

## Emirates NBD Salary Transfer offer - Promotion Terms and Conditions

These terms and conditions ("**Promotion Terms and Conditions**") govern the Emirates NBD Salary Transfer 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**") (i) 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.

### 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

1<sup>st</sup> January 2025 – 30<sup>th</sup> 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

Each Eligible Account holder who opens an Account and fulfills the Eligibility Criteria is eligible pursuant to these Promotion Terms and Conditions.

### 5. Registration

An Acceptance consent form needs to be signed & accepted by the customer. Registration does not mean that the customer is eligible for the reward of this offer.

### 6. Definitions:

**6.1 Card:** means a debit card issued by the Bank or Bank's credit card linked to a New Account and issued to an Eligible Account holder by the Bank.

**6.2 Eligible Account holder:** means each person who: (a) has opened a New Account with the Bank during the Promotion Period; (b) has a minimum monthly salary of AED 5,000; and (c) is not the Bank's existing salary transfer customer and did not have a salary transfer account with the Bank in the past 18 months prior to 1<sup>st</sup> January 2025.

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

**6.4 Eligible Digital Banking Activities:** means and includes (a) performing a banking transaction through electronic banking platform of the Bank; (b) performing a banking transaction through Mobile Application of the Bank; and/or (c) completing at least one cross-border remittance from the New Account.

**6.5 Eligible Spend:** means all retail and online purchases conducted domestically and internationally. However, any reversals, refunds or dispute purchases during the period will be deducted from the qualifying spends.

**6.6 New Account:** means an Account opened during the Promotion Period.

**6.7 Welcome Bonus:** means the bonus which can be earned by an Eligible Account holder by fulfilling the Welcome Bonus Criteria in accordance with clause 7.

**6.8 Other Emirates resident:** customer with a resident visa and Emirates ID issued from Emirate other than Dubai.

## 7. Eligibility Criteria<sup>1</sup>

### 7.1 Promotion for UAE National Customers:

**Welcome Bonus Offer** - In order to earn a Welcome Bonus an Eligible Account holder must fulfill the following **Welcome Bonus Criteria**:

- a. must be a UAE National; and
- b. must successfully open a New Account subject to fulfilling the Bank's account opening criteria and subject to the ENBD GTC; and
- c. must credit their salary (with the minimum salary being AED 5,000 including fixed monthly allowances, if any) in their New Account within sixty (60) calendar days of opening the New Account; and
- d. must successfully take at least one of the below two products within 60 calendar days of New Account opening:
  - i. any credit card; and/or
  - ii. personal loan, car loan or home loan product (minimum amount AED 300,000); and
- e. must achieve at least AED 5,000 worth of Eligible Spends using the Bank's Card/s (always subject to the relevant Card terms and conditions) within thirty (30) days from opening the New Account Upon fulfilling the Welcome Bonus Criteria, each Eligible Account holder shall be entitled to a Welcome Bonus in accordance with the table below:

Salary Credit Requirement (AED)	Welcome Bonus (AED)	
	Account + Loan	Account + Credit Card
AED 15,000 to 49,999	5,000	3,000
AED 50,000+	15,000	5,000

### 7.2 Promotion for Expatriate customers:

**Welcome Bonus Offer** - In order to earn a Welcome Bonus an Eligible Account holder must fulfill the following **Welcome Bonus Criteria**:

- a. Must be employed with Emirates NBD Bank (P.J.S.C) approved list of employers; and
- b. must successfully open a New Account subject to fulfilling the Bank's account opening criteria and subject to the ENBD GTC; and
- c. must credit their salary (with the minimum salary being AED 5,000 including fixed monthly allowances, if any) in their New Account within sixty (60) calendar days of opening the New Account; and
- d. must successfully take at least one of the below two products within 60 calendar days of New Account opening:
  - i. any credit card; or
  - ii. personal loan, car loan or home loan product (minimum amount AED 300,000); and
- e. must achieve at least AED 5,000 worth of Eligible Spends using the Bank's Card/s (always subject to the relevant Card terms and conditions) within thirty (30) calendar days of opening the New Account.

Upon fulfilling the Welcome Bonus Criteria, each Eligible Account holder shall be entitled to a Welcome Bonus in accordance with the table below:

Salary	Cashback (Account + PL / AL / HL)		Cashback (Account + CC)	
	Dubai	Other Emirates	Dubai	Other Emirates
Less than AED 15,000	AED 500	AED 750	-	-
AED 15,000 to 49,999	AED 2,000	AED 3,000	500	750
AED 50,000+	AED 5,000	AED 7,500	1,000	1,500

### 7.3 Promotion for customers from 'special' Employees:

**Welcome Bonus Offer** - In order to earn a Welcome Bonus an Eligible Account holder must fulfill the following **Welcome Bonus Criteria**:

#### Qualification 1

- must be employed with the select list of employers; and
- must successfully open a New Account subject to fulfilling the Bank's account opening criteria and subject to the ENBD GTC; and
- must credit their salary (with the minimum salary being AED 5,000 including fixed monthly allowances, if any) in their New Account within sixty (60) calendar days of opening the New Account; and
- must successfully take any credit card offered by the Bank within sixty (60) calendar days of opening the New Account; and

#### Qualification 2

- Must successfully complete all conditions in **Qualification 1**; and
- must achieve at least AED 5,000 worth of Eligible Spends using the Bank's Card/s (always subject to the ENBD GTCs and the relevant Special Features of the Card) within thirty (30) days from opening the New Account.

Upon fulfilling the Welcome Bonus Criteria, each Eligible Account holder shall be entitled to a Welcome Bonus in accordance with the table below:

	<b>Qualification 1</b>	<b>Qualification 2</b>
<b>Segment</b>	<b>Cashback (Account + CC)</b>	<b>Cashback (Account + CC + 5k spends)</b>
PSB-Beyond	AED 750	AED 1,500
PRB	AED 1,500	AED 3,000

### 8. Mechanics and Fulfillment

- The following are expressly excluded from Eligible Spends in respect of an Eligible Card and accordingly, do not apply to this promotion: (i) Dial-A-Cheque facility provided by the Bank; (ii) Loan on Card or any cash advances in any currency; (iii) domestic and international cash withdrawals; (iv) refunds by retailers or otherwise; (v) any fees or charges payable to the Bank; and (vi) any reversal of an Eligible Spend.
- Any Welcome Bonus (as applicable) earned by an Eligible Account holder will be disbursed by the Bank within one hundred twenty (120) calendar days from the date of transfer of the first salary in accordance with the Welcome Bonus Criteria ("**Welcome Bonus Fulfillment Date**").
- Once the cash is credited to the customer's eligible Account/Card in accordance with the above paragraph, the customer will not be eligible for any other offers under this Promotion.
- Customer cannot earn more than one "welcome bonus" reward.
- The Bank's group Staff (permanent and contract) and Tanfeeth staff are excluded from this offer.
- Customers who received a salary transfer reward in the past 18 months will not be eligible for this offer.

### 9. Miscellaneous

- A customer shall be ineligible for the Promotion** or the Bank shall be entitled to refuse to credit/pay any Welcome Bonus or Spend Reward or rescind/reverse and cancel any Welcome Bonus or Spend Reward otherwise earned by the Eligible Account holder in accordance with these Promotion Terms and Conditions, if:
  - 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
  - the customer has defaulted in any payment of any Bank's Card or any Loan availed from the Bank.

- 9.2** In respect of the Welcome Bonus Offer, no Eligible Account holder may earn more than one Welcome Bonus and no Welcome Bonus can exceed AED 15,000 during the Promotion Period.
- 9.3** This Promotion is not valid in conjunction with any other promotion, campaign or offer of the Bank.
- 9.4** All New Accounts, Eligible Cards and corresponding Eligible Spends 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 Welcome Bonus Fulfillment Date. Otherwise, the Bank shall be entitled to rescind and cancel any Welcome Bonus Reward.
- 9.5** The Bank reserves the right to reverse the Welcome Bonus Rewards earned by Eligible Account holder if the relevant 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.
- 9.6** This Promotion maybe terminated and /or the Promotion Terms and Conditions may be 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.
- 9.7** 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.
- 9.8** The Bank shall not be liable for any losses resulting from fluctuation of foreign currency exchange whilst converting the Eligible Spends to AED.
- 9.9** 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.
- 9.10** 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.
- 9.11** 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.
- 9.12** Only salaries credited through the official channels of the UAE Fund Transfer System / Wage Protection System will be considered by the Bank as eligible monthly salary and any salary credited in cash or cheque or transfer from personal account will not be considered as eligible monthly salary; and
- 9.13** Pension salary credit will be considered as a salary eligible for the campaign.
- 9.14** Any customer that takes a loan or credit card and closes the respective product within 180 Calander days of account opening date will not be eligible for the offer and Emirates NBD reserves the right to reverse the cashback remitted to you from any of your accounts or credit cards without prior notification.
- 9.15** 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.