

## Campaign Terms & Conditions

1. The Campaign is only applicable to clients who have performed an eligible transaction during the period from 01<sup>st</sup> September 2019 to 31<sup>st</sup> December 2019 (both dates inclusive) (the “Promotion Period”) and fulfilled the requirements as set out below.
2. Clients are those with account(s) opened under Business Banking with First Abu Dhabi Bank UAE, but excluding Retail Banking Clients, Commercial Banking clients, Corporate Banking Clients and Private Banking clients of the Bank (the “Client”, and collectively, the “Clients”).
3. By participating in the Campaign, the Eligible Customers are deemed to have read, understood and agreed to be bound by the terms and conditions stated herein.
4. For the purpose of this campaign “Eligible Transaction” are classified under three products as below:
  - CASA – Growth in Average CASA balance maintained during the campaign period equal to AED 350,000.00 and multiple’s thereof calculated over the crystalized client CASA opening balance held in all currency as of 01<sup>st</sup> September 2019. Only growth in CASA balances held in AED currency accounts will qualify for the guaranteed gift for this campaign. Balances transferred from FCY CASA accounts & Fixed Deposit (FCY or AED) will not be treated as a growth in CASA balance for the purpose of this campaign and will not qualify as an eligible transaction.
  - The eligible transaction under this campaign is restricted to New Funds coming in AED CASA balance in Business Basic, Business Advantage, and Business Preferred & Call account.
  - Internal CASA movement within group companies in Business Banking will not qualify as eligible transactions for the purpose of this campaign.
  - FX - Any Foreign Exchange transaction in AUD, EUR, GBP, CAD, JPY, CHF, NZD, NOK & SEK currencies performed via Online or Branch or Treasury channel equal to AED 150,000.00 and multiple’s thereof. For non-AED denominated transactions, the transaction amount will be converted into AED based on the relevant prevailing foreign exchange rate

- determined by the Bank. USD currency transaction eligibility will be restricted to the extent of pairing with other G9 currencies.
- Trade – Any Import LC & Guarantee issuance transactions equal to AED 2,000,000.00 & 1,000,000.00 respectively and multiple's thereof with minimum Tenor of 3 Months. Auto renewal of existing guarantee will be not be covered under the campaign.
  - Numbers will be rounded off to the nearest minimum integer for all the computation in this campaign.
  - Relationship closed by bank during the campaign period or before declaration of Campaign winner will not qualify for the rewards in the campaign.
4. CASA, FX & Trade clients will win guaranteed prize in terms of Paper Gold voucher as per the eligible transactions.
    - a. CASA – 3 grams of gold for every AED 350,000.00 growth in average CASA balance and multiples thereof. Growth in average CASA balance is computed as the average CASA balance of the campaign period over the crystallized CASA opening balance as of 01<sup>st</sup> September 2019.
    - b. FX- 2 grams of gold for every AED 150,000.00 transaction and multiples thereof.
    - c. Trade – 2 grams & 5 grams of gold for every AED 2,000,000.00 Import LC & AED 1,000,000.00 Guarantee Issuance respectively and multiple's thereof.
    - d. The maximum paper gold voucher per CIF will be restricted to 1 KG.
  5. The Gold voucher letter will be delivered to the Eligible Customers within thirty (30) days after the validation process of identifying the Selected Winners is completed.
  6. The Gold voucher letter needs to be redeemed from the approved merchant outlets for physical 22 Carat FAB minted gold coins. All gold voucher letter will carry an expiry date and will have to be redeemed before the expiry date. Any vouchers that are not redeemed prior to the expiry date will stand cancelled. The vouchers lost or expired, will not be reissued.
  7. All CASA, FX & Trade clients are entitled to one lucky draw entry for every eligible transaction performed during the Promotion Period without any limitation to the number of entries to the draw.
  8. In order to participate in the campaign, Clients shall perform eligible transactions during the Promotion Period.

9. The Guaranteed Gift & Lucky Draw results can be used by FAB for its marketing and can be displayed on the FAB AE website. If the guaranteed gift & Lucky draw are not displayed on the Website under whatever circumstances and conditions, the record of the Bank shall be final.
10. Clients who have performed eligible transactions during campaign period must provide authorization letter in company letter head or with company stamp specifying authorized person or persons to receive the prize / prizes on behalf of the company. A UAE resident who is an authorized person should present a valid Passport or Emirates ID when collecting the prize / prizes. If the authorized person is a UAE non-resident, they should present a valid Passport when collecting the prize / prizes.
11. The prize or prizes is not transferable to third party & cannot be exchangeable for cash.
12. To the fullest extent permitted by law, FAB expressly excludes and disclaims any representations, warranties, or endorsements express or implied, written or oral, including but not limited to any warranty of quality, merchantability or fitness for a particular purpose in respect of the Prize or prizes.
13. The Bank reserves the right to vary, extend, terminate and/or cancel this guaranteed Gift or Lucky Draw or amend these terms and conditions at any time. Any benefit or promotional offer for eligible clients is subject to availability and the Bank may change such offer at its discretion from time to time without notice to you. In case of any disputes, the Bank's decision shall be final and conclusive.
14. If there is any inconsistency or conflict between the English and the Arabic versions, the English version shall prevail.