

Draw Criteria: Emirati Al Awwal

1. Emirati Al Awwal Certificate will be eligible to enter the Bank's draws as per the product policy.
1. Emirati Al Awwal Certificates are available in AED only.
2. The winners will be picked by the computerized system at random from the total number of active and valid units of the certificates held on the day of draw.
3. Winning prize amount of Emirati Al Awwal draw for defaulted customers will be cancelled by the bank.
4. Original certificates must be presented to claim the prize money. The prize money will be paid based on proper identification.
5. Encashment of certificate before draw date will remove certificate numbers from subsequent draw.
6. All winners will be informed of their winning by the bank. The winning numbers will be published to the public through any advertising medium as per the discretion of the bank.
7. The eligibility criteria for entering the Emirati Al Awwal draw and the draw details are available at branches, call center and web site.
8. If the draw date falls on Friday or Saturday or Bank holiday, then the draw will be conducted on the subsequent working day.
9. The regular draw of Emirati Al Awwal will be done in presence of DED representative with the following conditions.
 - a. Draw is at the discretion of the Bank
 - b. Right to amend / delete / change the draw is at the sole discretion of the Bank
 - c. Every AED 1,000 worth of certificate will get one chance to enter the draw
 - d. A minimum holding period of 1 month is required to enter the draw
10. Customer winning once in a particular draw is eligible to win in the future draws
11. In case of minor winning the draw prize, then the prize will be handed over to the legal guardian as per the application form. If the Bank is not convinced on the legal guardian, then the Bank has the right to cancel the prize.
12. Prizes will be given to customers as cash or additional Emirati Certificates or any other means as per the sole discretion of the Bank.
13. Winners have to claim the prizes and the Bank will pay the winners on the basis of the claim raised.
14. All taxes / charges if applicable will be recovered from the winners.
15. Draw dates will be communicated to the customers through any advertising medium as per the discretion of the bank. Bank reserves the right to change the date dates anytime at its sole discretion.
16. The bank reserves the right to change frequency of draws and prize money.
17. The bank reserves the right to change any of the terms and conditions at any time and will at its sole discretion inform the customers by ways and means the bank deems appropriate.
18. FAB staff is not allowed to purchase Emirati Al Awwal Certificate.
19. Anticipated profit rate is 0.50% per annum to be credited annually to the linked account in April