

Emirates NBD Millionaire Promotion Terms and Conditions (“Promotion Terms and Conditions”)

In accordance with these Promotion Terms and Conditions, Emirates NBD Bank (P.J.S.C) (the “**Bank**” or “**Emirates NBD**”) will be rewarding eligible customers by entering them into a prize draw to win Monthly, Mega Monthly prizes as well as Grand prizes (hereafter referred to as the “**Promotion**”).

The Promotion is subject to: (i) the Bank’s General Terms and Conditions for Consumer Banking Products or the Bank’s General Terms and Conditions for Business Banking Products, as applicable (the “**ENBD GTCs**”) and (ii) these Promotion Terms and Conditions. The ENBD GTCs are available on the Bank’s website (<https://www.emiratesnbd.com/en/terms-and-conditions>). If there is any conflict between the Promotion Terms and Conditions and the ENBD GTCs, the Promotion Terms & Conditions shall prevail to the extent the same pertains to this Promotion. Terms used in title case and not defined herein shall have the same meaning as given to them in the ENBD GTCs.

Emirati / Resident Millionaire Savings Account Opening Criteria:

1. Subject to the Bank’s sole discretion and the applicable laws and the regulations of the Central Bank of United Arab Emirates the Customer may be eligible to open a Emirati/ Resident Millionaire Savings Account if he is a resident in the United Arab Emirates and has the full legal capacity.
2. The Customer is 18 years and above of age on the date of account opening.

- 1) The “**Promotion Period**” shall mean period from **01 September 2024 to 31 August 2025** (both dates inclusive).

- 2) The Promotion will have three (3) Reward categories

A. Individuals

- a. Two (2) grand draws to be conducted semi-annually for one (1) winner across both Pools 1 and 2 every 6 months from start of Promotion Period (“Grand Draws”);
- b. Two (2) mega monthly draws, one (1) winner per Pool for ten months (“Mega Monthly Draws”) and;
- c. Forty-two (42) monthly draws, twenty-one (21) winners per Pool per month (“Monthly Draws”)

B. Entity / Non-individual customers

- a. Four (4) grand draws, to be conducted quarterly for one (1) winner every 3 months from start of Promotion Period (“Grand Draws”), across both Pools 3 and 4 (defined below) with the winner being selected alternately from the Pool 3 and Pool 4 each quarter;
 - b. Three (3) mega monthly draws, total 36 winners (“Mega Monthly Draws”) and;
 - c. Seventeen (17) monthly draws, total 204 winners (“Monthly Draws”)
- 3) Customers in Personal Banking, Priority Banking, Business Banking (select packages), and Private Banking segments will be eligible to participate in the Promotion.
 - 4) This Promotion is applicable to Individual customers holding Resident Millionaire Savings Account and Emirati Millionaire Accounts (each an “**Eligible Account**”).
 - 5) Non-Individual customers, which are categorized under Business Banking Platinum, Business Banking Prestige and Business Banking VIP Privilege programs and any other Business Banking customer with authorized signatories who are UAE Nationals (Emiratis) would be eligible for the Promotion, provided they opt-in for the same. Additionally non-individual customers under Priority and Personal Banking must also opt-in to be eligible for the promotion.
 - 6) Classification of Customers will be considered as follows:

- a) **“Existing”** if Liabilities relationship with Eligible Account(s) and package(s) are opened on or before 31 July 2024, and
 - b) **“New”** if Liabilities relationship with Eligible Account(s) and package(s) are opened on or after 01 August 2024 until the end of the Promotion Period
- 7) The 4 draw pools (each a “Pool”) are:
- 1) **Pool 1 - Individual Resident Expat customers**
 - 2) **Pool 2 - Individual UAE national customers (Emirati)**
 - 3) **Pool 3 - Entity/ Non-individual customers with Authorized Signatories who are UAE nationals (Emiratis)**
 - 4) **Pool 4 – Entity / Non-individual customers with Authorized Signatories who are Resident Expats**
- 8) Eligibility conditions for the Promotion are set out below:
- I. - Grand Draws:**
- Individuals – Resident Expat and Emirati Pools: AED 4,000,000 / AED 5,000,000 each**
- Total grand draw reward prize worth AED eighteen million to be awarded to a total of 4 winners including 2 Emirati and 2 Expat Individuals over the 12 month program period.
- (1.a.i) Pool 1 & Pool 2 - will have entries in the Grand Draw from existing and new to Bank (“NTB”) and New to Liabilities (“NTL”) individual customers who have increased the average balance across all Eligible Account(s), and/or opened an Eligible Account (payroll transfer or non-payroll account), during the Promotion Period.
 - (1.a.ii) A *minimum monthly average balance and/or *minimum monthly payroll average balance during the Promotion Period, across all Eligible Account(s) is the base requirement to qualify for entry in the Grand Draw, and
 - (1.a.iv) An additional entry will be given to each customer based on balance increase as per each Pool’s *minimum average balance/payroll threshold’ above previous month average balance amount.
- Entity/ Non-Individual : AED1,000,000 per winner**
- (1.a.i) Total four (4) million cash prize, being awarded AED1,000,000 per winner; every three months, 1st quarterly Grand Draw will be conducted in December 2024 for pool 4 customers. Thereafter, 1 winner will be selected and rewarded from Pool 3 and Pool 4 alternatively in each subsequent quarter.
 - (1.a.ii) Entries in the Grand Draw will be from existing and new to Bank (“NTB”) and New to Liabilities (“NTL”) non-individual customers who have increased their average balance on their Current Account, and/or opened a Current Account under the select packages under Business Banking, during the Promotion Period as defined in the Pool Qualification Criteria table below
 - (1.a.iii) This program is exclusive to Business Banking Platinum, Business Banking Prestige, Business Banking VIP Privilege, and any other Business Banking customer with authorized signatories who are UAE Nationals (Emiratis) with a *minimum monthly average balance growth during the Promotion Period compared to the previous month. This is the base requirement to qualify for entry in the Grand Draw, and
 - (1.a.iv) An additional entry will be given to each customer based on balance increase as per each Pool’s *minimum average balance threshold’ above the previous month average balance amount.
Based on increase or decrease in the monthly average balance compared to the previous month end balance, the draw entries shall be adjusted accordingly as per each pool’s required balance thresholds
 - (1.a.v) Number of entries for the quarterly grand draw of a particular pool will be cumulative for the period from last draw to current draw.

II. Monthly Draws: Cash rewards each month

Each Pool will have a **Monthly** and **Mega Monthly** Draw:

- 1.a) Each Pool will have entries in each Monthly Draw from existing and new (**NTB and NTL**) individual customers who have increased monthly balances in their Eligible Account(s), and/or opened an **Eligible Account** (payroll transfer or non-payroll account), during the Promotion Period.
- 1.b) There will be **cash rewards** in each Monthly and Mega Monthly Draw, with each Pool being awarded.
- 1.c) For UAE national (Emirati) customers and Resident individual customers, a *minimum average balance/payroll threshold across all Eligible Account(s) in any month during the Promotion Period is the base requirement to qualify for entry in the corresponding Monthly and Mega Monthly Draw.
Eligible Accounts as specified on above terms, each increase in average balance by minimum threshold vs previous month set for respective draws will earn an additional entry.
- 1.d) For Entity/ Non-individual customers, a *minimum average balance in any month during the Promotion Period across all Eligible Account(s) and on select Business Banking packages is the base requirement to qualify for entry in the corresponding Monthly and Mega Monthly Draw. An additional entry into the Monthly and Mega Monthly Draws will be given to each customer who has increased as per the *minimum average balance in their Eligible account(s) in any month during the Promotion Period above previous month average balance amount.
- 1.e) For each eligible customer the entries are awarded as below:
 - i. Subject to a *minimum average balance increase across all Eligible Accounts in the relevant month during the Promotion Period.
 - ii. Every NTB or NTL relationship with eligible Account/s opened in any month will earn one additional entry in the corresponding Monthly and Mega Monthly Draw subject to *minimum average balance/payroll balance increase.
 - iii. Every Eligible Account from Pool 1 and 2 shall get an additional entry for every Credit Card product utilized/activated during the program -. Only primary cards shall be rewarded with one entry.
 - iv. Every Eligible Account from Pool 1 and 2 shall get an additional entry for disbursed Auto Loan, Personal Loan, Home Loan, - product during the -program.

Summary / Illustration on Reward programme

Individuals

*Rewards Period	Oct' 2024	Nov' 2024	Dec' 2024	Jan' 2025	Feb' 2025	Mar' 2025	Apr' 2025	May' 2025	June' 2025	July' 2025	Aug' 2025	Sep' 2025
Monthly (Reward Month)	Aug'24 & Sept' 2024	Oct' 2024	Nov' 2024	Dec' 2024	Jan' 2025	Feb' 2025	Mar' 2025	Apr' 2025	May' 2025	June' 2025	July' 2025	Aug' 2025
Mega Monthly (Reward Month)	Aug'24 & Sept' 2024	Oct' 2024	Nov' 2024	Dec' 2024	Jan' 2025		Mar' 2025	Apr' 2025	May' 2025	June' 2025	July' 2025	
Grand Draw (Reward Month/ Winner Announcement)						Mar 2025						Sept 2025

*Baseline for balances is set as average balance growth vs previous month

Entity / Non-Individual

*Rewards Period	Oct' 2024	Nov' 2024	Dec' 2024	Jan' 2025	Feb' 2025	Mar' 2025	Apr' 2025	May' 2025	June' 2025	July' 2025	Aug' 2025	Sep' 2025
Monthly / Mega Monthly (Reward Month)	Aug' 24 & Sept' 2024	Oct' 2024	Nov' 2024	Dec' 2024	Jan' 2025	Feb' 2025	Mar' 2025	Apr' 2025	May' 2025	June' 2025	July' 2025	Aug' 2025
Grand Draw (Reward Month/ Winner Announcement)			Dec - (Pool 4)			Mar - (Pool 3)			June - (Pool 4)			Sept - (Pool 3)

*Baseline for balances is set as average balance growth vs previous month

Pools Qualification Criteria	*Minimum Average Savings Balance Threshold (MAB)	*Monthly Average Payroll Balance Threshold
Individuals - Pool 1 and Pool 2	AED 10,000 MAB	AED 8,000

Entity/ Non-individual Pools Qualification Criteria:

Pools Qualification Criteria	*Minimum Average Balance Threshold (MAB) on Business Current Account Balances
Entity/ Non-Individual – Pool 3 and Pool 4	AED100,000 MAB (compared to previous month)

III. GENERAL

i) Further Eligibility Criteria

- 1.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**”).
- 1.b) Balance amounts and increases in balance amounts in Eligible Accounts shall be assessed by the Bank with reference to the aggregate of all Eligible Accounts of a single customer and which are under that customer’s customer information file (“**CIF**”);
- 1.c) All Existing Individual Customers (i.e., Personal Banking, Priority Banking, or Private Banking Customers) will be registered for this Promotion and be eligible for these prize draws.
- 1.d) All new customers under 1.c clause above shall automatically be registered to participate in this Promotion.
- 1.e) All existing and new Entities/Non-individual customers would not be registered for this Promotion automatically and would be required to opt-in to be eligible.
- 1.f) All Eligible Account(s) must be valid, active, not suspended, not frozen and must be in full compliance with the Bank’s General Terms and Conditions for Consumer Banking Products (<https://www.emiratesnbd.com/en/terms-and-conditions>) or the Bank’s General Terms and Conditions for Business Banking Products (<https://www.emiratesnbd.com/en/terms-and-conditions>), as applicable, and these Promotion Terms and Conditions during the Promotion Period and any time thereafter connected to this Promotion;
- 1.g) In the case of joint accounts, only the primary account holder will be eligible to win a prize;
- 1.h) Any prize won by a non-individual customer will be awarded to the applicable business entity;
- 1.i) The following individuals/entities shall not be eligible to participate in the Promotion:
 - (1.i.i) Permanent and/or contract employees of the Bank Group and their immediate family members; and

(1.i.ii) Representatives and/or agents (including advertising and promotion agents) of the Bank Group and their immediate family members.

1.j) There is no cap on the maximum number of entries for either for the Monthly, Mega Monthly Draw and the Grand Draw.

ii) Monthly Draw, Mega Monthly Draw and Grand Draw logistics:

- 1.a) Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee each Monthly, Mega 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.
- 1.b) All participant(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners.
- 1.c) Each winner in a Monthly, Mega Monthly Draw and in the Grand Draw will be informed on a date as determined by the Bank in its sole discretion, and prizes will be credited to customers account in the form of “cashback” within 60 days of winner announcement as stipulated by the Bank.
- 1.d) If a winning customer in the Mega Monthly and Grand Draw is non-contactable within the time stipulated by the Bank at its sole discretion the reward shall be forfeited.
 - (1.d.i) Any subsequent selections of the same participant as a winner will be void, and a new winner will be chosen from the remaining eligible entries.
- 1.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.
- 1.f) Prizes are non-transferable (other than as described above) or any other benefits.
- 1.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 Mega Monthly Draw or the Grand Draw.
- 1.h) Winning customers need to sign a consent form prior to reward collection / payout fully consenting to publish their name, photograph, feedback & testimonial on banks website, or any other media
- 1.i) 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 reward at its discretion. Each winner is eligible to win only once each month under one category either Monthly or Mega Monthly Reward.

iii) Miscellaneous:

- 1.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 in the UAE.
- 1.b) The prize(s) featured in all printed materials and/or website of the Bank are shown for illustrative purposes only. The Bank reserves the right to amend, withdraw or change the specifications of the prizes, at its sole discretion with notice to customers, subject to applicable laws/regulations.
- 1.c) These Promotion Terms and Conditions are subject to change, addition or amendment, at the sole discretion of the Bank with notice to Customers, in accordance with applicable laws/ regulations.
- 1.d) This Promotion is not valid in conjunction with any other promotion, campaign or offer of Emirates NBD.
- 1.e) All decisions of the Bank relating to the Promotion, are at its sole and absolute discretion. All



decisions of the Bank shall be final and conclusive.

- 1.f) The Bank shall not be liable for any personal injury; any loss, expense 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;
- 1.g) 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.
- 1.h) The Bank may from time to time, in its sole discretion, amend, modify and/or vary the features of a Millionaire Rewards Program, as well as the terms and conditions governing this program. Such amendment/variation/modification may involve the following:
 - (1.h.i) limiting or changing the value or validity of points under a Rewards Program and/or the manner of their redemption;
 - (1.h.ii) changing:
 - the eligibility criteria for transactions in respect of which reward points may accrue; and/or
 - the number of reward points or entries required for the redemption of a Reward; and/or
 - (1.h.iii) cancelling any Reward and substituting it with another reward of comparable nature and value, as prescribed by the Bank.
 - (1.h.iv) The Bank accepts no liability for any such amendment, modification and/or variation.

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)

Please refer to **www.emiratesnbd.com/millionaire** on Draw Entries Sample(s).