

Retail Loans EID Al Etihad Campaign Terms & Conditions

These terms and conditions (“**Campaign Terms and Conditions**”) govern the Emirates NBD Bank (P.J.S.C) (“**Bank**” / “**Emirates NBD**”) Retail Loans EID Al Etihad Campaign (“**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.

Campaign Period: November 25th to December 25th, 2024 (both dates inclusive) (“**Campaign Period**”).

Eligible Customer:

UAE National customers successfully availing Personal Loans, Auto Loans, and/or Home Loans during the Campaign Period, said loans getting successfully disbursed on or before 25th January 2025 and fulfilling the eligibility criteria plus banking with Emirates NBD.

Lucky Draw Prizes: Win a giveaway of twenty-five (25) iPhones.

Eligible Customer:

UAE National customers successfully availing any loan products during the Campaign Period and said loans getting successfully disbursed on or before 25th January 2025.

Prizes

Personal Loan – 10 winners (1 iPhone each customer)

Auto Loan – 12 winners (1 iPhone each customer)

Home Loan – 3 winners (1 iPhone each customer)

Eligible Customer:

Winners will be selected from the pool of eligible UAE Nationals of all loan products.*

*Winners under any other promotion for Loans, during the same period, for the same product, will not be eligible to enter this draw.

Lucky Draw Entry Eligibility Criteria:

Personal Loan

Loan Amount Criteria	Entries
Minimum net loan amount of AED 100,000	2 Entries
Every additional AED 50,000 over initial AED 100,000	2 Entries

Auto Loan

Loan Amount Criteria	Entries
Loan amount of AED 50,000	1 Entry
Every additional AED 50,000 over initial AED 50,000	2 Entries

Home Loan

Loan Amount Criteria	Entries
Loan amount of AED 500K	2 Entries
Every additional AED 250K over initial AED 500K	3 Entries

Campaign Mechanics

- Lucky Draw Prizes are raffle/lucky draw-based prizes subject to meeting product specific eligibility criteria.
- Applicable to eligible UAE National customer(s) availing eligible loan product(s) which are both: (i) applied for during the Campaign Period and (ii) successfully disbursed on or before 25th January 2025.
- For Lucky Draw, all Eligible UAE National customer(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners.
- Winners will be selected by a random draw within 60 calendar days from the end of the Campaign Period (the **“Draw”**). 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.
- Each winner will be informed on a date as determined by the Bank in its sole discretion, and prizes will be shared with the winning Customer via email on the registered email, within 60 calendar days from the date of the Draw/Campaign Period whichever is later.
- If the winner is non-contactable (not contactable on the registered mobile number 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 Customer will have no right to claim for any prize under this Promotion.
- UAE National customers successfully availing any Personal Loan (including Liv loans, Auto Loan and Home Loan (each an “Eligible Product”) during the Campaign Period and fulfilling the Eligibility Criteria.
- The following are expressly excluded from Eligible 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), (iv) Loans cancelled as on the date of reward eligibility and (v) loans under ‘balloon’ scheme.
- All Loans availed must be valid, active, not in default and in full compliance with their terms and conditions during the Campaign Period and 60 calendar days from the end of the Campaign Period.
- Once the customer receives the prize in accordance with the above, the Customer will not be eligible for any other offers under this Promotion.
- Prizes are non-transferable and may not be exchanged for cash (other than as described above) or any other benefits.

Miscellaneous:

- Customers in Personal Banking, Priority Banking and Private Banking segments successfully availing a Loan will be eligible to participate in the Promotion (each an “Eligible Customer”) pursuant to these Campaign Terms and Conditions. However, please note that Emirates NBD staff (permanent and contract), third party consultants contracted by ENBD, Tanfeeth and Liv staff are not eligible for this Promotion.
- Prizes may be forfeited, or customers holding eligible accounts may be disqualified from participation in the campaign, if the Bank has sufficient grounds to believe that any such customer winner has violated any laws or regulations applicable in the UAE.
- 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 amend, withdraw or change the specifications of the prizes, at its sole discretion with notice to customers, subject to applicable laws/regulations.
- These Campaign Terms are subject to change, modification, addition, or amendment, at the sole discretion of the Bank with notice to customers, in accordance with applicable laws/regulations.

- 5) The Bank may alter the Campaign Period at its sole discretion in accordance with applicable laws/ regulations.
- 6) This campaign is valid in conjunction with any other promotion, campaign or offer of Emirates NBD.
- 7) All decisions of the Bank relating to the campaign, are at its sole and absolute discretion. All decisions of the Bank shall be final and conclusive.
- 8) The Bank shall not be liable for any personal injury; expense, 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 entry or prize claim 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 campaign; or (e) use of a prize;
- 9) 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.
- 10) These Campaign Terms 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).