

## Terms & Conditions – International Remittance Promotion

1. This Offer is applicable to all Individual Current Account and Saving account customers holding AED account in UAE with FAB.
2. To be eligible for the Offer, customer must complete at least one **international remittance transaction** originating from his AED account **using FAB Online or Mobile banking** during the campaign period.
3. Local remittance transactions or remittance transactions completed in the branches will not qualify for the promotion.
4. The Offer is valid for all international remittance transactions completed between **15 November 2019 and 15 December 2019 (Offer Period)** using FAB Online or Mobile banking.
5. Every successful international remittance transaction completed during the Offer Period using Online or Mobile Banking will give customer one entry into the draw.
6. At the end of the Offer Period, draw will be conducted on 15<sup>th</sup> January 2020 in the presence of DED representative to select 30 lucky winners who could win Montblanc Summit 2 Smartwatch (model 119438/119440/125837). All lucky customers will be sent a letter through courier which will authorize the customer to collect the Montblanc Summit 2 Smartwatch from the designated Rivoli stores in Dubai and Abu Dhabi.
7. The authorization letter to collect the watch will be valid for a period of 2 months from the date of issuance. Customer must redeem the letter before the expiry as the letter will not be renewed in any circumstances.
8. Any disputes related to the products purchased should be dealt between Customers and Rivoli Store directly.
9. Montblanc Summit 2 Smartwatch (model 119438/119440/125837) cannot be exchanged for any other rewards or cash, and is not replaceable or transferable under any circumstances.
10. FAB may, at its sole discretion, exclude any customer from the offer, including and not limited to customers who do not meet the campaign criteria.
11. FAB's Master Terms and Conditions are in addition to terms of this offer.
12. FAB Staff is not eligible for this promotion.