

Terms and condition governing the Al Hilal Savings Account

**Monthly AED 1 million and
20 winners of AED 1,000 Draw**

1. Terms and conditions set out herein apply to the draw and in respect of the draw, apply in addition to the "TERMS AND CONDITIONS" available on the Al Hilal app.
2. If not otherwise defined herein, capitalized terms used herein in relation to the draw shall have the meaning given to them in "TERMS AND CONDITIONS".
3. Periodic raffle draw benefit is applicable for all Al Hilal Savings Accounts.
4. Customers' maintaining Al Hilal Savings Account or crediting salary to Al Hilal Savings or Current Account are qualified to participate in the periodic raffle draws.
5. Customers' with minimum monthly average balance of AED 5,000 in the Savings Account will be eligible to participate in the draw. All customers' fulfilling the eligibility criteria will automatically get an entry into the draw.
6. With every additional balance of AED 5,000 the customer will get (1) more entry into the draw. For example, on a monthly average balance between AED 5,000 and AED 9,999, 1 entry will be given into the draw; on a monthly average balance between AED 10,000 and AED 14,999, 2 entries will be given into the draw and similarly for the higher slabs in the multiple of AED 5,000. There is no cap on the maximum number of entries customer can get in the draw.
7. Customers' who transfer their salary to Al Hilal Savings and Current Account will gain (1) entry into the draw upon successful credit of the salary amount. Minimum eligible salary is AED 5,000 per month.
8. A salary transfer will only be recognised by Al Hilal if it is credited to the Account by the customer's employer registered in UAE using the correct channel (WPS: Wage Protection System) and method recognised by Al Hilal. A remittance, direct transfer, cash or cheque credit transaction by the employer or customer or any other party will not be considered as a salary transfer transaction and will not be considered for the draw.
9. All eligible Saving Accounts balance of the customer under a unique CIF (Customer Information File) number will be consolidated to calculate the number of entry/entries into the draw, based on the above detailed criteria. For example, a customer having (2) Savings Accounts, maintaining monthly average balance of AED 6,000 in Account-1 and AED 14,000 in account-2, will get 4 entries into the draw (total consolidated average balance is AED 20,000 for this customer).
10. Monthly AED 1 million and 20 winners of AED 1,000 draws on eligible Savings Account will start from 1 May 2019.
11. Draw of AED 1,000 will have 20 winners each month.
12. Monthly there will be (1) winner for the AED 1 million prize money and another (20) winners each getting AED 1,000 prize money.
13. Draws will be held under the supervision of the Department of Economic Development.
14. Draw will be conducted once in a month announcing (21) winners (1 winner for AED 1 million and 20 winners of AED 1,000) for the draw, for the previous month's eligible customers'.
15. Draw prizes are offered in addition to the competitive profit rates offered on the Savings Accounts.
16. Al Hilal will notify the winning customers' after the end of each draw on their address or contact details available as per Al Hilal records.
17. It is customer's sole responsibility to ensure that the latest address and contact details are updated with Al Hilal.
18. It is customer's responsibility to check the online website for winner details.
19. By opening and maintaining Al Hilal Savings Account or by crediting salary to Al Hilal Savings or Current Account, customer acknowledges and agrees that in the event he/she is declared one of the winners of the draw, his/her name (as per Al Hilal records) and/or picture may be released to the media and/or the public in general. Al Hilal will not be responsible for any loss, expense or harm occurred to the customer including legal fees, incurred or suffered by the winning Customer' as a result of such release unless such losses, expenses or harm are caused by the gross negligence of or wilful misconduct of Al Hilal.

20. Prize money will be credited into the Al Hilal account of the customer and will reflect in the respective account statement.
21. Prize money will be credited to the customer's Al Hilal account within 30 (thirty days after the completion of the prize draw provided the account holder's Al Hilal account shall be open, valid, duly activated and in good standing on the date of credit of the prize money.
22. Customer's Al Hilal account shall be open, valid, duly activated and in good standing on the date of the draw prize money payout.
23. Al Hilal may change the form or amount of the prize or the method in which the prize is awarded to the winning customer at its sole discretion.
24. Al Hilal reserves the right to disqualify a customer at any time from the draw or as a winning customer without any notice, for any reason it reasonably thinks appropriate for such action.
25. Al Hilal staff and their spouse and children are not eligible for entry into the draws.
26. ADCB group staff and their spouse and children are not eligible for entry in the draws.
27. Al Hilal reserves the right to cancel the promotion/draws at any point of time without disclosing any reason.
28. Al Hilal, in its sole discretion, may grant the prizes on the deposits/Salary Transfer to the eligible customers' provided the Al Hilal's profit (Mudarib's share) on such Mudarabah deposits exceeds the value of prizes.
29. Al Hilal can amend these terms and conditions from time to time at its sole discretion without any prior notice to the customers' and any such amendment shall be notified through the available means of communication.