

Terms and Conditions for
the **Emirates NBD Salary
Transfer** promotion

Terms and Conditions for the Emirates NBD Salary Transfer promotion:

- > Promotion period is 1 March 2016 to 30 June 2016.
- > Each calendar month of the promotion (March, April and May) will be referred to as monthly draw period and the full period as grand draw period.
- > The campaign will have monthly draws conducted after each monthly draw period and one grand draw after the end of the grand draw period.
- > Customers in Personal Banking and Priority Banking segments will be eligible to participate in the promotion.
- > Customers transferring salaries into Current Accounts or Savings Accounts with Emirates NBD will be eligible for the promotion subject to fulfilling conditions mentioned below.
- > Eligibility conditions for the prizes are as below:
 - 6.1 Monthly draws:

There will be 3 draw pools for the monthly draws:

6.1.1 Pool 1:

- i. New customers who open new salary transfer accounts during the monthly draw period.
- ii. Existing non-salary transfer customers who start transferring salaries during the monthly draw period will also be eligible.
- iii. A customer transferring salary will get an entry into a lucky draw. Additional entries can be obtained on taking a new credit card, a new personal loan (or top up personal loan), a new auto loan or setting up a new fixed deposit from new funds during the monthly draw period.
- iv. Entries will be granted as below (only salaries of AED 10,000 and above will be eligible):

> Monthly salary credit between AED 10,000 to AED 24,999	1 entry
> Monthly salary credit between AED 25,000 to AED 49,999	2 entries
> Monthly salary of credit AED 50,000 and above	4 entries
> Additional for Credit Card	1 entry
> Additional for Personal Loan (including top up)	1 entry
> Additional for Auto Loan	1 entry
> Additional for Fixed Deposit	1 entry
- v. 2 winners will be pulled out monthly from this pool who will get 6 months' salary as bonus.
- vi. Prizes paid will be lower of the multiples of actual salary and maximum of AED 200,000 per winner.
- vii. Salary credit as per minimum threshold defined above into the account is required for draw eligibility.
- viii. The prize will be credited into the winner's bank account.
- ix. A month's draw may include entries from the previous monthly draw periods as well, provided salary transfer is established.

6.1.1 Pool 2:

- i. All customers transferring salaries to the Bank (existing and new) who take a new personal loan (or top up) or a new auto loan during the monthly draw period will be eligible.
- ii. 2 customers monthly will win back 3 Equated Monthly Instalments (EMIs) of their active Personal Loan and/ or Auto Loan, capped at AED 10,000 each.
- iii. The prize will be lower of 3 actual EMIs and maximum of AED 10,000 per winner per month.
- iv. The prize will be credited into the winner's bank account.
- v. A month's draw may include entries from the previous monthly draw periods as well, provided salary transfer is established and loan(s) and credit card(s) is active.

6.1.1 Pool 3:

- i. All customers transferring salaries to the Bank (existing and new) who take a new personal loan (or top up) or a new auto loan during the monthly draw period will be eligible.
- ii. 1 customer monthly will win back his latest Credit Card statement balance (as of monthly draw date), with a maximum of AED 10,000.
- iii. The prize will be lower of actual Credit Card statement balance and max cap of AED 10K.
- iv. The prize will be credited into the winner's bank account.
- v. A month's draw may include entries from the previous monthly draw periods as well, provided salary transfer is established and credit card(s) is active.

Grand draws:

There will be 2 draw pools for the grand draw:

6.2.1 Pool 1:

- i. New customers who start transferring salary during the grand draw period.
- ii. Existing non-salary transfer customers who start transferring salaries during the grand draw period will also be eligible.
- iii. A customer transferring salary will get an entry into a lucky draw. Additional entries can be obtained on taking a new credit card, a new personal loan (or top up personal loan), a new auto loan or setting up a new fixed deposit from new funds during the grand draw period.
- iv. Entries will be granted as below (only salaries of AED 10,000 and above will be eligible):
- v.

Monthly salary credit between AED 10,000 to AED 24,999	1 entry
Monthly salary credit between AED 25,000 to AED 49,999	2 entries
Monthly salary of credit AED 50,000 and above	4 entries
Additional for Credit Card	1 entry
Additional for Personal Loan (including top up)	1 entry
Additional for Auto Loan	1 entry
Additional for Fixed Deposit	1 entry

- vi. 1 winner will be pulled out monthly from this pool who will get 12 months' salary as bonus.
- vii. Prize will be lower of the multiples of actual salary and maximum of AED 500,000.
- viii. Salary credit as per minimum threshold defined above into the account is required for draw eligibility.
- ix. The prize will be credited into the customer's bank account.

Pool 2:

- i. All customers transferring salaries to the Bank (existing and new) who also take a new personal loan (or top up personal loan) or a new auto loan or a new credit card during the grand draw period will be eligible.
 - ii. 1 customer will win back his new Personal Loan, Auto Loan and/ or Credit Card outstanding (latest statement balance as of draw date), subject to a maximum of AED 100,000.
 - iii. The prize will be lower of actual loan and card outstanding and maximum of AED 100,000. The prize will be credited into the customer's bank account.
- > Customers must be active account holders at the time of the draw to qualify to win.
 - > In case of Joint account, the primary account holder will be the winner..
 - > Only individual customers are eligible to participate.
 - > The prize will be credited to the winning customers' accounts with Emirates NBD. The prize will be paid only if the account is active and credits into the account is possible.
 - > Prizes are non-transferable and will be paid to the winner within 30 days of the draw date.
 - > Prizes can be forfeited if the Bank has sufficient grounds to believe that the winner has violated any laws or regulations applicable in UAE.
 - > The following individuals/entities shall not be eligible to participate in this campaign:
 - a. Permanent and/or contract employees of Emirates NBD group of companies and their immediate family members
 - b. Representatives and/or agents (including advertising and promotion agents) of Emirates NBD and their immediate family members
 - > 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. The customer agrees to his/ her name and/or photograph being used in the bank's collaterals, SMS, newspaper advertisements, press releases and website updates as part of this promotion.
 - > All Participant(s) with qualifying entry(ies) will be tabulated and a random selection will be conducted to shortlist the winners.
 - > These terms and conditions are subject to change, addition or amendment, at any time, as per the discretion of the bank.
 - > The Bank reserves the right to amend or cancel the promotion and/ or the prizes at any time.