



TERMS AND CONDITIONS FOR NBB ALWATANI SAVING SCHEME

1. Eligibility

1.1. All BD Express Savers, Save Wave accounts maintained by individuals in single or joint names or in the names of minors not closed at any date during the qualifying period of the Draw.

1.2. Where a customer maintains more than one account, each account will be eligible for the Draw.

1.3. Employees of the Bank, the Bank's Directors and External Auditors involved in the Draw and their immediate family members (that is spouse, parents and children) will NOT be eligible for the Draws.

1.4. A customer is ineligible to win more than one prize in each Draw.

2. Allotment of Chances

Chances will be allotted each month based on the average balance for the month in the Express Savers and/or Save Wave Account(s). One chance will be allotted for each multiple of the minimum amount.

3. Procedure for Draws

3.1. All Draws will be held under the supervision of the Bank's external auditors and the Ministry of Commerce.

3.2. The Draw will be conducted by random selection of the Lucky Draw chances allotted to eligible Savings Account holders.

3.3. All winners will be notified by post & telephone.

4. Distribution of Prizes

4.1. All winners must collect their prizes, in person, or through an authorized representative.

4.2. Prize amount will be credited to the winners account. If for any reason, the prize amount cannot be credited to the account, the winner will be paid through manager's cheque.

4.3. The Bank reserves the right to use the winners' names and photographs in all future promotional and advertisement campaigns and/or material.

4.4. Cash prizes will be credited to the winner's savings account with NBB, subject to the Right of Set off.

5. Disqualifications

Accounts not eligible and accounts which are frozen by the Regulatory Authorities are automatically disqualified.

6. Right to Set Off

If the customer is delinquent in any other account with NBB such as Loan, Credit Card or Overdraft, the Bank has the right to set off the prize amount and pay balance if any, to the winner.

7. Bank's Discretion

7.1. Subject to the relevant rules and regulations of regulatory bodies or MoIC applicable to such programs, the Bank's decision will be final and no further correspondence will be entertained in this regard.

7.2. Subject to the relevant rules and regulations of regulatory bodies or MoIC applicable to such programs, the Bank reserves the right to change or modify the Terms and Conditions of the Draw procedure, frequency, prize structure etc, at any time at its discretion.. The revised terms will be informed to the regulatory bodies.

7.3. Subject to the relevant rules and regulations of regulatory bodies or MoIC applicable to such programs, in case the prize is not payable due to any reason whatsoever, the process of retention and depository of the prize amount will be subject to the resolution (1) of 1993 issued by the Ministry of Industry and Commerce.