

Emirates NBD Mega Loans Campaign Terms and Conditions

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

The Promotion is subject to and are in addition to: (i) the Bank’s General Terms and Conditions for Consumer Banking Products (applicable for individual Customers), available on Bank’s website at <https://www.emiratesnbd.com/-/media/enbd/files/others/fees-and-charges/accounts/generaltermsandconditions.pdf>, and the Bank’s General Terms and Conditions of Accounts and Banking Services for the Bank, available on Bank’s website at <https://www.emiratesnbd.com/-/media/enbd/files/others/form-center/terms-and-conditions/generaltermsandconditions.pdf> (applicable for non-individual Customers) (together the “**Emirates NBD GTC**”); and (ii) 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 by entering their names into a lucky draw to win a lucky prize

- Mega Prize: Electric Cars
- Grand Prize: Apple iPhones, subject to meeting eligibility criteria as set out in the Promotion Terms and Conditions.

2. Promotion Period

2nd October 2023 to 15th December 2023 (both dates inclusive) (“**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 Merchant Loan, Small Business Loan, Semi Secured Business Loan), 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 for lucky draw prize (Mega Prize: Electric Cars and Grand Prize: Apple iPhones) 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 any Eligible Product 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 staff and Liv. customers 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 lucky draw 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 (“**Grand Draw**”).

4.1.1. Mega Prizes

Products	Nationality	Prizes	Selection Criteria
Personal Loan, Auto Loan and Home Loan	Emirati Loan Customer (Individual Customers only)	1 winner: Electric Car	Winner will be selected from the pool of eligible individual Emirati Loan Customers
Personal Loan, Auto Loan and Home Loan	Resident Loan Customer (Individual Customers only)	1 winner: Electric Car	Winner will be selected from the pool of eligible individual Resident Loan Customers

4.1.2. Grand Prizes

Products	Nationality	Prizes	Selection Criteria
Personal Loan	Emirati Personal Loan Customer	50 winners: Apple iPhone	Winner will be selected from the pool of eligible individual Emirati Personal Loan Customers
Personal Loan	Resident Personal Loan Customer	100 winners: Apple iPhone	Winners will be selected from the pool of eligible individual Resident Personal Loan Customers
Auto Loan	Emirati Auto Loan Customer	20 winners: Apple iPhone	Winners will be selected from the pool of eligible individual Emirati Auto Loan Customers
Auto Loan	Resident Auto Loan Customer	45 winners: Apple iPhone	Winners will be selected from the pool of eligible individual Resident Auto Loan Customers

Home Loan	Emirati Home Loan Customer	3 winners: Apple iPhone	Winners will be selected from the pool of eligible individual Emirati Home Loan Customers
Home Loan	Resident Home Loan Customer	5 winners: Apple iPhone	Winners will be selected from the pool of eligible individual Resident Home Loan Customers
Commercial / Fleet Vehicle Loan	Commercial / Fleet Vehicle Loan Customer	15 winners: Apple iPhone	Winners will be selected from the pool of eligible non-individual Commercial / Fleet Vehicle Loan Customers
Merchant Loan, Small Business Loan, Semi Secured Business Loan	Merchant Loan, Small Business Loan, Semi Secured Business Loan Customer	3 winners: Apple iPhone	Winners will be selected from the pool of eligible non-individual Merchant Loan, Small Business Loan, Semi Secured Business Loan Customers

4.2. Personal Loan (including Merchant Loan, Small Business Loan, Semi Secured Business Loan): 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	Count of Entries
Minimum net loan amount of AED 100,000	2 entries per loan
Every additional AED 100,000 over initial AED 100,000	2 additional 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	Count of Entries
Loan amount of AED 50,000 to AED 100,000	1 entry per loan
Every additional AED 50,000 over initial AED 100,000	1 additional entry

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	Count of Entries
Loan amounts up to AED 1 Million	2 entries per loan
Every additional AED 1 Million over initial AED 1 Million	3 additional 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. For Lucky Draw, all Eligible Customer(s) with qualifying entries will be tabulated and Winners will be selected by random draw within 60 calendar days from the end of the Promotion Period (the “**Grand Draw**”).
- 5.3. Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee the Grand Draw to ensure fair play and transparency. The dates on which the Grand 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, details of prizes and fulfilment mechanics 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 for cash (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, 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 applied and successfully disbursed for during the Promotion Period.
- 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. Winners of Mega Prizes will be excluded from the lucky draw of the Grand Prizes.
- 6.7. This Promotion is valid in conjunction with other valid promotions, campaigns or offers of the Bank.
- 6.8. 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, and (v) Loans cancelled as on the date of reward eligibility.
- 6.9. 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.
- 6.10. 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.
- 6.11. 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.
- 6.12. 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.
- 6.13. The Bank shall not be liable for any tax liability incurred by any winner under this Promotion.
- 6.14. 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.
- 6.15. 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.

- 6.16. 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;
- 6.17. 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
- 6.18. 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).