

Visa ENBD Impossible Deals Promotion Terms & Conditions

1) Promotional Overview

Emirates National Bank of Dubai (referred to as "ENBD" in these Terms & Conditions), in collaboration with Visa (collectively the "Promotion Partners"), has launched this "Visa ENBD Impossible Deals Promotion" (The "Promotion").

Participants in the Promotion may win the opportunity to purchase heavily discounted goods for exceptionally low prices, which will be available in the UAE, and subject to fulfilling the criteria of these Terms and Conditions ("Terms & Conditions").

Participants in the Promotion will be deemed to have accepted these Terms and Conditions and agreed to be bound by them when participating in any element of this Promotion. Participants automatically lose their eligibility to participate in the Promotion upon violation (or attempted violation) of these Terms & Conditions or the spirit of these Terms & Conditions.

2) Entry Requirements

- a) All persons aged 21 or over, who possess full legal capacity, hold a valid Credit and/or Debit Visa card ("**Eligible Card**") issued by ENBD in the United Arab Emirates (the "**UAE**"), and are legal residents of the UAE at the time of entry into the Promotion, will be eligible to participate in the Promotion. An otherwise eligible winner between the ages of 18 and 21 may be required to furnish parental or guardian consent before he or she may participate and/or claim any prize on the same terms.
- b) Employees, officers, directors, agents and managers of, together with any other persons specified by law (including immediate family members) as being too closely related to ENBD, Visa group companies, BBDO, G2, Starcom and Proximity, or any third party involved in the supply of the Prize, are non-eligible participants.

3) Participation

To participate in the Promotion, Participants must make contactless retail transactions on an Eligible Card between 00:01 (+4 GMT) on 1 April 2021 and 23:59 (+4 GMT) on 31 May 2021 (the "**Promotional Period**") via the contactless payment methods and receive the number of entries set out below:

Payment method	Entries earned
Digital Wallet	3 entries per transaction
E-commerce	2 entries per transaction
Tap to Pay	1 entry per transaction

- a) The number of entries per Participant is unlimited. Each Participant is eligible to win one Prize only. If a Participant wins more than one Prize, that Participant will be entitled to receive the Prize won first.

- b) There is no minimum amount required for each contactless retail transaction.
- c) Eligible entries that were subject to refunds within the Promotional Period will be cancelled.
- d) 254 winners will be selected by a random draw, in Dubai, UAE (“**Winners**”) on 28 June 2021. The random draw will take place under the supervision of a representative from an authorised UAE government agency.

4) Prizes

The prizes will take the form of an offer voucher (“**Offer Voucher**”) for the following goods which will be available for purchase in Dubai, UAE. The Offer Voucher will be sent to the winners by email. The draw will take place on these goods following the order outlined below.

Order	Offer Voucher	Available Vouchers
1.	BMW 520 for AED520	4
2.	HiSense 75 inch TV for AED75	50
3.	iPhone 12 for AED12 (iPhone 12 colours based on availability)	200

- a) Supplemental terms will govern the acceptance, purchase, possible return and use of an offer. Such terms will be communicated to the Winners after he or she has been informed that they have been selected to receive an offer.
- b) Winners will be contacted within 14 working days from the random draw and provided with supplemental terms for the redemption of their Prize. If the Winner cannot be contacted by the Promotion Partners, is not available, is not able, for any reason, to accept the Prize, or has received the Offer Voucher but has not redeemed it from the specified retailer by 1 August 2021, another winner(s) may be awarded the Prize subject to the same mechanics and restrictions as described above, or the Prize may be disposed of as required by law.

5) Offers generally

- a) To redeem an Offer Voucher, Winners will need to present a government-issued identification (e.g. passport, residency etc.) to the retailer's physical store/branch in Dubai, UAE (unless otherwise specified), along with the Offer Voucher, in order to avail the offer. The offers are issued in the name of the Winner and are, unless otherwise specified, not transferable or assignable, even through a designated agent or attorney of the Winners.
- b) Unless specifically mentioned otherwise in the Offer Voucher, all Offer Vouchers must be redeemed by the winner him or herself with the specified retailer by 1 August 2021.
- c) Winners must purchase the offered good using a valid ENBD Visa card. Visa and/or the retailer are within their rights to not honor the offer if a winner attempts to use a non-Visa card payment (including cash) to purchase the item.

- d) Offer Vouchers may not be exchanged for cash or a cash equivalent.
- e) Return of any goods is entirely in the discretion of the retailer. All return policies of the retailers will also be in full effect. If return is accepted, the winners will only receive the value of the amount he or she paid out of pocket towards the good or service. Winners are encouraged to review the retailers' return policies before purchasing the discounted good or service. Further requirements for returns may be set out in the supplemental terms related to specific offers.
- f) Where required by the Promoter, Winners may need to complete and sign an official release forms prior to the receipt of the relevant offer(s), failing which the offer(s) may be forfeit and disposed of as the Promoter deems fit (and in accordance with applicable law).

6) General Conditions

- a) By entering the Promotion, the Winners consent to the use of their name and photograph in connection with the Promotion and agree to take part in such other reasonable publicity as may be determined by the Promotion Partners. Such publicity may include, but is not limited to, press releases regarding participation in the Promotion. The Promotion Partners reserves the right to publish the names and images of Winners without prior notice.
- b) All participants are still bound by any terms and conditions related to the use of third-party websites, as well as the retailer's policies. The provisions in these Terms and Conditions are superior to any provision which is in conflict with the terms and conditions of any third-party website or retailer's policies to the extent they relate to the operation of this Promotion.
- c) Unless specified otherwise, all product guarantees, warranties, and other consumer rights in relation to the discounted goods or services will remain between the retailer and the Winners. For some offers, any cancellation charges, no-show penalties, taxes, or any costs outside of the deal are the responsibility of the Winners. If a winner receives an Offer Voucher on a motor vehicle, all registration fees, license fees, export costs, insurance fees, fuel costs, Salik or any other costs outside of cost of the vehicle are to be borne by the winner.
- d) Participants agree to indemnify the Promotion Partners against, and hold the foregoing harmless from any damages, liabilities, losses, or expenses incurred or arising directly or indirectly out of the participation in the Promotion, Participants' use or acceptance of any offer, Participants' breach of these Terms and Conditions (including any warranty in relation to third party rights), or your negligent or fraudulent act or omission in relation to the Promotion.
- e) By entering into this Promotion, a Participant consents to the Promotion Partners and its appointees using his or her personal data to the extent necessary for the effective conduct of the Promotion which may include the passing of such personal information to third parties, as well as to parties outside the participant's country of residence. Participant acknowledges that such countries may not have data protection laws equivalent or stricter than those of Participant's country of residence.
- f) The Promotion Partners does not accept responsibility for network, computer, hardware and/or software failures of any kind, which may restrict or delay the sending or receipt entries.

- g) The Promotion Partners' decisions are final and binding in all respects. No correspondence will be entered into. Entries that do not comply in full with these Terms & Conditions, or the spirit of these Terms and Conditions, will be disqualified.
- h) The Promotion Partners retains the right to null and void any entry based on fraudulent transactions, or where a transaction is rejected or reversed for any reason.
- i) The Promotion and the Prize cannot be combined with any other ongoing offer, promotion, or discount.
- j) This promotion is governed by the laws of Dubai and such federal laws of the UAE as are applicable.
- k) To the extent permitted by law, the Promotion Partners reserves the right to change the Terms & Conditions for this Promotion without any notice. Any changes to the Promotion details or these Terms & Conditions will be posted on **ENBD's** website www.emiratesnbd.com/payvisa
- l) The Promoter is Visa Middle East FZ-LLC at Al Sufouh Complex, Media City, Dubai, UAE 009714 4577200. Visa Middle East FZ-LLC, along with ENBD are responsible for managing this Promotion.