

## Terms & Conditions:

Liv Digital Bank Salary Transfer offer - Promotion Terms and Conditions

These terms and conditions ("Promotion Terms and Conditions") govern the Liv Digital Bank Salary Transfer Promotion ("Promotion") by Emirates NBD Bank (P.J.S.C.) ("Bank").

The Promotion is subject to: (i) the Bank's General Terms and Conditions for Consumer Banking Products available on Bank's website at <https://liv/termsandconditions/en>, as may be amended from time to time (" Liv GTC") (ii) these Promotion Terms and Conditions. The Bank's General Terms and Conditions shall prevail in case of any conflict with these Promotional Terms.

### 1. Definitions:

(i) Eligible Account: means a New Goal Account opened with the Bank during the Promotion Period

(ii) Eligible Criteria: means the criteria set out in clause 2.

(iii) Promotion Interest: means the interest which can be earned by an Eligible Account holder by fulfilling the Eligibility Criteria in accordance with clause 2.

(iv) Promotion Period: means the 6 calendar months including the month a New Goal Account is opened.

(v) Net New Money: Incremental funds deposited during the campaign period, over and above the customer's existing relationship balance as of campaign start date. The baseline closing balance as of 28th February 2026 will be considered for Net New Money calculations.

### 2. Eligibility Criteria:

New to Bank – x

(i) Customer opening an Account with the Bank during the Promotion Period, and

(ii) Transfers salary of AED 5,000+ to the Liv Primary Account during the Promotion Period, and

(iii) Opens and funds a New Goal Account during the Promotion Period.

Existing to Bank -

(i) Existing Liv customers who have not transferred their salary to the Bank between 1st December 2025 and 28th February 2026 (both days inclusive), and

(ii) Transfers salary of AED 5,000+ to the Bank during the Promotion Period, and

(iii) Opens and funds a New Goal Account during the Promotion Period.

(iv) Meets the 'Net New Money' criteria resulting in growth of customer's total relationship balance, in accordance with clause 1

### 3. Customers Promotion Interest Rates:

(i) Basis general conditions above, eligible customers shall earn the Promotion Interest rate of 5% per annum with a salary credit of AED 5,000 and above, subject to fulfilling all the eligibility criteria, for the promotional period

(ii) Eligible customers may qualify for an additional 1% interest, resulting in a total Promotion Interest rate of up to 6% per annum, subject to a salary credit of AED 10,000 and above

(iii) Promotional interest rate is not additional. If you are already earning 4% (as part of Max + Salary Transfer) with a salary credit of AED 5,000+, you will receive an extra 1% to make the total interest 5% p.a. Similarly, if you are already earning 4% (as part of Max + Salary Transfer) with a salary credit of AED 10,000+, you will receive an extra 2% to make the total interest 6%.

(iv) Interest rates are annualized.

(v) The promotional rate will apply only for the month in which the qualifying salary amount is successfully credited. For any month during the promotion period where the qualifying salary transfer is not received, rack rates are applicable, as determined by the Bank from time to time.

### 4. Mechanics and Fulfillment:

(i) Promotion Interest (as applicable) earned by an Eligible Account holder during Promotion Period will be disbursed by the Bank in two tranches – first tranche after 3 months of account opening month and second tranche after 6 months of account opening month. ("Interest Fulfillment Date").

(ii) Interest shall be calculated on the monthly average of day-end balances maintained on the Eligible Goal Account during the Promotion Period. First month interest to be pro-rated for the days New Account is open. Maximum interest that can be earned is AED 10,000 during the Promotion Period.

(iii) Promotion Interest benefits are non-transferable and cannot be combined with other interest-based promotions unless explicitly stated by the Bank. Promotion Interest benefits will be forfeited if the salary transfer is discontinued or if account balances fall below the required thresholds.

(iv) Existing Goal Account(s) held by the customers will not be considered for the Promotion. Balances held in the Primary Account, if any, shall be considered in-eligible.

(v) Existing to Bank customers will be eligible for the offer on the 'Net New Money' held in Goal Account created, provided this increase in balance results in growth of customer's total relationship balance as well. The baseline closing balance as of 28th February 2026 will be considered for Net New Money calculations.

(vi) The Terms and Conditions of Customer's Goal Account available at [goal-account-kfs.pdf](#) are applicable.

#### 5. Miscellaneous:

(i) A customer shall be ineligible for the Promotion, or the Bank shall be entitled to refuse to credit/pay any Promotion Interest or rescind/reverse and cancel any Promotion Interest otherwise earned by the Eligible Account holder in accordance with these Promotion Terms and Conditions, if:

a. the Bank has sufficient grounds to believe that a customer has violated any applicable laws or regulations or has committed any fraudulent act in relation to the Account, the Offer or otherwise

(ii) This Promotion is not valid in conjunction with any other promotion, campaign or offer of the Bank.

(iii) All New Accounts must be valid, active, not in default and in full compliance with the terms and conditions applicable to each of them during the Promotion Period and on the Promotion Interest Fulfillment Date. Otherwise, the Bank shall be entitled to rescind and cancel any Promotion Interest.

(iv) The Bank reserves the right to reverse the Promotion Interest ("Reversal") earned by Eligible Account holder, from any of the relevant Eligible Account holder's accounts with the Bank without prior notification, if:

a. The relevant Eligible Account holder does not receive twelve (12) consecutive salary payments from the date of first salary credit in their Eligible Account.

b. Any customer that opens a new Goal Account during Promotion Period and closes the respective product within 180 Calendar days of account opening date.

(v) Any disputes arising out of original credited amount or any other aspects of the promotion thereof needs to be raised with the bank within a period of 12 months from the account opening date. Any disputes / claims raised post this period will be considered as time-barred and will not be further processed.

(i) This Promotion may be terminated and /or the Promotion Terms and Conditions may be subject to change, addition, or amendment, at any time, at the sole discretion of the Bank with notice to customers, as may be required under applicable laws/regulations.

(ii) All decisions of the Bank relating to the Promotion, including a customer's eligibility for the Promotion, each of which is at the sole and absolute discretion of the Bank, which shall be final and conclusive.

(iii) The Bank's group Staff (permanent and contract) are excluded from this offer.

(iv) 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.

(v) 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.

(vi) Only salaries credited through the official channels of the UAE Fund Transfer System / Wage Protection System will be considered by the Bank as eligible monthly salary and any salary credited in cash or cheque or transfer from personal account will not be considered as eligible monthly salary; and

(vii) Pension salary credit will be considered as a salary eligible for the Promotion.

(viii) 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 (UAE) and subject to the exclusive jurisdiction of the courts of the Applicable Emirate (as defined in the LIV GTCs). Provided that, the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE) if it deems appropriate in accordance with the LIV GTCs.

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by Emirates NBD