



## Emirates NBD Grow Win Drive Promotion 2025 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 clients 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 May 2025 to 30 September 2025** (inclusive).
- 2) The Promotion will have a total of Two-fifty two (252) draws:
  - 1) 10 mega monthly, 40 monthly draws (one draw conducted after the end of each calendar month from 30<sup>th</sup> June 2025 to 31<sup>st</sup> October 2025) (each a **"Monthly Draw"**), and
  - 2) Two grand draws, (\*one per pool) to be conducted 60 days post the end of the Promotion Period (the **"Grand Draw"**).
- 3) Clients in 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"**. Accounts which shall be excluded from the Promotion are Millionaire Savings, Emirati Millionaire, Plus Saver, Smart Saver, Family Savings.
- 5) Classification of Clients will be considered as follows:
  - a) **"Existing"** if Liabilities relationship with eligible Account(s) are opened on or before 1<sup>st</sup> May 2025, and
  - b) **"New"** if Liabilities relationship with eligible Account(s) are opened on or after 1<sup>st</sup> May 2025 until the end of the Promotion Period
- 6) \*The 2 draw pools (each a **"Pool"**) are:
  - 1) **Pool 1: Emirati- Individual**
  - 2) **Pool 2: Individual clients**
- 7) Eligibility conditions for the Promotion are set out below:
  - I. **Grand Draw: Luxury Car**
    - 1.a) Total two cars prize, **and with one winner from each Pool being awarded a car each**
    - 1.b) All 2 Pools will have entries in the Grand Draw from existing and new to Bank (**"NTB"**) and New to Liabilities (**"NTL"**) individual clients 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 during the promotion period and over April 2025 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 client for every additional AED 500,000 balance increase and subject to retaining the balances till 60 days post end of promotion period or end of November 2025
  - II. **Monthly Draws: Gift rewards each month**

Each Pool will have a Monthly draw:

    - 1.a) Each Pool will have entries in **Monthly** Draw as per their qualification criteria from existing and new (NTB and NTL) individual clients 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 - Vouchers

- 1.c) For UAE national Individual (Pool 1) and Individual clients (Pool 2), 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.
- 1.d) An additional entry into the Monthly Draw will be given to each client for every additional AED 25,000 balance increase in their accounts in any month during the Promotion Period above previous average balance amount
- 1.e) Winning clients in Pool 1 and Pool 2 shall be rewarded with AED 10,000 shopping vouchers valid for a period of 90 days from the day they are e-delivered to clients.

#### For Mega Monthly Draw - Gold Reward

- 1.f) For UAE national and other individual clients, 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 client for every additional AED 100,000 balance increase in their accounts in any month during the Promotion Period above previous month average balance amount.
- 1.i) For each eligible client 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 over previous month average balance
  - 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. In CASA, each increase in average balance by minimum threshold set for respective draws will earn an additional entry.
  - iv. In FD, a maximum of one entry will be rewarded in the draw subject to a minimum of AED 50K increase in balance across all FDs held by the client.
- 1.j) Winning clients in Pool 1 and Pool 2 shall be rewarded with 50 grams gold coin each which must be collected by the client in the stipulated time period advised by the bank

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 program:

Rewards/Period	May' 25	Jun'25	Jul' 25	Aug'25	Sept '25	Dec'25
Balance Retention→	Till end Jun'25 for May'25 draw	Till end Jul 25 for Jun'25 draw	Till end Aug 25 for Jul'25 draw	Till end Sep'25 for Aug'25 draw	Till end Oct'25 for Sep'25 draw	60 Days post campaign end date
Draw Date→	July 21, 2025	Aug 18, 2025	Sep 15, 2025	Oct 20, 2025	Nov 17, 2025	Dec 22, 2025
Winner for→	May 2025 Monthly & Mega Monthly Prize	June 2025 Monthly & Mega Monthly Prize	July 2025 Monthly & Mega Monthly	Aug 2025 Monthly & Mega Monthly Prize	Sep 2025 Monthly & Mega Monthly Prize	Grand Prize
Monthly Reward Pool Eligibility→	All Pools					n/a
Mega Monthly Reward Pool Eligibility→	Pool 1 & Pool 2	Pool 1 & Pool 2	Pool 1 & Pool 2	Pool 1 & Pool 2	Pool 1 & Pool 2	n/a
Grand Prize Eligibility	All Pools					

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

\*\*\*All Mega Monthly rewards across shall be in the form of Gold.

Minimum Average Balance Threshold	UAEN	Individuals
Monthly**	AED 25,000	
Mega Monthly	AED 100,000	
Grand Prize	AED 500,000	

### 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 client and which are under that client’s client information file (“**CIF**”);

1.c) All Existing Private Banking Clients

1.d) All clients shall automatically be registered to participate in this Promotion.

1.e) 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.f) In the case of joint accounts, only the primary account holder will be eligible to win a prize;

1.g) The following individuals shall not be eligible to participate in the Promotion:

1.g.A. Permanent and/or contract employees of the Bank Group and their immediate family members; and

1.g.B. 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 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 client within the time stipulated by the Bank.

1.d) If a winning client 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 clients eligible account with the bank with a cash amount of no more than AED 5,000 in lieu of - and mega monthly reward for UAEN individuals and Individuals

1.e) After the collection of relevant prize in accordance with the above paragraph, the client will have no claim to any additional amounts or 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 clients 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 client 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 clients holding Eligible Accounts may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such client 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 clients, 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 Clients, 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;





الخدمات المصرفية الخاصة  
PRIVATE BANKING

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)