



AL SALAM BANK  
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# “Danat Al Salam” Savings Scheme Promotional Campaign Terms & Conditions

1. The promotional campaign is exclusive to new and existing Al Salam Bank – Bahrain B.S.C. (referred to as the “Promoter”) retail banking and premier banking customers who are either Danat Al Salam account holders or savings account holders (the “Account”) during the Promotional Period (the “Promotional Campaign”).
2. The Promotional Campaign shall commence on 1 February 2018 up to and until 26 January 2019 (the “Promotional Period”).
3. Eligibility to participate in the Promotional Campaign will be based on the customers holding a minimum amount of BD 50 (Bahraini Dinars Fifty Only) in their Account held with the Promoter, for a minimum period of thirty (30) days during the Promotional Period (the “Eligibility Period”). Each and every BD 50 (Bahraini Dinars Fifty Only) shall entitle the customer to one (1) draw entry. In addition, for every BD 50 (Bahraini Dinars Fifty Only) continuously carried over from one Eligibility Period to another in Danat Al Salam account, shall entitle the customer to an additional raffle entry for each Eligibility Period at all times capped at twelve (12) raffle entries under each Promotional Campaign (e.g. BD 50 carried over for four (4) Eligibility Periods entitles the participant to four raffle entries).
4. All amounts participated by the customers shall be held in a profit bearing account at the same prevailing rate of savings accounts as announced by the Promoter from time to time in its branches, website or any other communication it may deem appropriate.
5. There shall be a total of 93 prizes across the Promotional Campaign which shall be distributed in accordance with the table below:

Prize	No. of Prizes Per Draw	Prize Value	Total Number of Prizes	Draw Date
Monthly Cash	9	USD 500 (United States Dollars Five Hundred Only)	81	12/02/2018, 12/03/2018, 16/04/2018, 11/06/2018, 16/07/2018, 14/08/2018, 15/10/2018, 13/11/2018, 10/12/2018
Monthly Grand	1	USD 10,000 (United States Dollars Ten Thousand Only)	9	12/02/2018, 12/03/2018, 16/04/2018, 11/06/2018, 16/07/2018, 14/08/2018, 15/10/2018, 13/11/2018, 10/12/2018
1st Mega Prize	1	USD 250,000 (United States Dollars Two Hundred and Fifty Thousand Only)	1	14/05/2018
2nd Mega Prize	1	USD 250,000 (United States Dollars Two Hundred and Fifty Thousand Only)	1	12/9/2018
3rd Mega Prize	1	USD 1 Million (United States Dollars One Million Only)	1	14/01/2019

6. Any customer that wins a prize will be excluded from entering the same draw for the remaining prizes, but will be eligible to enter future draws.
7. Prize winners will be contacted by telephone, electronic mail or SMS within ten (10) business days from the draw date.

8. In case of death of any of the winners before claiming their prize, the prize shall be held in the Promoter's custody for a period not exceeding three (3) months from the date of death to enable the heirs to provide the Promoter with, including but not limited to, the necessary Deed of Inheritance, deceased person's Death Certificate and Power of Attorney (authorizing an attorney to receive the prize on behalf of the heirs). In case the heirs are not able to meet the Promoter's requirements before the aforesaid period, the Promoter will deposit the prize with the Ministry of Justice in the heir's names.
9. The Promoter shall have the right to store, transfer and process the customer's data to its subsidiaries and/or authorized third parties in order to contact the prize winners. By accepting the prize(s) under the Promotional Campaign, the Promoter shall have the right to use the winner's name and photograph in all current and future promotional advertising campaigns and marketing materials relating to the same or other campaigns whether in or outside Bahrain.
10. All draws shall be held under the supervision of a representative of the Ministry of Industry, Commerce and Tourism ("MOICT") to ensure that the prize draw is conducted in an unencumbered manner. The prize draw winners shall be declared by the Promoter upon receiving the MOICT's necessary approvals, which will be posted on the Promoter's website, or other available channels and shall be final and binding.
11. During the Promotional Period the Promoter will announce the winner's lists which will be posted on the Promoter's website and other available channels.
12. The Promoter shall credit all cash prizes to the winner's bank account held with the Promoter. If the winner's account no longer exists with the Promoter and the prize is not claimed after a period of six (6) months from the draw date it shall be transferred to the MOICT for their further actions in accordance with the applicable laws.
13. The Promoter's employees, directors, subsidiaries and their immediate family members (spouses, children and parents) are not eligible to participate in the Promotional Campaign.
14. The terms and conditions of this Promotional Campaign shall be governed and construed in accordance with the laws of the Kingdom of Bahrain without violating the principles of Islamic Shari'a and any dispute shall be subject to the exclusive jurisdiction of the Courts of the Kingdom of Bahrain.
15. In addition to this Promotional Campaign's terms and conditions, the Promoter's standard account opening terms and conditions, along with any promotional material and/or any relevant terms and conditions shall continue to apply and form an integral part of these terms and conditions.
16. The Promoter may at any time, in its sole discretion, modify or withdraw these terms and conditions after obtaining the MOICT's consent, without any liability on the Promoter's part. The Promoter's decision regarding the same shall be final and binding.