

Emirates NBD Bank PJSC Loan Promotion Terms and Conditions (“Promotion Terms and Conditions”)

English

General T&Cs – Summer Splash Campaign

- In accordance with these Promotion Terms and Conditions stated below, Emirates NBD Bank PJSC (the “Bank” or “Emirates NBD”) will be rewarding eligible customers by entering them into a lucky draw to win prizes as part of the loan promotion (“Promotion”).
- The Promotion Period is from 22nd June 2022 to 31st August 2022 (inclusive of both dates).
 - By participating in the Promotion, the customer confirms to have read and accepted these Promotion Terms and Conditions and other terms and conditions specified below.
 - Eligibility conditions for securing entries into the lucky draw are set out in the Promotion Terms and Conditions below.
 - Customers successfully availing of any new Personal Loan, Merchant Loan, Small Business Loan, Auto Loan, Home Loan or Overdraft (each an “Eligible Product”) during the Promotion Period will be eligible to participate in the Promotion subject to the Promotion Terms and Conditions.
 - Customers in Personal Banking, Priority Banking, Business Banking and Private Banking segments successfully availing of any Eligible Products will be eligible to participate in the Promotion (each an “Eligible Customer”).
 - Winners will be selected by random draw at the end of the Promotion Period (the “Draw”).
 - Independent Personnel (meaning independent personnel appointed from the Department of Economic Development or such other relevant authority as considered by the Bank in its sole discretion to be appropriate) shall attend and oversee the Draw to ensure transparency.
 - The date of the Draw shall be determined by the Bank in consultation with such Independent Personnel.
 - All Eligible Customer(s) with qualifying entries will be tabulated and a random selection in the Draw will be conducted to select winners.
 - Each winner in the Draw will be so informed on a date and via approved method of communication as determined by the Bank, and respective prizes must be collected in-person (or otherwise as stipulated by the Bank) by the winner within the time frame stipulated by the Bank.
 - If the winner is non-contactable or does not collect the respective 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.
 - Prizes are non-transferable, non-convertible and may not be exchanged for cash or any other benefits.
 - Any prize won by a non-individual customer will be awarded to the applicable business entity.
 - The following individuals/entities will not be eligible to participate in the Promotion:
 - Permanent and/or contract employees of the Bank or the Emirates NBD Group and their immediate family members, and
 - Representatives and/or agents (including advertising and promotion agents) of the Bank or the Emirates NBD Group and their immediate family members.
 - Winners may be required to attend a prize presentation ceremony and other publicity programmes as and when required by the Bank at their own cost and expense. Each winner (including each individual representative of such winner who is not an individual) unconditionally consents and agrees to the publication in any media (print, digital or otherwise) of his/her name and/or photograph containing his/her image as a winner of a prize in the Promotion.
 - Restructured and/or Rescheduled Loans do not constitute Eligible Products in this Promotion.
 - Emirates NBD will not be held responsible for prize delivery failure due to incorrect information given by the customer.
 - Emirates NBD will not be held responsible for any deficiencies, shortcomings or faults in the prizes and disclaims all warranties, expressed or implied, with respect to the prizes awarded, including any warranties of merchantability or fitness for a particular purpose.
 - Emirates NBD reserves the right to extend the last date of the Promotion Period for submission of entries without prior notice.
 - Participation in the Promotion constitutes the customer's permission for Emirates NBD to use their names, personal information and/or any statements made by the customers regarding the Promotion and Emirates NBD for advertising and promotional purposes without previous notice or compensation, except where prohibited by law.
 - Prizes may be forfeited, or customers successfully availing any of the Eligible Products may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such customer 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 change the make, brand, model, colour or specifications of the prizes at its sole discretion without notice to customers.
- The Bank reserves the right to change or cancel any or all these Promotion Terms and Conditions by duly notifying the customers of the changes.
- All decisions of the Bank relating to the Promotion, each of which is at the sole and absolute discretion of the Bank, shall be final and conclusive without right of appeal.
- The Bank shall not be liable for any personal injury; 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 Promotion; or (e) use of a prize.
- 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.
- These Promotion Terms and Conditions 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).
- Maximum number of entries to be capped at 100 per customer (per CIF).
- Winners will be announced and contacted no later than 31st October 2022.

The Promotion is subject to the Emirates NBD product specific terms and conditions and the Emirates NBD General Terms and Conditions for Accounts and Banking Services ("ENBD General Terms and Conditions") applicable to you as well as these Promotion Terms and Conditions.

If there is any conflict between the ENBD General Terms and Conditions and the ENBD product specific terms and conditions, the ENBD product specific terms and conditions shall prevail. If there is any conflict between the Promotion Terms and Conditions and the product specific terms and conditions or the ENBD General Terms and Conditions, the Promotion Terms and Conditions shall prevail. Any terms used herein and not defined will have the same meaning as given to them in the product specific terms and conditions.

Winners who will be selected by random Draw at the end of the Promotion Period, will be eligible for the following prizes:

Number of Winners	Prize Description	Winner Description
5	Amazon Voucher worth AED 5,000 each	5 Winners will be selected from the pool of Eligible Customers
5	Amazon Voucher worth AED 1,000 each	5 Winners will be selected from the pool of Eligible Customers
20	Amazon Voucher worth AED 500 each	20 Winners will be selected from the pool of Eligible Customers
95	Amazon Voucher worth AED 300 each	95 Winners will be selected from the pool of Eligible Customers

Personal Loan (Including Small Business Loan (SBL) & Merchant Loan (ML))

Promotion
Eligible Customer(s) successfully availing of a new Personal Loan (being a new personal loan product, an increase to an existing personal loan or a personal loan which is new to the Bank having been taken over from another bank) during the Promotion Period will receive entry(ies) into the Draw subject to achieving/satisfying the following criteria:

Particulars	Entries
Any loan amount	2 entries
Every additional 100K loan over AED 100K	3 entries

- a) Applicable to Loans which are both: i) applied for during the Promotion Period; and ii) successfully disbursed on or before 20th September 2022
- b) Loans cancelled post disbursement will not qualify for this Promotion
- c) The Promotion can be combined with other valid promotions

<p>Auto Loan</p>	<p>Promotion Eligible Customer(s) successfully availing of a new Auto Loan during the Promotion Period will receive entry(ies) into the Draw subject to achieving/satisfying the following criteria:</p> <table border="1" data-bbox="457 254 1162 310"> <thead> <tr> <th>Particulars</th> <th>Entries</th> </tr> </thead> <tbody> <tr> <td>Any loan amount</td> <td>2 entries per loan</td> </tr> </tbody> </table> <p>a) Applicable to Auto Loans which are both: i) applied for during the Promotion Period; and ii) successfully disbursed on or before 20th September 2022 b) Loans cancelled post disbursement will not qualify for this Promotion c) Only individual customers are eligible (including salaried and self-employed individuals) d) The following are excluded from this Promotion: <ul style="list-style-type: none"> • Fleet, Rent-a-Car, company deals • More than 2 auto loans sourced by the same customer • Staff auto loans • PEARS (Proportional EMI Adjustment for Reduction in Salary) customers • Balloon loans which are extended e) The Promotion can be combined with other valid promotions</p>	Particulars	Entries	Any loan amount	2 entries per loan		
Particulars	Entries						
Any loan amount	2 entries per loan						
<p>Home Loan</p>	<p>Promotion Eligible Customer(s) successfully availing of a new Home Loan during the Promotion Period will get entry(ies) into the Draw subject to achieving/satisfying the following criteria:</p> <table border="1" data-bbox="425 785 1130 873"> <thead> <tr> <th>Particulars</th> <th>Entries</th> </tr> </thead> <tbody> <tr> <td>Loan amount less than 1 Mn</td> <td>2 entries per loan</td> </tr> <tr> <td>Loan amount more than 1 Mn</td> <td>5 entries per loan</td> </tr> </tbody> </table> <p>a) Applicable to all Home Loans which are both: i) applied for during the campaign period; and ii) successfully disbursed on or before 20th September 2022 b) Loans cancelled post disbursement will not qualify for this Promotion c) The minimum home loan amount to be an Eligible Product is AED 250K d) The Promotion can be combined with other valid promotions</p>	Particulars	Entries	Loan amount less than 1 Mn	2 entries per loan	Loan amount more than 1 Mn	5 entries per loan
Particulars	Entries						
Loan amount less than 1 Mn	2 entries per loan						
Loan amount more than 1 Mn	5 entries per loan						
<p>Overdraft (OD)</p>	<p>Promotion Eligible Customer(s) successfully availing of a new Overdraft facility ("OD") will receive entry(ies) into the Draw subject to achieving/satisfying the following criteria:</p> <table border="1" data-bbox="409 1199 1068 1262"> <thead> <tr> <th>Particulars</th> <th>Entries</th> </tr> </thead> <tbody> <tr> <td>Any Limit</td> <td>1 entry per OD</td> </tr> </tbody> </table> <p>a) Applicable to all ODs which are both: i) applied for during the Promotion Period; and ii) successfully set up on or before 20th September 2022 b) ODs cancelled post disbursement will not qualify for this Promotion c) Applicable for all types of retail OD (secured against salary and/or against fixed deposits) d) The Promotion can be combined with other valid promotions</p>	Particulars	Entries	Any Limit	1 entry per OD		
Particulars	Entries						
Any Limit	1 entry per OD						
<p>Emirates NBD Bank P.J.S.C. is regulated by the Central Bank of the UAE</p>							