

Manchester United ("Man Utd") Savings Account Special Terms and Conditions:

1. The customer understands that no cheque book will be issued for this Account.
2. The interest rate applicable to Man Utd Savings Account shall be available at the Bank website and shall be subject to change without notice to the Customer. The interest payable on the Man Utd Savings Account will be computed and credited in the Customer's Account in line with the product features as applicable and as determined by the Bank from time to time. Subject to the Bank's sole discretion the interest rate, tiers, balance requirements, crediting cycles, and any other features of the Man Utd Savings Account are subject to change at any time without any notice.
3. Only goals scored in the Premier League, FA Cup, Capital One Cup & UEFA Champions League will be considered for monthly interest computation and payout. The number of goals scored in a month will be taken from the official Manchester United team website www.manutd.com.
4. Eligibility conditions for the draws are as below:
 - a. The Man Utd Savings Account will have one draw conducted at the end of every calendar quarter. The initial draws will tentatively be held in July 2014, Oct 2014, Jan 2015 and April 2015.
 - b. Individual customers in Personal Banking and Priority Banking segments will be eligible to participate in the draws.
 - c. Customers will require a minimum quarterly average balance of AED 25,000 in the Man Utd Savings Account and a minimum Debit Card spend of AED 500 over the quarter to qualify for the draw. For each draw, quarter will mean the previous 3 months.
 - d. Only new to bank funds maintained in the Man Utd Savings Account will be eligible for the draws. Every AED 25,000 of quarterly average balance will obtain one entry.
 - e. All Participant(s) with qualifying entry(ies) will be tabulated and from this pool, a random selection will be conducted to shortlist the monthly winners. The first prize will be selected first followed by the second, third and consolation prizes.
5. Following are details of the quarterly prizes:
 - a. First Prize: Match tickets and travel package for two to see a Manchester United match at Old Trafford (including match tickets, economy class air tickets to Manchester and 2 nights stay only in 3 star or 4 star hotels on twin sharing basis).
 - b. Second Prize: 3 autographed T-shirts
 - c. Third prize: 6 autographed Man Utd club pennant
 - d. Consolation prize: 15 autographed Man Utd action prints
6. Visa arrangements should be handled by the customer and the bank will not be responsible for it.
7. Customers must be active account holders at the time of the draw to qualify for prizes.
8. In case of Joint account, the primary account holder will be the winner.
9. Prizes cannot be exchanged for cash.
10. Prizes are non-transferable and should be collected in person by winner within a month of the draw, else the prize will be forfeited.
11. Only 1 (one) prize will be granted per customer per quarter.
12. Prizes can be forfeited if the Bank has sufficient grounds to believe that the winner has violated any laws or regulations applicable in UAE.
13. Winners may be required to attend a prize presentation ceremony and other publicity programs as and when required at their own cost and expense.
14. The Prize(s) featured in all printed materials and/or website is shown for illustrative purposes only.
15. The shortlisted Participant(s) will be verified and in case of failure to meet all the criteria set out for this Contest, the next shortlisted Participant(s) will be selected.
16. The following individuals/entities shall not be eligible to participate in this Contest:
 - 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
17. These terms and conditions are subject to change, addition or amendment, at any time, as per the discretion of the bank.
18. The Bank reserves the right to amend or cancel the campaign or the prizes at any time.
19. The prizes are offered by the Bank in association with external third parties and the Bank cannot be held responsible for non-delivery/modification of the prizes mentioned above.
20. The terms and condition are governed by the laws of UAE and Subject to the non-exclusive jurisdiction of Dubai Courts.
21. These special Terms and Conditions to be read in conjunction with the General Terms & Conditions available on the Bank website.