

Emirates NBD Personal Loan Ramadan Campaign 2024 Terms and Conditions

These terms and conditions (“**Promotion Terms and Conditions**”) govern the Emirates NBD Personal Loan Ramadan Campaign 2024 (“**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 for Consumer Banking Products (applicable for individual Customers), available on Bank’s website at <https://www.emiratesnbd.com/-/media/enbd/files/others/fees-and-charges/accounts/generaltermsandconditions.pdf>, and the Bank’s General Terms and Conditions of Accounts and Banking Services for the Bank, available on Bank’s website at <https://www.emiratesnbd.com/-/media/enbd/files/others/form-center/terms-and-conditions/generaltermsandconditions.pdf> (applicable for individual and non-individual Customers) (together the “**Emirates NBD GTC**”); and (ii) these Promotion Terms and Conditions.

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

Unless otherwise defined herein, capitalized terms used in these Promotion Terms and Conditions shall have the meaning ascribed to them in the Emirates NBD GTCs.

1. Promotion

In accordance with these Promotion Terms and Conditions, the Bank will be rewarding eligible customers with a chance to win up to 6 equated monthly payments (EMI) in the form of a cashback by entering their names into a lucky draw.

2. Promotion Period

The Promotion period is from 11th March 2024 to 30th April 2024 (both dates inclusive and herein referred as “**Promotion Period**”), and all personal loans should be successfully disbursed by or before 10th May 2024.

3. Promotion Eligibility

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

- 3.1. Personal Loan customers successfully availing any Personal Loan during the Promotion Period and fulfilling the eligibility criteria as detailed in clause 4 below, will be eligible to secure entries to participate in the lucky draw as part of the Promotion pursuant to these Promotion Terms and Conditions. It is mandatory that eligible Personal Loans have been successfully disbursed and the Personal Loan has been booked during the Promotion Period defined.
- 3.2. Customers in Personal Banking, Priority Banking, Business Banking and Private Banking segments successfully availing any products listed in clause 4.1 below (together the “**Personal Loan Products**”) will be eligible to participate in the Promotion (each an “**Eligible Customer**”) pursuant to these Promotion Terms and Conditions. Emirates NBD staff (permanent and contract), third party consultants contracted by ENBD, Tanfeeth staff and Liv. customers are not eligible for this Promotion.

4. Prizes

4.1. Lucky Draw Prizes

Eligible Customers successfully availing any Personal Loan Products during the campaign period will be eligible to secure lucky draw entries as per the table below in 4.2 to participate in the lucky 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.

Category	Prizes	Selection Criteria
Emirati Personal Loan Customer	1 winner: Win 6 EMIs Back - Cashback of up to AED 20,000 5 winners: Win 3 EMIs Back - Cashback of up to AED 10,000 10 winners: Win 2 EMIs Back - Cashback of up to AED 5,000	Winner will be selected from the pool of eligible individual Emirati Loan Customers
Resident Personal Loan Customer	1 winner: Win 6 EMIs Back - Cashback of up to AED 20,000 5 winners: Win 3 EMIs Back - Cashback of up to AED 7,000 10 winners: Win 2 EMIs Back - Cashback of up to AED 3,000	Winner will be selected from the pool of eligible individual Resident Loan Customers
Abu Dhabi based Emirati and Resident Personal Loan Customer	1 winner: Win 6 EMIs Back - Cashback of up to AED 20,000 3 winners: Win 3 EMIs Back - Cashback of up to AED 10,000 9 winners: Win 2 EMIs Back - Cashback of up to AED 5,000	Winner will be selected from the pool of eligible individual Resident and Emirati Loan Customers who are based in Abu Dhabi

4.2. Personal Loan customer(s) successfully availing eligible Personal Loan Products will automatically enter the draw and will secure entry(ies) into the lucky draw as detailed in the table below subject to achieving/satisfying the following criteria and pursuant to the Promotion Terms and Conditions.

Loan Amount Criteria	Count of Entries
Minimum net loan amount of AED 100,000	1 entry per loan
Every additional AED 50,000 over initial AED 100,000	2 additional entries

5. Mechanics and Fulfillment

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

- 5.2. For Lucky Draw, all Eligible Customer(s) with qualifying entries will be tabulated and winners will be selected by random draw within 60 calendar days from the end of the Promotion Period (the “**Draw**”).
- 5.3. Independent personnel (from the Dubai Economic Department or such other relevant authority) shall attend and oversee the Grand Draw to ensure fair play and transparency. The dates on which the Grand Draw shall occur shall be determined by the Bank in consultation with such independent personnel.
- 5.4. Each winner will be informed on a date as determined by the Bank in its absolute sole discretion, details of prizes and fulfilment mechanics will be shared with the winner via email on the registered mail id, within 60 calendar days from the date of the Draw/campaign period whichever is later.
- 5.5. The prizes as cash rewards will be credited to the winner’s active Emirates NBD AED account (Current or Savings) where available. If the winner does not have an active Emirates NBD AED account, but has an active credit card with Emirates NBD, then the cash rewards will be credited to the winner’s active credit card. For winner(s) who do not have any of the above-mentioned active accounts, the cash rewards will be loaded to any appropriate Emirates NBD Prepaid card in the Bank’s sole discretion.
- 5.6. 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 Customer will no longer be eligible for the prize and the winner will have no right to claim for any prize under this Promotion.
- 5.7. Once the winner receives the prize in accordance with the above, the winner will not be eligible for any other offers under this Promotion.
- 5.8. Prizes are non-transferable and may not be exchanged for cash (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 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 Personal Loan Product(s) which are both applied and successfully disbursed during the Promotion Period.
- 6.3. All loan applications are subject to approval in the sole and absolute discretion of the Bank.
- 6.4. All loans availed must be valid, active, not in default and in full compliance with their terms and conditions during the Promotion Period (refer clause 2 of the Promotion Terms and Conditions) and the period as mentioned under clause 5.2 & 5.4 of the Promotion Terms and Conditions.
- 6.5. Eligible Customer(s) falling under more than one category under 4.1, will be eligible for ONLY ONE 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 eligible Personal Loan Products and accordingly do not qualify for this Promotion: (i) Loans cancelled post disbursement, (ii) Restructured and/or

Rescheduled Loans, (iii) Loans under PEARS (Proportional EMI Adjustment for Reduction in Salary), and (iv) Loans cancelled as on the date of reward eligibility.

- 6.8. The 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.
- 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 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. The Bank reserves the right to change the make, brand, model, colour or specifications of the prizes at its sole discretion with notice to customers.
- 6.14. 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.
- 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).