

Unforgettable Experiences Campaign

Terms and Conditions:

These Terms and Conditions (the “**Terms**”) apply to and regulate the Offer (as defined below) provided by the Bank in relation to the Current and Savings Accounts and are in addition to and not in derogation of the Terms and Conditions of the Bank’s Current and Savings Accounts. To the extent of any inconsistency between these Terms and Primary Terms and Conditions, these Terms shall prevail. All capitalized terms used herein but not defined shall have the same meaning as specified under Current and Savings Accounts.

DEFINITIONS

“Bank” means Emirates Islamic Bank PJSC.

“Customer/s” for the purpose of this Offer shall mean existing “Priority Banking” customer/s holding CASA Accounts before the Offer Period with the Bank, subject to such terms and conditions as shall be specified by the Bank from time to time.

“CASA Account” for the purpose of this Campaign shall mean all Current and Savings Account(s) (excluding e-Savings and Emarati Family Savings Account) opened by a Customer(s) with the Bank.

“Original Fund” means the total balance available and existing in all the Accounts of the Customer as on 31st July 2024.

“Net New Fund” represents each increase in average balance over the Original Fund by the Customer into the CASA accounts during the Offer Period for a minimum of AED 1,000,000 (or AED eqv) will represent a guaranteed gift. Incremental increase of AED 2 million, AED 3 million and onwards up to AED 10 million shall be considered for each subsequent gift.

“Gift” Travel/Shopping/ voucher equivalent to AED 5,000 issued by Bank authorized seller.

“Eligibility Fund” means the Original Fund plus the Net New Fund maintained in the Customer’s accounts including the CASA Accounts during the Holding Period.

“Offer” shall mean the Gift being provided to the Customer/s free of cost on

depositing eligible Net New Fund into the CASA during the Offer Period.

“Offer Period” shall mean the period commencing from 1 August 2024 ending on 31 October 2024.

The OFFER

- 1.** The Bank offers a Gift to the Customers for each Net New Funds on their CASA Accounts during the Offer Period.
- 2.** The Offer is valid only for the Customer who deposits Net New Fund into the CASA Accounts during the Offer Period.
- 3.** Customer to have at least 1 Savings Account (excluding for e-Savings and Emirati Family Savings account) to be eligible for the Campaign.
- 4.** When Customer opts into the Offer and the Customer has achieved the Eligibility Fund during the Campaign Period, he/she is eligible for the Gift.
- 5.** The Gift will be delivered to Customers at their registered communication address as per the Bank’s records as soon as available in the stock.
- 6.** In the event of the Gift being returned undelivered from the registered communication address of the Customer, the Gift/s shall be forwarded to the base branch of the Savings Account from where the Customer/s may collect the Gift.
- 7.** The Bank employees shall not be eligible for the Offer.
- 8.** The Offer is non-transferable, non-binding and non-encashable.
- 9.** Maximum 10 gifts can be offered per customer.

OTHER TERMS AND CONDITIONS

- 1.** The Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the Gift. The Bank shall not be responsible for any postal/courier delays caused due to acts or omissions of any third party who is responsible for delivery of the Gift.
- 2.** All issues / queries / complaints / grievances relating to the Gift, if any, shall be addressed to the manufacturer directly.
- 3.** The existence of a dispute regarding any defect in the Gift shall not constitute a claim against the Bank.

4. All disputes are subject to the exclusive jurisdiction of the competent courts of Dubai.

5. The Campaign terms and conditions are subject to change, addition or amendment at any time, as well as to discontinue the Campaign at the sole discretion of the Bank. The CASA Accounts should be active and in compliance of these Terms and Conditions, and the Terms and Conditions of the Bank's CASA Accounts during the Campaign Period.