

Terms and Conditions



Personal Loan STP Top Up Cash Back Campaign 2026 Terms & Conditions

These terms and conditions (“**Campaign Terms and Conditions**”) govern the Emirates NBD Bank (P.J.S.C) (“**Bank**” / “**Emirates NBD**”) Personal Loan STP Top Up Cash Back Campaign 2025 (“**Campaign**” / “**Promotion**”).

The Promotion is subject to: (i) the Bank’s General Terms and Conditions for Consumer Banking Products, as may be amended from time to time (“**ENBD GTC**”) and (ii) these Campaign Terms and Conditions. The ENBD GTC are available on the Bank’s website (<https://www.emiratesnbd.com/en/terms-and-conditions>).

If there is any conflict between the Campaign Terms and Conditions and the ENBD GTC, the Campaign 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.

1. Campaign Overview

The Personal Loan STP Top-Up Cash Back Campaign rewards eligible Personal Loan customers who complete a Top-Up through ENBDX. Once the loan is approved and disbursed, customers will receive a cash back amount based on their net loan amount.

2. Campaign Period: 15 January 2026 to 15 April 2026 (both days inclusive).

3. Cash Back Reward: Cash back will be provided according to the approved loan amount (based on the net loan amount):

- Up to ~~₪~~50,000 – ~~₪~~1,000
- ~~₪~~50,001 to ~~₪~~100,000 – ~~₪~~1,500
- Above ~~₪~~100,000 – ~~₪~~2,000

Cash back will be credited to the customer’s account within 60 calendar days from loan disbursement.

4. Eligibility Criteria

Customers qualify automatically if:

- They apply for a Personal Loan Top-Up only through ENBDX and completes the journey on the app. (end to end loan application journey and loan disbursal through ENBD X app).
- If the customer stops the journey through the app and continues via any other channel, eligibility is nullified.
- Their loan is approved and successfully disbursed within the campaign period.
- They are part of the Bank’s eligible Personal Loan base.
- No registration or additional action is required.

5. Campaign Mechanics

1. Cash back will be awarded automatically upon successful approval and disbursement of the STP Top-Up.
2. Cash back is awarded once per successful Top-Up application done exclusively through the ENBDX app during the campaign period.

3. Loans cancelled before disbursement or reversed after disbursement do not qualify.
4. Ineligible cases include: Restructured/rescheduled loans, PEARS (salary reduction programs), balloon loans, or any loan not meeting internal eligibility rules.
5. If the customer settles or closes the loan within 60 days, the Bank may reverse the cash back.

Miscellaneous

1. Eligible segments include Personal Banking, Priority Banking, and Private Banking customers.
2. Emirates NBD staff, Tanfeeth staff, Liv staff, and third-party contractors are not eligible.
3. The Bank may forfeit the cash back or disqualify a customer if there is evidence of misuse or violation of UAE laws.
4. Cash back amounts in marketing materials are illustrative. The Bank may modify or withdraw the Promotion with prior notice, subject to regulations.
5. Terms & Conditions may be amended at the Bank's discretion.
6. The Promotion may run alongside other campaigns unless stated otherwise.laws and CBUAE regulations, by providing relevant notice on the website or through other appropriate channels.
7. All Bank decisions regarding eligibility and cash back are final.
8. The Bank is not liable for delays, system issues, unauthorized access, incorrect customer details, tax liabilities, or misuse of cash back.
9. UAE laws and Dubai Courts' jurisdiction apply (excluding DIFC Courts).

Emirates NBD Bank (P.J.S.C.) is regulated by the Central Bank of the UAE