Terms and Conditions for Liabilities Breitling Aviator 8 Chronograph and Bentley Bentayga 2020 V8 promotion

In accordance with the terms and conditions below, Emirates NBD Bank PJSC (the “Bank” “we”) will be rewarding eligible customers by entering them into a prize draw to win monthly prizes as well as grand prizes (hereafter referred to as the “Promotion”).

1) The “Promotion Period” is 01 December 2020 to 31 May 2021.
2) The Promotion will have five monthly draws (one draw for December 2020 and January 2021 together and thereafter one each conducted after the end of each calendar month for February 2021-May 2021) and one grand draw (conducted after the end of the Promotion Period).
3) Customers in Personal Banking, Priority Banking, Business Banking and Private Banking segments will be eligible to participate in the Promotion.
4) Current Accounts, Savings Accounts, Call Accounts (hereafter each referred to as “CASA”), SmartSaver (hereafter referred to as “SS”), Plus Saver (hereafter referred to as “PS”) and Fixed Deposits (hereafter referred to as “FD”) will be for the Promotion (“Eligible Account”). This Promotion also applies to Islamic accounts under CASA and FD. “Liabilities” shall mean CASA, SS, PS and FD accounts.
5) Customers will be considered as “existing” if Eligible Account(s) are opened on or before 30 November 2020.
6) Customers will be considered as “new” if Eligible Account(s) are opened on or after 01 December 2020.
7) Eligibility conditions for the Promotion are set out below.

I. Grand Draw: Bentley Bentayga 2020 V8

There will be three (3) draw pools for the grand draw (“Grand Draw”):

i) Pool 1 – Individual customers:

a) Pool 1 will have entries in the Grand Draw from existing and new (“NTB” new to Bank) and “NTL” (new to Liabilities)) individual customers who have increased the aggregate balance in their Eligible Accounts, and/or opened an Eligible Account (salary transfer or non-salary account), during the Promotion Period.

b) Grand Draw prize for Pool 1 will be one (1) Bentley Bentayga.

c) A minimum average balance for the Promotion Period of AED 100K across all Eligible Accounts is the base requirement to qualify for entry in the Grand Draw.

d) Every increase of AED 50K in CASAs – and every increase of AED 100K in SSs, PSs and FDs – in the monthly average balance during the Promotion Period over the November 2020 average balance will give the customer one entry in the Grand Draw.

ii) Pool 2 – UAE National individual customers:
a) Pool 2 will have entries in the Grand Draw from existing and new (NTB and NTL) UAE National individual customers who have increased the aggregate balance in their Eligible Accounts, and/or opened an Eligible Account (salary transfer or non-salary account), during the Promotion Period.
b) Grand Draw prize for Pool 2 will be one (1) Bentley Bentayga.
c) A minimum average balance for the Promotion Period of AED 100K across all Eligible Accounts is the base requirement to qualify for entry in the Grand Draw.
d) Every increase of AED 50K in CASAs – and every increase of AED 100K in SSs, PSs and FDs – in the monthly average balance during the Promotion Period over the November 2020 average balance will give the customer one entry in the Grand Draw.

iii) Pool 3 – Non-individual customers:

a) Pool 3 will have entries in the Grand Draw from existing and new (NTB and NTL) non-individual customers which have increased the aggregate balance in their Eligible Accounts, and/or opened an Eligible Account for Business Banking, during the Promotion Period.
b) Grand Draw prize for Pool 3 will be one (1) Bentley Bentayga.
c) A minimum average balance for the Promotion Period of AED 100K across all Eligible Accounts is the base requirement to qualify for entry in the Grand Draw.
d) Every increase of AED 50K in CASAs – and every increase of AED 100K in FDs – in the monthly average balance during the Promotion Period over the November 2020 average balance will give the customer one entry in the Grand Draw.

II. Monthly Draws: 15 Breitling Aviator 8 Chronograph watches

There will be three (3) draw pools for each of the monthly draws (each a “Monthly Draw”):

i) Pool 1 – Individual customers:

a) Pool 1 will have entries in each Monthly Draw from existing and new (NTB and NTL) individual customers 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.
b) Prizes for each Monthly Draw for Pool 1 will be 5 Breitling Aviator watches.
c) A minimum average balance of AED 25K across all Eligible Accounts in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Monthly Draw.
d) Every increase of AED 5K in CASAs – and every increase of AED 10K in SSs, PSs and FDs – in the monthly average balance in any month during the Promotion Period over the November 2020 average balance will give the customer one entry in the corresponding Monthly Draw.
e) Subject to a minimum average balance of AED 25K across all Eligible Accounts in the relevant month during the Promotion Period:

A. Every NTB or NTL Eligible Account opened will earn the following number of additional entries in the corresponding Monthly Draw:
   • Personal Banking Plus: 1 entry
   • Personal Banking Beyond: 2 entries;
   • Priority Banking: 3 entries; and
• Private Banking: 4 entries.

B. Every NTB or NTL Eligible Account opened which is a salary transfer account, subject to at least one month of salary being credited, will earn 1 additional entry in the corresponding Monthly Draw:

f) Subject to a minimum average balance of AED 10K across all Eligible Accounts in the relevant month during the Promotion Period, and an increase of AED 5k in the monthly average balance in such month over the November 2020 average balance, every Eligible Account opened through Emirates NBD mobile app or Emirates NBD website by a new customer will earn an additional entry in the corresponding Monthly Draw.

ii) Pool 2 – UAE National individual customers:

a) Pool 2 will have entries in each Monthly Draw from existing and new (NTB and NTL) UAE National individual customers 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.

b) Prizes for each Monthly Draw for Pool 2 will be 5 Breitling Aviator watches.

c) A minimum average balance of AED 25K across all Eligible Accounts in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Monthly Draw.

d) Every increase of AED 5K in CASAs – and every increase of AED 10K in SSs, PSs and FDs – in the monthly average balance in any month during the Promotion Period over the November 2020 average balance will give the customer one entry in the corresponding Monthly Draw.

e) Subject to a minimum average balance of AED 25K across all Eligible Accounts in the relevant month during the Promotion Period:

A. Every NTB or NTL Eligible Account opened will earn the following number of additional entries in the corresponding Monthly Draw:

- Personal Banking Plus: 1 entry
- Personal Banking Beyond: 2 entries;
- Priority Banking: 3 entries; \textbf{and}
- Private Banking: 4 entries.

B. Every NTB or NTL Eligible Account opened which is a salary transfer account, subject to at least one month of salary being credited, will earn 1 additional entry in the corresponding Monthly Draw:

f) Subject to a minimum average balance of AED 10K across all Eligible Accounts in the relevant month during the Promotion Period, and an increase of AED 5k in the monthly average balance in such month over the November 2020 average balance, every Eligible Account opened through Emirates NBD mobile app or Emirates NBD website by a new customer will earn an additional entry in the corresponding Monthly Draw.

iii) Pool 3 – Non-individual customers:
a) Pool 3 will have entries in each Monthly Draw from existing and new (NTB and NTL) non-individual customers 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.
b) Prizes for each Monthly Draw for Pool 3 will be 5 Breitling Aviator watches.
c) A minimum average balance of AED 50K across all Eligible Accounts in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Monthly Draw.
d) Every increase of AED 10K in CASAs – and every increase of AED 20K in FDs – in the monthly average balance in any month during the Promotion Period over the November 2020 average balance will give the customer one entry in the corresponding Monthly Draw.
e) Subject to a minimum average balance of AED 50K across all Eligible Accounts in the relevant month during the Promotion Period:
   A. Every NTB or NTL Eligible Account opened will earn the following number of additional entries in the corresponding Monthly Draw:
      • Business Banking Basic: 1 entry
      • Business Banking Plus: 2 entries; and
      • Business Banking Select: 3 entries.
f) Subject to a minimum average balance of AED 50K across all Eligible Accounts in the relevant month during the Promotion Period, and an increase of AED 10k in the monthly average balance in such month over the August 2019 average balance, every Eligible Account opened through Emirates NBD by a new customer will earn an additional entry in the corresponding Monthly Draw.

III. GENERAL

i) Further Eligibility Criteria

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”). FDs booked with preferential rates will not qualify as balance increase criteria.
b) Balances and increase in balances in Eligible Accounts shall be assessed by the Bank by the reference to the aggregate of all Eligible Accounts of a single customer and which are under that customer’s customer information file (“CIF”).
c) Existing Personal Banking individual customers will be required to “opt-in” or to register for this Promotion through the Bank’s media channels such as SMS, mobile app, online banking, website and call center.
d) All new customers shall automatically be registered to participate in this Promotion.
e) All Eligible Accounts must be valid, active, not suspended, frozen or otherwise and must be in full compliance with the Bank’s general terms and conditions and these Promotion Terms and Conditions during the Promotion Period and any time thereafter connected to this Promotion.
f) In the case of joint accounts, the primary account holder only will be eligible to win a prize.
g) Any prize won by a non-individual customer will be awarded to the business entity.
h) The following individuals/entities shall not be eligible to participate in the Promotion:
A. Permanent and/or contract employees of the Bank Group and their immediate family members; and
B. Representatives and/or agents (including advertising and promotion agents) of the Bank Group and their immediate family members.

i) There is no cap on the maximum number of entries for either for the Monthly Draws and the Grand Draw.

ii) Monthly Draw and Grand Draw Logistics:

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.

b) All participant(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners.

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, and prizes must be collected in-person by the winning customer within the time stipulated by the Bank.

d) If a winning customer 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 customer’s Eligible Account with the Bank, with a cash amount of no more than AED 500K for a Bentley Bentayga prize, and no more than AED 5K for a Breitling Aviator watch prize.

e) Once the cash is credited to the customer’s Eligible Account in accordance with the above paragraph, the customer will have no claim to any additional amounts or to any prize under this Promotion.

f) Prizes are non-transferable and may not be exchanged for cash (other than as described above) or any other benefits.

g) Winning customers 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 customer (including each individual representative of such winner who is not an individual) 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:

a) Prizes may be forfeited, or customers holding Eligible Accounts may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such customer winner has violated any laws or regulations (applicable to the relationship between the Bank and such customer) in the UAE.

b) The prize(s) featured in all printed materials and/or website of the Bank are shown for illustrative purposes only (including the colour and specifications).

c) The Bank reserves the right to change the make, brand or model of the prizes at its sole discretion and may provide you with a notice of such update on the Emirates NBD website.
d) These Promotion Terms and Conditions are subject to addition or amendment, at any time, at the sole discretion of the Bank and may provide you with a notice of such update on the Emirates NBD website.

e) Unless we state otherwise, this Promotion is not valid in conjunction with any other promotion, campaign or offer of Emirates NBD.

f) All decisions of the Bank relating to the Promotion, each of which are at the sole and absolute discretion of the Bank, shall be final and conclusive.

g) 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.

h) 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.

i) 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).