

## Emirates NBD Bank (P.J.S.C) Auto Loan Ramadan campaign 2025

### Terms and Conditions

These terms and conditions ("**Promotion Terms and Conditions**") govern the Emirates NBD Bank (P.J.S.C) Auto Loan Ramadan Campaign ("**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 Consumer Banking Products 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 ("**Emirates NBD GTC**"); (ii) Digital Banking Services (Internet / Mobile Banking Services) Terms & Conditions; (iii) Emirates NBD Auto Loan Product specific Terms & Conditions, Application and Agreement ("**Auto Loan Terms**"); and (iv) these Promotion Terms and Conditions as applicable.

If there is any conflict between the Emirates NBD GTC and the Auto Loan Terms, the Auto Loan Terms shall prevail. If there is any conflict between the Promotion Terms & Conditions and Emirates NBD Product specific Terms & Conditions, the Promotion Terms and Conditions shall prevail.

#### 1. Promotion

In accordance with these Promotion Terms and Conditions, the Bank will be rewarding Eligible Customers who have availed an Auto loan to enter into a draw for a chance to win a lucky prize of up to 6 loan installments (total prize amount capped to AED 12,000) in the form of cashback / gift vouchers, subject to meeting the eligibility criteria as set out these Promotion Terms and Conditions.

#### 2. Promotion Period

17th February to 31st March 2025 (both dates inclusive) and successfully disbursed by or before 15th April 2025 ("Promotion Period").

#### 3. Promotion Eligibility

Eligibility conditions for securing entries into the lucky draw are set out in the Promotion Terms and Conditions below.

- Auto Loan customers (in Personal Banking, Priority Banking, Private Banking, and Business Banking) segments successfully availing an Auto Loan during the Promotion Period and fulfilling the Eligibility Criteria as detailed in this clause 3, will be eligible to participate in the Promotion (each an "**Eligible Customer**") pursuant to these Promotion Terms and Conditions. It is mandatory that eligible Auto loans have been successfully disbursed and the Auto loan has been booked during the Promotion Period defined.
- Emirates NBD staff (permanent and contract), third party consultants contracted by Emirates NBD, Tanfeeth staff and Liv customers are not eligible for this Promotion.

#### 4. Prizes

##### 4.1 Lucky Draw Prizes

Eligible Customers successfully availing the Auto Loan Products during the Promotion Period will be eligible to secure entries as per the table below to participate in the draw as part of the Promotion pursuant to these Promotion Terms and Conditions.

All Eligible Customers with qualifying entries will be tabulated and a random selection will be conducted to select the winners. A draw will be conducted at the end of the campaign period to select the winners from the Eligible Customers who successfully availed Auto Loan.

No. of winners	Emirati Prizes	Residents Prizes	Entity	Draw Date
30 Winners (across all segments)	Up to 6 Installment (total prize amount capped to AED 12,000)	Up to 6 Installment (total prize amount capped to AED 12,000)	Up to 6 Installment (total prize amount capped to AED 12,000)	22 <sup>nd</sup> April
	<b>10 Winners</b>	<b>15 Winners</b>	<b>5 Winners</b>	

## 5. Mechanics and Fulfillment

5.1. Draw Prizes are raffle/lucky draw-based prizes subject to meeting product specific eligibility criteria.

5.2. Winners will be selected by random draw within the Promotion Period at the end of the Promotion Period, (refer to the above table).

5.3. Independent personnel (from the Dubai Economic Department or other relevant authority) shall attend and oversee the Draw to ensure fair play and transparency are determined by the Bank in consultation with such independent personnel.

5.4. Each winner will be informed as determined by the Bank in its absolute sole discretion, and prizes will be shared with the Winner via email on the registered e-mail address, within 60 calendar days from the date of the Draw/Promotion Period whichever is later.

5.5. If the winner is non-contactable (not contactable on the registered mobile number or email even after 3 attempts) or does not collect the prize within the stipulated time, then the winner will no longer be eligible for the prize and the winner will have no right to claim for any prize under this Promotion.

5.6. Once the winner receives the prize in accordance with the above, the winner will not be eligible for any other offers under this Promotion.

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

## 6. Miscellaneous

6.1. Prizes may be forfeited, or Eligible Customers may be disqualified from participation in the Promotion, if the Bank has sufficient or reasonable grounds to believe that any such Customer has violated these Promotion Terms and Conditions, any laws or regulations applicable in the UAE.

6.2. This Promotion is applicable only to Eligible Customer(s) availing Eligible Product(s) which are both: i) applied for during the Promotion Period; and ii) successfully disbursed on or before 15th April 2025.

6.3. All Auto loan applications are subject to approval in the sole and absolute discretion of the Bank.

6.4. All customers CIFs must be valid, active, not in default and in full compliance with Emirates NBD GTCs during the Promotion Period (refer clause 2 of the Promotion Terms and Conditions) and the period as mentioned under clause 5.4 & 5.2 of the Promotion Terms and Conditions.

6.5. Eligible Customer(s) availing more than one Eligible Product during the Promotion Period will be eligible for ONLY ONE lucky draw prize.

6.6. This Promotion is valid in conjunction with other valid promotions, campaigns or offers of the Bank.

6.7. The following are expressly excluded from Auto Loan Products and accordingly do not qualify for this Promotion: (i) Auto loans cancelled post disbursal, (ii) Restructured and/or Rescheduled Loans, (iii) Auto loans under PEARS (Proportional EMI Adjustment for Reduction in Salary), and (iv) Auto loans cancelled as on the date of reward eligibility.

6.8. Winners 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.

6.9. Each Winner (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 guaranteed or grand prize. In case if the winning customer disagrees to be photographed/ publish his name/ feedback/ testimonial on our website

or any other media, the Bank reserves the right to forfeit the prize at its discretion

6.10. These Promotion Terms and Conditions are subject to change, additions or amendment, at any time, at the sole discretion of the Bank with notice to Eligible Customers, in accordance with applicable law.

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

6.12. The Bank shall not be liable for any tax liability incurred by any winner under this Promotion.

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

6.14. The Bank shall not be liable for any Auto 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.

6.15. 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;

6.16. 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; and

6.17. 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)