

Terms and conditions for Branch of Emirates NBD Bank – Kingdom of Saudi Arabia ("Emirates NBD") Switcher Campaign

1. Applicability

This campaign is applicable for All Branch of Emirates NBD Bank – Kingdom of Saudi Arabia
"Emirates NBD KSA" customers

2. Participation

Customers should fulfill the cashback eligibility criteria stipulated in these Terms & Conditions to qualify for cashback payout

3. Campaign Period

The campaign starts on 1st October 2026 and ends on 30th November 2026.

4. Fulfilment Period

The fulfillment period for this campaign extends up to 31st December 2026, allowing customers to enter the campaign at any time during the active Campaign Period.

5. Eligibility criteria for Switcher

- a) The campaign is open only to Branch of Emirates NBD KSA **New-to-Card** customer is defined as a customer who has not held any credit card relationship with the Bank, whether active or inactive or cancelled or delinquent, during the three (3) months immediately preceding the offer period application date. Such customers who apply for and are approved of an eligible credit card during the Offer Period shall qualify for the Offer if the card is activated and used, subject to these Terms and Conditions. This criterion will be referred to in these T&Cs as **(NTC)**
- b) Customers should fulfill a Credit card minimum spend of SAR 10,000 during 3-month period as defined below:
 - **NTC:** The eligible card should be issued during the Campaign period (1st October 2026 and ends on 30th November 2026)
- c) The following customers are excluded from participating in Switcher:
 - I. Customers' accounts that have been dormant, unclaimed, abandoned, or blocked for any reason.
 - II. Customers whose account(s) are delinquent.
 - III. Customers whose account(s) are involved in fraud or suspicious transactions.
 - IV. Customers who have been declared bankrupt or have any petition(s) for bankruptcy filed against them or execution order or judicial seizure or garnishments or have any outstanding judgment or any legal proceeding against them.
 - V. Customers whose salary was credited in their Account in the month before offer start date.
 - VI. Emirates NBD KSA employees
- d) Pursuant to this T&C, Emirates NBD KSA reserves the right to include or exclude any account for the cashback.

6. Cashback Eligibility

To be eligible for cashback, customer must fulfil the primary eligibility criteria of the banking activities listed below:

- **Qualified Customers:** NTC
- **Minimum Spend:** Meet the minimum credit card spend threshold within the 3 months of card issuance
- **Salary Transfer:** Minimum **2 Salaries** should be credited to Emirates NBD account during the 3-month period

Salary Transfer required to be eligible for cashback:

Salary Band (SAR)	Credit Card Minimum Qualifying Spend	Cashback
8k or greater and less than 15k	SAR 10,000	SAR 500
15k or greater and less than 40k		SAR 1,250
40k or greater		SAR 3,000

7. Additional Cashback (Booster)

Customers who meet the initial criteria can earn additional cashback by fulfilling either or all of the following:

8. Balance Booster (3-Month Current Account Average Balance)

Salary Band	Minimum 3-Month CA Avg Bal	Cashback
8k or greater and less than 15k	SAR 75,000	SAR 500
15k or greater and less than 40k	SAR 150,000	SAR 2,750
40k or greater	SAR 250,000	SAR 5,000

9. Financing Booster (Any new Home Finance)

Salary Band	Minimum Financing Amount	Cashback
>=8k and <15k	SAR 200,000	SAR 500
>=15k and <40k	SAR 500,000	SAR 1,000
>=40k	SAR 750,000	SAR 2,000

10. Total Cashback

This table shows the specific requirements and maximum potential cashback for each tier.

Salary Band	Core Cashback (Credit Card Spend+ Salary *)	Balance Booster (3-Month Avg Bal)	New Home Finance Booster	Total Potential Cashback
>=8k and <15k	SAR 500 (Spend: SAR 10k)	SAR 500 (Balance: SAR 75k)	SAR 500 (Financing: SAR 350k)	SAR 1,500
>=15k and <40k	SAR 1,250 (Spend: SAR 10k)	SAR 2,750 (Balance: SAR 150k)	SAR 1,000 (Financing: SAR 750k)	SAR 5,000
>=40k	SAR 3,000 (Spend: SAR 10k)	SAR 5,000 (Balance: SAR 250k)	SAR 2,000 (Financing: SAR 1M)	SAR 10,000

* **Note:** NTC must meet spend and salary criteria within 3 months of credit card issuance. 3 month period includes month of credit card issuance

11. General Conditions

- Customers must be **New-to-Card (NTC)** as definition stipulated in clause 5.a. of these Terms & Conditions
- The minimum required spend must be met as per criteria defined in clause 5.b. of these Terms & Conditions
- The credit card must be in good standing and not blocked or closed to be eligible for the promotion.
- Only retail transactions at any point of sale in the Kingdom of Saudi Arabia, or internationally, and e-commerce transactions done in the Kingdom of Saudi Arabia or internationally will be included in the total spend calculation.
- Purchase transactions must be executed using the card before the campaign ends to be eligible.
- Reversals/Refunds will be excluded from the total spend calculation.
- Cards that are blocked due to late payment status or closed voluntarily or involuntarily shall be excluded from the campaign eligibility.
- Exclusions:
 - SADAD bill payments transactions.
 - Cash advance and cash withdrawal transactions
 - Quasi-cash or cash-like transactions, including wallet top-ups, e-wallet recharges, and transfers or top-ups to digital wallets, electronic wallets, or digital banks, and any similar platforms.
 - Any fee or charges payable to the bank will be excluded.
- If there is any conflict between these Promotion Terms and Conditions and the Emirates NBD General Terms and Conditions, these Promotion Terms and Conditions shall prevail.
- If the Bank has sufficient grounds to believe that an Eligible Cardholder has violated any laws or regulations, the Bank shall be entitled to rescind and cancel any reward otherwise earned by the Eligible Cardholder in accordance with these Promotion Terms and Conditions.
- If the Bank has sufficient grounds to believe that an Eligible Cardholder has violated any applicable laws or regulations, has committed any fraud in relation to any account with the

Bank, including the Credit Card, has defaulted in any payment to the Bank under the Eligible Card or has violated any terms of the Emirates NBD KSA General Terms and Conditions.

- l) At least 2 Salaries must be credited to an Emirates NBD KSA Current Account as per NTC qualification period defined below:
- m) Cashback will be credited to the customer's Credit Card before 28th February 2027 provided the minimum spend and salary requirements are met.
- n) Eligible winners will receive an SMS notification before 28th February 2027.
- o) The Credit Card must be active on the date the cashback is deposited.
- p) Cashback will be credited to the Customer's eligible Credit Card. In the event that customer's eligible Credit Card is not active on the date of cashback payout, the cashback amount will be forfeited and will not be paid out to customer in any other time.
- q) The prize will not be changed in the form of cash or any kind, it will only be awarded as cashback in the active eligible Credit Card.
- r) Cards that are blocked or delinquent at the time of the draw will be excluded from the promotion.
- s) The Bank may exclude a customer from participation where fraud, abuse of the promotion, regulatory violations, inaccurate information, misuse of products, suspicious transactions, or breach of these Terms and Conditions is identified.
- t) Customers may submit complaints through Emirates NBD KSA official complaint channels. If the customer is not satisfied with the resolution, the complaint may be escalated through the Saudi Central Bank (SAMA) consumer protection channels in accordance with applicable regulations.
- u) The Bank reserves the right to amend, suspend or terminate the campaign due to regulatory requirements, operational considerations or circumstances beyond its control. Any material changes will be communicated through appropriate customer communication channels.
- v) This offer is subject to the Bank's Fair Usage Policy and the general Emirates NBD KSA Credit Card Terms & Conditions.
- w) These terms and conditions are subject to the laws, regulations and courts of the Kingdom of Saudi Arabia.
- x) This campaign is governed by SAMA rules and regulations.
- y) In the event of discrepancies between the Arabic and English versions, the Arabic text shall prevail