

Terms and conditions of the Ramadan and Eid Campaign offered by First Abu Dhabi Bank PJSC ("FAB") concerning Islamic Savings Accounts.

1. Ramadan & Eid Campaign ("Campaign"):

Campaign is a limited period campaign offered by FAB on FAB Islamic Elite Savings Accounts and FAB Islamic Normal Savings Accounts (together the "**Islamic Savings Account**") with attractive rewards linked to **Draws** and higher anticipated **Profit Rates**.

2. Promotion Period:

- Promotion Start Date : 06th May 2019
- Promotion End Date : 31st August 2019

3. Campaign Draw:

The Campaign will have 2 draws (together the "**Draws**")

Draw No.	Draw Name	Draw Date
The First Draw	<u>EID Draw</u>	12 th June 2019
The Second Draw	<u>Campaign End Draw</u>	10 th September 2019

▪ **The Eid Draw prizes are as follows:**

Draw Name	Winners	Prize Amount / Winner	Total Prize Amount
<u>EID Draw</u>	10	AED 50,000	AED 500,000

▪ **The Campaign End Draw prizes are as follows:**

Draw Name	Winners	Prize Amount / Winner	Total Prize Amount
<u>Campaign End Draw</u>	5	AED 100,000	AED 500,000

▪ **Draw Conditions:**

- a) Both existing customers and new customers are eligible for the Draws.
- b) Eligible customers will enter the draws automatically.
- c) Every multiple of incremental AED 10,000/- of new funds deposited in a FAB Islamic Savings Account by the customer will get one (1) chance for entry into the Draws.
- d) Incomplete multiples will not be considered by FAB.
- e) Customer winning once will not be eligible for the other prizes within the same Draw.
- f) Only new funds deposited in a FAB Islamic Savings Account by the customer will be considered. Transfer from an existing account(s) or deposit(s) to FAB Islamic Savings Account(s) will not be considered by FAB.
- g) Cut-off for the EID Draw will be 10th June 2019 and for the Campaign End Draw will be 31st August 2019. The end of day balance on cut-off dates will be considered for calculating the incremental volume as per draw eligibility.
- h) Eligible FAB Islamic Savings Accounts which are active at the time of the Draw will only be considered for a Draw.
- i) The winning customer will be randomly selected through a Draw which will be held under the supervision of the Department of Economic Development, Abu Dhabi. FAB's decision in this regard will be final and binding.
- j) Winning amount for the Draw will be credited to the winning customers' account within 30 days from the Draw date.
- k) Customers who are in default or in breach of FAB's policies will not be eligible for any Campaign benefits.

4. Higher Anticipated Rates:

The Campaign will provide higher expected rates as mentioned below.

- Anticipated Product Profit of upto 4% per annum:
- The Bank will waive its share of the Mudarabah profit (i.e. 100% PSR will be given to depositors) and 100% weightage will be used to offer an indicative profit rate of upto 4% to the new deposits received during the 4 months of the promotion period.
- If the 4% is not achieved even after implementing the measures, the Bank at its own discretion at that point of time may (but not obliged to) provide a bonus (hibah) to cover the shortfall.
- The Bank does not promise or guarantee the 4% profit return.
- **Higher Anticipated Rates Conditions:**
 - a) Both existing customers and new customers will be eligible for Higher Expected Profit Rates.
 - b) Eligible customers will be considered automatically.
 - c) The higher anticipated Product **Profit** Rate of upto 4% per annum will be applied only to new funds deposited in a FAB Islamic Savings Account by the customer. Any transfer from an existing account(s), deposit(s) or loan(s) / finance (held with FAB) to FAB Islamic Savings Account will not be considered by FAB.
 - d) On existing funds in a FAB Islamic Savings Account or funds transferred therein from an existing account(s), customers will continue to enjoy the prevailing anticipated product profit rate of upto 0.50% per annum as per the prevailing product policy.
 - e) The entitled amount will be credited to FAB Islamic Savings Account of the customer within 45 days from the end of the campaign.
 - f) Customers who are in default or in breach of FAB's policies will not be eligible for any Campaign benefits.

5. Other Terms & Conditions

- FAB staff are eligible for higher anticipated profit rates on fresh funds during the campaign period. However staff is not eligible for the Ramadan & EID Campaign draws.
- FAB reserves the right to add / change / amend / delete / cancel the Campaign and the Draws anytime at its sole discretion, without prior notice to the customers.
- FAB reserves the right to disqualify a customer at any time as a winning customer in the Draws at its sole discretion and without prior notice.
- FAB reserves the right to add / amend / delete the terms and conditions, at its sole discretion anytime during and after the campaign period, without prior notice to the customers.
- These terms and conditions shall be governed by and construed in accordance with the federal laws for the time being in force in the United Arab Emirates, and any dispute concerning the interpretation of these terms and conditions shall be submitted to the exclusive jurisdiction of United Arab Emirates court.