

Terms & Conditions

- This Emirates NBD “Refer a Colleague” campaign (the “Promotion”) is valid from 1st April 2023 to 30th June 2023, (both dates inclusive) (“Promotion Period”). By participating in this Promotion, the Referrer and the Referred Customer agree to be bound by these Promotion terms and conditions
- Existing customers from selected list of 1250 companies can refer people in the listed companies
- Maximum cap of 10 referral reward payments per person during the Promotion Period

Monthly Salary	Reward
Minimum AED 5,000	AED 250

- A Referrer will be eligible for a Referral Reward only if the Referral meets the following threshold criteria:
 - The Referred Customer must successfully open an account with the Bank within ninety (90) calendar days from the referral date and transfer salary into this New Account
 - the Referred Customer 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;
- The reward will be credited within 60 days after the Referral fulfils the criteria.
- All decisions made by Emirates NBD management, including in relation not eligibility for the offer, are considered final and binding.
- Offer/Rewards/T&Cs are subject to change without any prior notice.
- All offers are made available on a best-effort basis and at the sole discretion of Emirates NBD Bank P.J.S.C. UAE.
- Once an Account is opened by a Referred Customer with the Bank, the Referred Customer shall be subject to the terms of the Bank’s General Terms and Conditions.
- The account should be in good standing at the time of reward credit.
- A Referrer shall be ineligible for the Promotion or the Bank shall be entitled to refuse to pay Reward or rescind/reverse and cancel any Reward otherwise earned by the Referrer in accordance with these Promotion Terms and Conditions, if the Bank has sufficient grounds to believe that the Referrer has violated any applicable laws or regulations or has committed any fraudulent act in relation to the account with Emirates NBD, the Promotion or otherwise
- 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.

- 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).