000,000 each.**

- 1.b) All 3 Pools will have entries in the Grand Draw from existing and new to Bank (“**NTB**”) and New to Liabilities (“**NTL**”) individual customers who have increased the average balance across all their Eligible Accounts, and/or opened an Eligible Account (salary transfer or non-salary account), during the Promotion Period:
- 1.c) A minimum average balance increase of AED 500,000 in May 2024 and over December 2023 average balance is required across all Eligible Accounts to qualify for entry in the Grand Draw, and
- 1.d) An additional entry into the Grand Draw will be given to each customer for every additional AED 500,000 balance increase and subject to retaining the balances till 60 days post end Promotion Period or end of July 2024

II. Monthly Draws: Gift 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) individual customers who have increased monthly balances in their Eligible Accounts, and/or opened an Eligible Account (salary transfer or non-salary account), during the Promotion Period.
- 1.b) There will be **gift rewards** in each Monthly Draw, with each Pool being awarded.
For Monthly Draw - Voucher/Gold Reward**
- 1.c) For UAE national customers and individual customers, a minimum average balance increase of AED 25,000 across all Eligible Accounts in any month during the Promotion Period; is the base requirement to qualify for entry in the corresponding Monthly Draw.
An additional entry into the Monthly Draw will be given to each customer for every additional AED 25,000 balance increase in their accounts in any month during the Promotion Period above the December 2023 average balance amount.
- 1.d) For Entity accounts, a minimum average balance increase of AED 50,000 in any month during the Promotion Period across all Eligible Accounts is the base requirement to qualify for entry in the corresponding Monthly Draw.
An additional entry into the Monthly Draw will be given to each customer for every additional AED 50,000 balance increase in their accounts in any month during the Promotion Period above the December 2023 average balance amount.
For Mega Monthly Draw - Gold Reward
- 1.e) For UAE national, individual and entity customers, a minimum average balance increase of AED 100,000 across all Eligible Accounts in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Mega Monthly Draw.
An additional entry into the Mega Monthly Draw will be given to each customer for every additional AED 100,000 balance increase in their accounts in any month during the Promotion Period above the December 2023 average balance amount.

- 1.f) For each eligible customer the entries are awarded as below:
- i. Subject to a *minimum average balance increase across all Eligible Accounts in the relevant month during the Promotion Period.
 - ii. Every NTB or NTL relationship with eligible Account/s opened in any month will earn one additional entry in the corresponding Monthly Draw subject to *minimum average balance increase.
 - iii. Every Eligible Account shall get an additional entry for every Card product utilized/activated during the campaign. For cards only primary cards shall be rewarded with one entry.
 - iv. In CASA, each increase in average balance by minimum threshold set for respective draws will earn an additional entry.
 - v. In FD, a maximum of one entry will be rewarded in the draw subject to a minimum of AED 100k increase in balance across all FDs held by the customer.

Each of the balances required as per the eligibility criteria above must have been maintained for a period of 30 days at the time of rewarding.

Summary / Illustration on Reward programme

Rewards/Period	Jan'24	Feb'24	Mar'24	Apr'24	May'24	Aug'24
Balance Retention→	Till end of Feb'24, for Jan'24 Draw	Till end of Mar'24, for Feb'24 Draw	Till end of Apr' 24, for Mar'24 Draw	Till end of May 2024, for Apr'24 Draw	Till end of June 2024, for May'24 Draw	60 days post campaign end date
Draw Data Ready by→	Mar 07th	Apr 07th	May 07th	Jun 07th	Jul 07th	Aug 07th
Winner Selection month→	Apr 2024	May 2024	June 2024	July 2024	Aug 2024	Sep 2024
Winners for →	Jan'24 Monthly & Mega Monthly	Feb'24 Monthly & Mega Monthly	Mar'24 Monthly & Mega Monthly	Apr'24 Monthly & Mega Monthly	May'24 Monthly & Mega Monthly	Grand Prize

**for monthly draws, the decision to hand over voucher or gold shall be at the sole discretion of Emirate NBD, as per its internal norms.

***Priority banking customers in Individual Pool shall be rewarded with gold whereas Personal Banking customers in Individual Pool shall be rewarded with Shopping vouchers for monthly prizes. All Mega Monthly rewards across shall be in the form of Gold.

Minimum Average Balance Threshold	UAEN	Individuals***	Entities
Monthly**		AED25,000	AED50,000
Mega Monthly		AED100,000	
Grand Prize		AED500,000	

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**”). Increases in FDs which are subject to special or promotional interest rates will not qualify for this balance increase criteria.

- 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 Customers (i.e., Personal Banking, Priority Banking, Business Banking or Private Banking Customers) will be automatically registered into the raffle draw subject to meeting campaign terms as defined above
- 1.d) Customers can register for this Promotion through the Bank’s media channels such as SMS, mobile app, online banking, website, or call center to be eligible for prizes.
- 1.e) All new customers shall automatically be registered to participate in this Promotion.
- 1.f) All Eligible Accounts must be valid, active, not suspended, not frozen and must be in full compliance with the General Terms and Conditions for Consumer Banking Products ([Link](#)) or 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.g) In the case of joint accounts, only the primary account holder will be eligible to win a prize;
- 1.h) Any prize won by a non-individual customer will be awarded to the applicable business entity;
- 1.i) The following individuals/entities shall not be eligible to participate in the Promotion:
 - 1.i.A. Permanent and/or contract employees of the Bank Group and their immediate family members; and
 - 1.i.B. Representatives and/or agents (including advertising and promotion agents) of the Bank Group and their immediate family members.
- 1.j) There is no cap on the maximum number of entries for either for the Monthly Draws 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 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 Draw and each winner in the Grand Draw will be so informed on a date as determined by the Bank in its sole discretion, and prizes must be collected in-person by the winning customer within the time stipulated by the Bank.
- 1.d) If a winning customer is non-contactable or does not collect the relevant prize within the time stipulated by the Bank for collection, the Bank may, at its sole discretion, credit the winning customer's Eligible Account with the Bank, with a cash amount of no more than AED 1,000,000 for the Grand prize, AED10,000 for the Mega Monthly Prizes and AED 1,000 for Monthly winners.
- 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 and may not be exchanged for cash (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 Monthly Draw or the Grand Draw.

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 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.

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)