

Emirates NBD Refer a friend offer - Promotion Terms and Conditions

These terms and conditions ("**Promotion Terms and Conditions**") govern the Emirates NBD refer a friend Promotion ("**Promotion**") by Emirates NBD Bank (P.J.S.C.) ("**Bank**").

The Promotion is subject to: (i) the Bank's General Terms and Conditions for Consumer Banking Products available on Bank's website at <https://www.emiratesnbd.com/en/terms-and-conditions>, as may be amended from time to time ("**ENBD GTC**"), and (ii) these Promotion Terms and Conditions.

If there is any conflict between these Promotion Terms and Conditions and the ENBD GTC, these Promotion Terms and Conditions shall prevail.

By participating in this Promotion, the referring customer and the Referred customer agree to be bound by these Promotion terms and conditions.

1. Promotion

In accordance with these Promotion Terms and Conditions below, the Bank will be rewarding eligible customers through guaranteed cashback (hereafter referred to as the "**Promotion**" or "**Offer**").

2. Promotion Period

1st January 2025 – 30th June 2025 (both dates inclusive) ("**Promotion Period**").

3. Account

All types/categories of Current Account and Savings Account opened with the Bank (each an "**Account**").

4. Promotion Eligibility

For each Eligible Account holder who refers a new customer, the referred customer should open an Account and transfer salary in order for the referring customer to be eligible pursuant to these Promotion Terms and Conditions.

5. Registration

Referring customers needs to fill a form on the [referral webpage](#) which includes referred customer information and personal information.

6. Definitions:

6.1 Eligible Criteria: means the criteria set out in clause 7.

6.2 Referred customer: means a customer who has no current/existing banking relationship with Emirates NBD Bank (P.J.S.C)

6.3 New Account: means an Account opened by the new customer during the Promotion Period.

6.4 Referral Bonus: means the bonus which can be earned by the referring customer once the new referred customer(s) fulfills the eligibility Criteria in accordance with clause 7.

7. Eligibility Criteria

Cashback Offer - In order to earn a referral Bonus the following conditions must be fulfilled:

- a. Existing customers can refer new customer(s) who have no current/existing relationship with Emirates NBD Bank (P.J.S.C)
- b. The Referred customer must successfully open an Account within sixty calendar (60) days from the referral date, subject to fulfilling the Bank's account opening criteria and subject to the ENBD GTC; and
- c. The Referred customer must successfully transfer salary within sixty calendar (60) days of Account opening.
- d. Referring Customers will be rewarded for the referral based on the referred customer's salary and segment as follows:

Monthly salary	Segment	Cashback
Less than AED 15,000	Personal Banking Mass	AED 250
AED 15,000 – AED 49,999	Personal Banking Beyond	AED 500
AED 50,000 and more	Priority banking	AED 1,000

8. Mechanics and Fulfillment

- 8.1 Cashback reward to the Referrer will be given only if the Referral meets the above threshold criteria. The reward will be credited within ninety (90) days after the Referral fulfils the criteria.
- 8.2 Any Welcome Bonus (as applicable) earned by an Eligible referrer Account holder will be disbursed by the Bank within ninety (90) calendar days from the date of transfer of the first salary in accordance with the Welcome Bonus Criteria (“**Welcome Bonus Fulfillment Date**”).
- 8.3 Maximum cap of 10 referral reward payments per person during the campaign period
- 8.4 The customer referral submission date should be prior to the referred customers account opening date.
- 8.5 A salary transfer will only be recognized if it was credited into the account by the customers employer using the correct method and channel acceptable to the Bank.

9. Miscellaneous

- 9.1 All decisions made by Emirates NBD management are considered final and binding.
- 9.2 All offers are made available on a best-effort basis and at the sole discretion of Emirates NBD Bank P.J.S.C. UAE.
- 9.3 The account should be in good standing at the time of reward credit.
- 9.4 **A customer shall be ineligible for the Promotion or** the Bank shall be entitled to refuse to credit/pay any referral Bonus or rescind/reverse and cancel any referral Bonus earned by the Eligible Account holder in accordance with these Promotion Terms and Conditions, if:
 - a. the Bank has sufficient grounds to believe that a customer has violated any applicable laws or regulations or has committed any fraudulent act in relation to the Account, the Offer or otherwise; or
 - b. the customer has defaulted in any payment of any Bank’s Card or any Loan availed from the Bank.
- 9.5 In respect of the referral Bonus Offer, no Eligible Account holder may earn more than 10 referral Bonuses and no referral Bonus can exceed AED 10,000 during the Promotion Period.
- 9.6 All Accounts must be valid, active, not in default and in full compliance with the terms and conditions applicable to each of them during the Promotion Period and on the referral Bonus Fulfillment Date.
- 9.7 The Bank reserves the right to reverse the referral Bonus earned by Eligible Account holder if the referred Eligible Account holder does not receive twelve (12) consecutive salary payments from the date of first salary credit in their New Account (“**Reversal**”). This Reversal can be from any of the relevant Eligible Account holder’s accounts or credit cards with the Bank.
- 9.8 **This** Promotion maybe terminated and /or the Promotion Terms and Conditions maybe subject to change, addition, or amendment, at any time, at the sole discretion of the Bank with notice to customers, as may be required under applicable laws/regulations.
- 9.9 All decisions of the Bank relating to the Promotion, including a customer’s eligibility for the Promotion, each of which is at the sole and absolute discretion of the Bank, which shall be final and conclusive.
- 9.10 The Bank shall not be liable for any losses resulting from fluctuation of foreign currency exchange whilst converting the Eligible Spends to AED.

- 9.11** 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.
- 9.12** 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.
- 9.13** 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 ENBD 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 ENBD GTC.