

## Terms & Conditions for Business Banking Mega Foreign Exchange and Trade Finance Campaign 2024-25

1. Campaign Period: 1<sup>st</sup> December 2024 to 31<sup>st</sup> March 2025
2. The Business Banking campaign is targeted towards existing Business Banking customers at Emirates NBD and new to bank customers who have an active banking relationship with Emirates NBD during the campaign period.
3. The campaign eligibility is for any Business Banking customer performing Foreign Exchange transactions via international remittances/internal transactions or in any form which generates Foreign Exchange opportunity across all banking channels and additionally to any transaction pertaining to Trade Finance products and services across all banking channels during the campaign period.
4. At least 1 Trade Finance/Trade Service transaction and/or 1 Foreign Exchange transaction needs to be completed during any month of the campaign period to qualify for the Daily Raffle Draw (conducted at the end of each month).
5. Every 3 transactions be it Trade Finance/Trade Service and or Foreign Exchange transactions (combined) will grant 1 entry into the Monthly Grand Prize Raffle Draw (end of each month).
6. Trade Finance/Trade Service transactions will be considered as “qualified” if the minimum Trade Finance transaction volume is at least AED 1,000 per transaction or equivalent.
7. Foreign Exchange transactions will be considered as “qualified” if the minimum Foreign Exchange transaction volume is at least AED 1,000 per transaction or equivalent.
8. Only the above-mentioned transactions performed during the campaign period will be considered for the daily/monthly raffle draws eligibility.

Each monthly calendar is considered as a new draw cycle for customers. Every new monthly transaction will entitle the customers for the daily and monthly grand prize raffle draws as per the given eligibility criteria and new entries will be granted accordingly every calendar month during the campaign period.

9. Each customer is eligible for daily raffle draw each month if above criteria are met.

### Multiple Entries:

- Daily Raffle Draws: Each eligible transaction provides one entry into the daily raffle draw. More transactions mean more entries and therefore more chances to win.
  - Monthly Grand Prize Raffle Draws: Completing more than three eligible transactions makes you eligible for the monthly raffle draw with one entry for every three eligible transactions.
- For example, if you make six eligible transactions, you will receive two entries into the monthly grand prize raffle draw.
- There is no limit to the number of entries that customers can earn.

### Double Entry Opportunities:

- New To Bank Customers: If a customer opened a new business account during the campaign period, as a new customer to Emirates NBD, each eligible transaction will provide the new to bank customer double entries on each transaction for both the daily and monthly grand prize raffle draws.
- New To Product: Any existing customer with Emirates NBD Business Banking who has not performed any Trade Finance/Trade Service and or Forex Exchange transaction in the past 6 months will be granted double entries per eligible transaction if performed during campaign period.
- Transactions processed via businessONLINE/businessONLINE X Mobile App: Existing customers who previously conducted their Trade Finance/Trade Service or Foreign Exchange transactions through

Emirates NBD branches but switched to businessONLINE/businessONLINE X Mobile App during the campaign period will also earn double entries for each eligible transaction on the daily and monthly grand prize raffle draws.

10. A daily prize of 10 gm gold would be applicable for each winner of the daily raffle draw result.
11. Total monthly winners are 30 customers i.e. 120 customers for the entire campaign period.
12. Total monthly grand prizes are going to be distributed as follow for 4 grand prize winners (one winner each month):  
1 kg of gold = per winner = One winner each month.  
Total of 4 grand prize winners during the campaign period.
13. Customer must be in Business Banking segment holding an active business current/call account, updated KYC, and Trade License at the time the reward is being handed over to the customer.
14. Customer account(s) that is/are closed or terminated or delinquent or blacklisted or suspended or have an expired Trade License prior to and/or during the reward period shall not be eligible under this campaign.
15. No additional fees or charges shall be applicable in this campaign. The Bank's existing charges set out in the Schedule of Charges will continue to apply on all transactions. Please visit the bank website for further details.
16. The Bank reserves all rights, at its absolute discretion, to withdraw, amend, supplement, or change the terms of the campaign and/or the Terms and Conditions with prior notice in writing to you, in accordance with applicable law.
17. The Bank reserves the right in its sole discretion to disqualify any individual who it has reason to believe has breached any of the Terms and Conditions or engaged in any unlawful or otherwise improper misconduct.
18. The Bank reserves the right to close any account based on the Bank's General Terms and Conditions of Accounts and Banking Services applicable to the customer's accounts and regulatory requirements. In such cases the customer will forfeit any right to participate in the campaign.
19. These Terms and Conditions shall be subject to and are in addition to the General Terms and Conditions of Accounts and Banking Services for the Bank.
20. This offer is not valid in conjunction with any other Emirates NBD offer/promotion.
21. The rewards will be handed over to the winners in the form of Gold certificates for daily and monthly grand rewards which can be converted to physical gold.
22. 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 reward and shall not be responsible to the qualifying customer/account holder for any losses, liabilities, damages, costs and expenses (including legal fees, costs and expenses) suffered or incurred by any of qualifying customer/account holder under or pursuant to any benefit/reward or in respect of any service or product provided/proposed to be provided, under these Terms and Conditions.
23. Eligible transactions must be successfully processed and completed within the campaign period.
24. Campaign Participation: By participating in the Campaign, customers agree to these terms and conditions.
25. Winners are required to provide valid identification and account details to claim their prize.
26. Exclusions: Transactions on Forex Exchange and/or Trade Finance Services below AED 1,000 do not qualify for entry into the draws. Employees of Emirates NBD and their immediate family members are not eligible to participate.

27. Disputes and Liability: Emirates NBD reserves the right to disqualify any customer who is found to have violated the terms of the campaign. Emirates NBD's decisions regarding the Campaign, including prize winners, are final and binding.
28. Amendments: Emirates NBD reserves the right to modify or terminate the Campaign at any time without prior notice.
29. Communication: Winners may be contacted via phone, email, or SMS. By participating, customers agree to be contacted for this purpose.
30. Governing Law: The Campaign is governed by the laws of the United Arab Emirates, and any disputes arising from the Campaign will be subject to the exclusive jurisdiction of UAE courts.