

Terms & Conditions – The 53rd UAE National Day Campaign

To mark the 53rd UAE National Day, First Abu Dhabi Bank PJSC- Islamic – (“**FAB Islamic**”) has launched an offer for customers who participate in the UAE National Day Draw offer stipulated here with (“Offer”).

The Offer Period is from 1 November 2024 to 30 November 2024, both days inclusive (the “Offer Period”).

These terms & conditions (the “Offer Terms & Conditions”) will apply to the Offer. In addition, as a **FAB Islamic** customer your general banking relationship with us will be governed by the terms & conditions of accounts, which shall apply. They can be found on our website at www.bankfab.com. Please ensure you have read and understood them. In addition to this, where a specific **FAB Islamic** product has been made available to you, that product will be governed by the applicable product terms and conditions. You must ensure that you have read and understood the product terms and conditions applicable to your **FAB Islamic** product.

Offer Terms & Conditions

1. The Offer is open by **FAB Islamic** to all new and existing customers who meet the offer eligibility.
2. A customer will be considered eligible to enter into the Offer when below conditions are met during the Offer Period:
 - a) Obtains a new FAB Islamic CASA account;
 - b) Obtains a new finance product or a finance top-up (personal finance, auto finance or home finance) for an amount over AED 50,000;
In case of top-up finance, only additional amount will be considered;
 - c) Obtains a new FAB Islamic credit card;
 - d) Every AED1,000 spend on a FAB Islamic credit card (Balance Transfer and Quick Cash are not included in spend amount);
3. Participation in the offer and rewards are available only for Individuals who meet eligibility criteria stipulated in these Terms and Conditions during the Offer Period. The Bank shall retain the sole and absolute discretion to determine customers eligibility in the Offer.

4. Each customer who successfully meets the criteria stipulated in the Offer Terms and Conditions will receive entries into a draw to win a reward from the Bank in the form of FAB Islamic Rewards as follow:

Product	Eligible Criteria	Number of entries into the draw
Personal finance (New & top up), auto finance & Home finance	Obtain a new finance or top up over AED 50,000 (only a new amount considered for top-up)	1
Islamic Credit Cards	<ul style="list-style-type: none"> Every AED 1,000 of spends 	1
Islamic Credit Cards	<ul style="list-style-type: none"> Obtain a new Credit Card 	1
CASA	<ul style="list-style-type: none"> Obtain a new CASA account 	1

- a) 53 eligible winners, to be identified by the lucky draw.
- b) 53 total prizes will be given:
- 1 prize of a Rabdan electric car
 - 52 prizes of 501,000 FAB Rewards, (AED 1,500 equivalent)
- c) Every customer is eligible for a maximum of one prize.
- d) Maximum number of winners is 53.
5. The Bank shall notify each winner of their prize (Rabdan Car or FAB Rewards), subject to the satisfaction of the requirements in the Offer Terms & Conditions:
- Credit the customer's account with FAB Rewards within 30 days of the winner's announcement by the Bank.
 - Arrange for hand over of the Rabdan Car within 30 days of the winner's announcement by the Bank.
6. FAB reserves the right at its discretion to amend these Offer Terms & Conditions on or to end the Offer at any time without prior notice to you. FAB's decision on all matters relating to the Offer shall be final and conclusive.
7. To participate customers must be up to date on all payments across the FAB products at all times in order to participate in the Offer. If any payments are overdue on any of your FAB products, or at any stage you are in breach of any of FAB's terms & conditions, your spends will not qualify for the purpose of this Offer.

8. Unless otherwise stated, the Offer is not valid with other offers, discounts, rebates, vouchers, privileges, or promotions.
9. Each of the Offer Terms & Conditions needs to be met in order to avail entry into the Offer.
10. By participating in the Offer, you consent to the use of your personal data by the Bank for marketing purposes, including but not limited to the use of telephone numbers to contact you about products and promotions offered by the Bank from time to time via telephone, mobile notifications, SMS or electronic direct mailer.
11. Winners may be requested to participate in a winner announcement where pictures may be taken and used in media.
12. FAB staff are not eligible for this promotion.

These terms and conditions shall be governed by and construed in accordance with the federal laws in the United Arab Emirates, and in particular by the laws of the Emirate of Abu Dhabi. All disputes relating to these Offer Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Abu Dhabi.