

Emirates NBD Salary Transfer offer - Promotion Terms and Conditions

These terms and conditions (“**Promotion Terms and Conditions**”) govern the Emirates NBD Salary Transfer Promotion Terms (“**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 of Accounts and Banking Services for the Bank, available on Bank’s website at <https://www.emiratesnbd.com/en/terms-and-conditions/?ref=beta>; as may be amended from time to time (“**ENBD GTC**”),
- (ii) the Credit Card Terms & Conditions available on Bank’s website at https://www.emiratesnbd.com/-/media/enbd/files/credit-cards/emiratesnbd_credit_cards_terms_conditions.pdf;
- (iii) plus points terms available on Bank’s website at <https://www.emiratesnbd.com/en/help-and-support/redeeming-plus-points> and
- (iv) the 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 by entering their names into a prize draw to win guaranteed cashback and/or grand prizes (hereafter referred to as the “**Promotion**” or “**Offer**”).

2. **Promotion Period**

1st July 2023 – 31st December 2023 (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**

A campaign 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 1st April 2023.

- 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 Spend Raffle:** means the reward which can be earned by an Eligible Account holder by fulfilling the Spend Raffle Criteria in accordance with clause 7.1.
- 6.8 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.
- 6.9 Abu Dhabi resident:** customer with a resident visa and Emirates ID issued from Abu Dhabi Emirate.

7. Eligibility Criteria¹

7.1 Raffle Reward Offer:

Prizes:

Win up to AED 250,000 - Draw		
Type of Prize	Number of winners	Prize Value
Grand Prize	1	AED 250,000
Mega Prizes	2	AED 100,000
Mega Prizes	3	AED 50,000
Plus Points	200	AED 2,500

All customers of the Bank shall be eligible for this Raffle Rewards Promotion on fulfilling the following eligibility criteria:

- must successfully open a New Account subject to fulfilling 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.

Every Eligible customer will earn the following number of entries in the raffle Draw (based on the salary transferred):

Salary	No. of Entries
AED 5,000 to 14,999	1 Entry
AED 15,000 to 49,999	2 Entries
AED 50,000+	3 Entries

¹ Availing of any facilities/products of the Bank shall be subject to Bank's eligibility criteria.

7.2 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 days of account opening:
 - i. any credit card or
 - ii. personal loan or car loan product (minimum amount AED 250,000); 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)	Welcome Bonus (AED)	
	Account + Loan	Account + Credit Card
AED 15,000 to 49,999	7,500	5,000
AED 50,000+	15,000	5,000

Raffle Reward Offer: In addition to the Welcome Bonus Offer, an Eligible Account holder under this category shall also be eligible for the Raffle Reward Offer, as per the terms stated in 7.1 above.

7.3 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 successfully open a New Account subject to fulfilling the Bank’s account opening criteria and subject to the ENBD GTC; and
- b. 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
- c. must successfully take a personal loan or car loan product (minimum amount AED 250,000) within sixty (60) calendar days of opening the New Account; and
- d. 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 Credit Requirement (AED) Welcome Bonus (AED)	Welcome Bonus (AED)	
	UAE Resident Customers	Abu Dhabi Resident Customers
AED 5,000 to 14,999	500	750
AED 15,000 to 49,999	2,000	3,000
AED 50,000+	5,000	7,500

Raffle Reward Offer: In addition to the Welcome Bonus Offer, an Eligible Account holder under this category shall also be eligible for the Raffle Reward Offer, as per the terms stated in 7.1 above.

8. Mechanics and Fulfillment

- 8.1** 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 (v) any reversal of an Eligible Spend.
- 8.2** Any Welcome Bonus (as applicable) earned by an Eligible 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** All participant(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners (“**Grand Draw**”).
- 8.4** 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.
- 8.5** Each winner in the Grand Draw will be so informed on a date as determined by the Bank in its sole discretion, and cash prizes will be credited to the winning customer within 60 days from the date of the Grand Draw. Plus points worth AED 2,500, as the case may be, will be issued to the winning customer within 30 days from the date of the Grand Draw.

- 8.6** If a winning customer is non-contactable, or does not collect the relevant prize within a period of 60 days after awards announcement the Bank may, at its sole discretion, credit the winning customer's eligible Account with the Bank.
- 8.7** 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.
- 8.8** Prizes are non-transferable and may not be exchanged for cash (other than as described above) or any other benefits. In case of lost or stolen vouchers, the Bank will not re-issue the vouchers or credit cash equivalent to the value of the vouchers to the customer's Account under any circumstances.
- 8.9** Customer cannot opt for more than one reward.
- 8.10** The Bank's group Staff (permanent and contract) and Tanfeeth staff are excluded from this offer.
- 8.11** Customers who received a salary transfer reward in the past 18 months will not be eligible for this offer.

9. Miscellaneous

- 9.1 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 or Raffle Reward.
- 9.5** The Bank reserves the right to reverse the Welcome Bonus and/or the Spend Raffle 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** These Promotion Terms and Conditions are subject to change, addition, or amendment, at any time, at the sole discretion of the Bank with notice to customers.

- 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, 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** 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).
- 9.11** A salary transfer will only be recognized if it was credited into the account by the customer's employer using the correct method and channel acceptable to the Bank.
- 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 the 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** 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
- 9.14** Pension salary credit will be considered as a salary eligible for the campaign.