

FAQs for Millionaire Program 1st September 2024 - 31st August 2025

1. Which customer segments are covered in the program?

All existing and new individual customers from PSB, PRB, PB segments and non-individuals under Business Banking Platinum, Prestige packages are eligible to participate in the program.

2. Are balances in all deposit products eligible for the program?

For Individuals, only balances held under ***Eligible Accounts** are included in the program.

***Eligible Accounts:** Resident Millionaire Savings Account and Emirati Millionaire Account

For Entities/ Non-individuals, only **Current account** held balances under **Business Banking Platinum** and **Business Banking Prestige** packages are included in the program.

3. What are the key benefits and features of Millionaire Accounts?

Millionaire Account	Salient Features
Resident Millionaire Savings Account	<p>A savings account designed to make multi-millionaires</p> <ul style="list-style-type: none">- Offered to Resident expat individuals- Grand Prizes of up to AED 4 Million- Monthly Prizes of up to AED 1 Million- Account in AED currency- Free debit card- 24-hour easy access through ATMs, mobile and online banking- Interest rate of 0.15% p.a. for all balances
Emirati Millionaire Account	<p>An exclusive savings account designed to make Emiratis multi-millionaires.</p> <ul style="list-style-type: none">- Exclusive to UAE Nationals- Grand Prizes of up to AED 5 Million- Monthly Prizes of up to AED 1 Million- Account in AED currency- Free debit card- 24-hour easy access through ATMs, mobile and online banking

Above accounts are only offered to resident individuals under Personal Banking, Priority Banking and Private Banking

4. What are the three draw pools?

Pool 1 - Resident Individual customers

Pool 2 - Individual UAE Nationals (Emirati) customers

Pool 3 - Entity / Non-Individual customers

5. How much is the total grand prize amount?

There are eight grand prizes totaling to AED 22,000,000 cash amount.

6. What are the maximum number of entries into the draw?

There is no cap on maximum number of entries, for both Monthly, Mega Monthly and Grand draw.

7. What is the Mega Monthly Prize?

There are total 56 winners with cash prizes from AED100,000 up to AED1,000,000 each

8. What is the minimum average balance threshold for winning the Mega Monthly prize?

To qualify for the draw for all three pools an increase of balances across all Eligible Accounts in any month is the base requirement.

Pools	*Minimum Average Savings Balance Threshold (MAB)	Monthly Average Payroll Balance Threshold
Individuals- Resident Expat / Emirati	AED 10,000 MAB	AED 8,000
Entity/ Non-Individual	AED100,000 MAB	

9. In case of joint accounts, who will be eligible to win the prize?

Only the primary account holder will be awarded the prize

10. Balance increase in FDs will be eligible for the draw?

No, this will not qualify for balance increase criteria nor qualify as an entry to the draw.

11. Which customer segments are covered in the program?

All existing and new customers from Personal Banking, Priority Banking, Business Banking and Private Banking segments are eligible to participate in the program. Minimum eligibility thresholds apply (details on FAQs # 8 and 15).

12. How can customers join the Millionaire program?

Individual customers who open a **Resident Millionaire Savings Account** and **Emirati Millionaire Account** will be automatically registered for this program.

For non-individual customers under **Business Banking Platinum** and **Business Banking Prestige** to be eligible for the entries, draw and award, have to register and **opt-in** for this program via Emirates NBD website dedicated registration page.

13. For non-individual customers, if a current account held is in different currency than AED, will they be eligible for prize?

Account(s) that are in a foreign currency, its balance will be converted to AED equivalent to assess the eligibility.

14. What are the overall monthly, mega monthly and grand prizes?

A. Grand Prizes:

- a) **Resident Individuals- 2 winners of AED 4,000,000 each**
- b) **Emiratis- 2 winners of AED 5,000,000 each**
- c) **Non-Individuals- 4 winners of AED1,000,000**

B. Mega Monthly Prizes

- a) **Resident Individuals and Emiratis- 20 winners of AED 1,000,000 each**
- b) **Non-Individuals- 36 winners of AED100,000 each**

C. Monthly Prizes

- a) **Resident Individuals and Emiratis- 504 winners of up to AED 10,000**

b) **Non-Individuals- 204 winners** of up to AED 50,000

15. What is the eligibility criteria to be part of the Millionaire program draws?

There are 3 draw pools for monthly, mega monthly and grand draw(s):

i) Pool 1 - Resident Individual and Pool 2 - Emirati / UAE National Individual customers:

- a) This pool will have entries of existing, NTB (new to bank) and NTL (new to liabilities) “Resident Individual” and “UAE National Individual” customers who have increased balances and/or opened a payroll transfer or non-payroll account.
- b) Every increase of AED 10K deposit or AED 8K average monthly payroll balances on *Eligible Accounts (during the program period) over previous months’ average balance will qualify to get one entry into the draw.
- c) The increase will have to be NTB funds. NTB funds denote new funds brought into Emirates NBD group.
- i) Every NTB or NTL account opened will earn additional entries, subject to average balance during program period (average balance growth vs previous month)
- ii) New accounts opened through Digital Account Opening on the mobile app will get one additional entry.

ii) Pool 3 - Non-individual customers:

- a) This pool will have entries of existing, NTB (new to bank) and NTL (new to liabilities) “non-individual” customers who have increased balances and/or opened a business account.
- b) Every increase of AED 100K in Current Accounts average balance (during the program period) over previous months’ average balance will qualify to get one entry into the draw.
- c) Every NTB or NTL account opened will earn additional entries, subject to average balance during program period (average balance growth vs previous month)
- d) New accounts opened through Digital Account Opening will get one additional entry.

Example 1:

An existing BUB Platinum non-individual customer has AED 100K average liabilities relationship balance in July 2024. Over the program period 01 Aug 2024 - 31 August 2025, the average relationship balance grows to AED 400K (all increase in CASA). Customer will be eligible for 3 draw entries (growth of AED 300K / AED 100K for each entry).

Example 2:

An existing PSB Beyond customer has AED 25K average liabilities relationship balance in August 2024. Over the program period of 01 Sep 2024 - 29 Feb 2025, the average relationship balance grows to AED 90K. Customer will be eligible for 6 draw entries (growth of AED 65K / AED 10K for each entry).

16. Does an existing customer get entries if he moves funds from one account to another?

No, funds will have to be new to Emirates NBD group. Growth in balances is required at CIF level for eligibility.

17. When will the draws be done?

Draws Details (Individuals - Emirati / Resident)

Winning Month	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25
Reward Announcement	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25
Monthly Reward	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mega Monthly Reward	✓	✓	✓	✓	✓	X	✓	✓	✓	✓	✓	X
Grand Draw	X	X	X	X	X	✓	X	X	X	X	X	✓

Draws Details (Non-Individuals)

Winning Month	Sep'24	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25
Reward Announcement	Oct'24	Nov'24	Dec'24	Jan'25	Feb'25	Mar'25	Apr'25	May'25	Jun'25	Jul'25	Aug'25	Sep'25
Monthly Reward	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Mega Monthly Reward	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Grand Draw	X	X	✓	X	X	✓	X	X	✓	X	X	✓