

Celebrating 50 Golden Years of DIB with a Social Media Contest.

Participate and Win Gold. With every round, the prize doubles!

To mark this golden milestone, we're inviting you to be part of our 50-Year Celebration Social Media Contest and get the opportunity to win gold!

How It Works

DIB will be posting five exciting social media challenges across our official Facebook, X & Instagram pages from 30-Nov-2025 to 15-Dec-2025.

Each post gives you another opportunity to win and with every round, the prize value doubles.

How To Participate

Answer. Use #DIB50Years

- Comment by answering to the quiz or the question asked
- Use #DIB50Years

That's it! Every valid comment counts as an entry – so the more you participate, the higher your chances of winning.

The Prize

A total of 15 gold biscuits will be given away, with a combined weight of 375grams. Details below:

Gold Biscuit	Quantity
5g	3
10g	3
20g	3
40g	3
50g	3

Each round's winners will receive one of these dazzling gold prizes – with three winners selected per post (one from each platform: Facebook, X, Instagram)

Winner Announcement

The grand draw will take place on 22 December 2025, and winners will be announced shortly thereafter.

So, get ready to celebrate, engage and shine – because your golden moment could be next!

Terms & Conditions

Introduction

The **UAE National Day Social Media Contest** (the “**Promotion**”) is organised by Dubai Islamic Bank PJSC (in such capacity, the “DIB”, which expression shall be deemed to include its respective successors, transferees and assigns), P.O. Box 1080, Dubai, United Arab Emirates; the “**Organiser**”).

Persons participating or seeking to participate in the Promotion shall each be referred to as “**you**” or “**entrant**” and collectively as “**entrants**”.

These general terms and conditions, as well as any other specific Promotion terms and conditions as notified to you by the Organiser (collectively “**Official Rules**”), apply to this Promotion. By entering the Promotion, you accept and agree to be bound by the Official Rules.

Who May Enter

This Promotion is open to legal residents of the United Arab Emirates only, who are 21 years of age or older at the time of entry in the Promotion.

Employees, officers, directors, agents, representatives and independent contractors (and their immediate family members and members of the same households (whether related or not)) of the Organiser or its, subsidiaries and affiliated companies are not eligible to participate.

The Promotion is void in countries where it is prohibited by law or restricted by such laws, including but not limited to jurisdictions with laws that would require registration and/or trust account or any other requirements that have not been satisfied.

Individuals located in a country sanctioned by UAE, UN, EU, UK and USA, and/or individuals designated under sanctions imposed by UAE, UN, EU, UK and USA, as they relate to this Promotion are ineligible to participate in this Promotion. You must ensure that your participation in this Promotion (including the acceptance of any Prize awarded) is lawful in accordance with the laws of the country of which you are a citizen and/or reside, and/or happen to be at the time the entry is made.

Entry Period

The Promotion begins at 12:00 p.m. Gulf Time Zone (GMT+4) on November 30, Sunday, 2025 and ends at 11:59:59 a.m. Gulf Time Zone (GMT+4) on December 15, Monday, 2025 (the “**Entry Period**”).

How to enter the contest:

DIB will be posting 5 social media posts on its Facebook, X and Instagram account between 30-Nov-2025 till 15-Dec-2025. Visit DIB Facebook and / or X and / or Instagram account.

- **Comment by answering** to the quiz or the question asked (if any)
-
- **Use #DIB50Years**

Answer. Use #DIB50Years

The more you participate the more opportunities you stand to win! All entries must be received within the Entry Period.

The Organiser (including its respective advertising and promotion agencies) will not be responsible or liable for: (i) failed, incomplete, inaccurate, false entries; (ii) any failure to receive entries due to problems of any kind whether mechanical, human or electronic, including, but not limited to, computer, telephone, cable, network, satellite, electronic or Internet hardware or software malfunctions, failures, connections, availability; (iii) any late, lost, misrouted, garbled, distorted, or jumbled transmissions or entries; (iv) service provider/Internet/web site/use net accessibility or availability or communications related malfunctions or failures; (v) any contest disruptions, injuries, losses or damages caused by events beyond the control of the Organiser including traffic congestion, or unauthorized human intervention; or (vi) any printing or typographical errors in any materials associated with the Promotion. Organiser reserves the right to suspend or terminate the Promotion in the event of any such problem. Entries not in compliance with these Official Rules are disqualified. Organiser shall have the absolute right to determine if an entry is in compliance with these Official Rules without notice to the person attempting to enter.

Subject Matter of Entries

All entries must contain “sharing of DIB Social Media Facebook and / or X and / or Instagram post” on participants individual Facebook and / or X and / or Instagram account, answering the place shown in the image and using #DIB50Years.

Requirements of Entries

Entry may not contain, as determined by the Organiser, in its sole discretion, any content that:

- i. is sexually explicit or suggestive; unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group; profane or pornographic; contains nudity
- ii. promotes alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing); promotes any activities that may appear unsafe or dangerous; promotes any particular political agenda or message

- iii. is obscene or offensive; endorses any form of hate or hate group
- iv. defames, misrepresents or contains disparaging remarks about other people or companies
- v. contains trademarks, logos, or trade dress (such as costumes, distinctive packaging) owned by others, without permission;
- vi. contains any personal identification, such as license plate numbers, personal names, e-mail addresses or street addresses
- vii. contains copyrighted materials owned by others (including photographs, sculptures, paintings, and other works of art or images published on or in websites, television, movies or other media), without permission
- viii. contains materials embodying the names, likenesses, or other indicia identifying any person, including, without limitation, UAE ruling family, government officials, celebrities and/or other public or private figures, living or dead, without permission
- ix. contains look-alikes of celebrities or other public or private figures, living or dead
- x. communicates messages or images inconsistent with the Sharia principles and/or good will to which the Organiser wishes to associate; and/or
- xi. violates any law of the United Arab Emirates, customs, usage, principles of Sharia and the public policy.

Entry must be the original work of the entrant and must not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity. If the Entry contains any material or elements that are not owned by the entrant, and/or which are subject to the rights of third parties, the entrant is responsible for obtaining, prior to submission of the Entry, any and all releases and consents necessary to permit the use and exhibition of the Entry by Organiser in the manner set forth in these Official Rules, including, without limitation, name and likeness permissions from any person who appears in or is identifiable in the Entry.

If any minor appearing in the photo is not the child or legal ward of the entrant, entrant is responsible for obtaining written consent from such minor's parent or legal guardian prior to submitting his/her Entry into this Contest.

Organiser reserves the right to request proof of these permissions in a form acceptable to Organiser from any entrant at any time.

By submitting an Entry, entrant hereby grants permission for the Entry to be posted in the “UAE National Day Social Media” Contest Gallery and/or other websites of the Organiser. Entrant agrees that Organiser is not responsible for any unauthorized use of Entries by third parties.

Organiser does not guarantee the posting of any Entry. By submitting an Entry, entrant acknowledges and agrees that Organiser may obtain other Entries under this Contest or have developed on its own through other third parties ideas and material that may be similar or identical to the Entry submitted by entrant, and entrant waives any and all claims he/she may have had, may have, and/or may have in the future, that any other Entry reviewed and/or used by Organiser may be similar to his/her Entry.

Judging Criteria

Photo contests winners will be determined by Department of Economic and Tourism official/s.

Prizes & Winning Criteria

15 gold biscuits. With a total weight of 375grams.

Details below:

Gold Biscuit	Quantity
5g	3
10g	3
20g	3
40g	3
50g	3

Each Prize includes nothing other than that expressly stated in these Official Rules.

All Prizes must be accepted as awarded and are not transferable. Prizes are subject to availability and there is no cash alternative to any Prize. No substitutions except at Organiser’s sole option. Organiser reserves the right, in its sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value.

To the fullest extent permitted by applicable law, Prizes will be awarded ‘AS IS’ and WITHOUT WARRANTY OF ANY KIND, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

Winner Selection Process

Upon ten (10) days of the close of the Entry Period, Eligible entrants will be selected for the Prizes based on the defined criteria outlined in these Official Rules. The decision by the Organiser shall be final and no correspondence shall be entered into.

Third party suppliers of Prizes (including venues) may also often stipulate their own terms, conditions or restrictions and all Prize winners agree to be bound by these. Any Prize which is a voucher may be valid for a limited time and include additional restrictions, and winners must be sure to use the voucher within this time and in compliance with such restrictions.

By claiming a Prize, winners consent to the Organiser passing on their details to any relevant third party for the purpose of contacting the winner directly in connection with the redemption of a Prize.

Notice/Verification of Potential Winners and Delivery of Prizes

The Organiser will attempt to notify participants who are selected as potential winners by e-mail or by the appropriate Facebook / X / Instagram account within sixty (60) days of their respective selection. If a participant does not respond to such notification, the Prize will be forfeited.

The Organiser shall not be responsible for (i) the failure of a potential winner to receive the Organiser's e-mail message or social media communication for any reason, or for the inability of such potential winner to return the Organiser's email message or social media communication for any reason; (ii) failed, returned or misdirected notifications due to inaccurate information provided by a participant, (iii) submissions and responses to winner notifications which are lost, late, incomplete, illegible, unintelligible, misdirected, damaged or otherwise not received, in whole or in part, by the Organiser.

The Organiser reserves the right to require the potential winners to show the following validations prior to receiving the prize:

- (i) copy of valid passport for determining proof of residency and proof of minimum age;
- (ii) additionally, verification of the submitted photo against Entry Requirements stipulated in these Official Rules

The potential winners may be required to provide additional documentation as Organiser may reasonably require. The potential winners must provide these documentations within three (3) business days of notification. If these documentations are not provided by such deadline or if a potential winner does not meet the eligibility or other requirements of the Promotion, the prize will be forfeited.

Once the winner has provided these documentations for the Organiser's review and acceptance, the Organiser will send the Prize within sixty (60) days by DHL delivery or as otherwise determined by the Organiser to the qualified Winners at the addresses given to the Organiser.

Non-compliance within this time period may result in disqualification and the corresponding Prize will be forfeited. The Organiser shall not be responsible for mis-delivery of any documents and/or the Prize provided that the Organiser address the documents to the address given by Winner or as set forth in the Winner's entry. Organiser is not responsible for Prize information or documents that are lost or misdelivered by the postal service or carrier.

Release of Liability

By participating in the Promotion, and to the extent permitted by applicable law, each entrant agrees to release, discharge, indemnify and hold harmless the Organiser and its subsidiaries and affiliated companies, their successors or assigns, and any and all of its respective officers, directors, shareholders, employees, agents, representatives and licensees (collectively, "Released Parties") from and against any and all claims, liability, personal injury, death, loss or damage of any kind arising out of or related to the entrant's participation in this Promotion, your breach of the Official Rules, acceptance or use of the Prize awarded and/or based on publicity rights, defamation or invasion of privacy.

Indemnification

Each entrant agrees to indemnify and hold harmless the Organizer and the Released Parties from and against any loss, damage or expense (including court costs and attorneys' fees) that they may suffer or incur as a result of or in conjunction or connection with entrant's participation in this Promotion, any Promotion-related activity, use of the photo or description submitted with the entry, acceptance or use of the Prize and/or any breach or alleged breach of any warranty or representation made by the entrant in connection with the Promotion.

Announcement of Winners

Organiser may post the names of the Winners by first name and last initial on Organiser's social media sites.

Use of Winner's Name and Likeness

By submitting an entry, the entrant acknowledges and agrees that, if the entrant is selected as a Winner, the Organiser may post the entrant's first name and last name initial on the Organiser's official websites and social media sites, and include the entrant in the Organiser's e-mail newsletters. A Winner who accepts the Prize will be deemed thereby to have granted to the Organiser the right, at any time and from time to time, to print, publish, broadcast and use, worldwide and in any media now known or hereafter developed, including but not limited to, the Internet and world wide web, the winner's name, portrait, picture, voice, likeness and biographical information as news or information and for advertising and promotional purposes without additional consideration, or right of review or notification, except where prohibited by law, and to have agreed to provide documentation in writing to confirm the foregoing promptly upon request by the Organiser.

Unlawful Conduct and Disqualification

The Organiser reserves the right, in its sole discretion, to disqualify any Promotion participant whom the Organiser determines, in its sole discretion, has (a) tampered with the entry process or the operation of the Promotion or of any web site owned, operated or controlled by the Organiser or its respective subsidiaries or affiliated companies; (b) was ineligible to participate in the Promotion; (c) submitted more than the allowed number of entries; or (d) otherwise acted in an unlawful manner and/or in violation of these Official Rules. Robotic, automated, programmed, or computer-generated entries or mechanical reproductions are prohibited, and any use of such devices or entry methods will cause disqualification. Any attempt by a participant to deliberately damage any web site or undermine the legitimate operations of the Promotion is a violation of criminal and civil laws. Should such an attempt be made, the Organiser reserves the right to seek damages from any such participant to the fullest extent permitted by law and to disqualify such participant from the Promotion.

Limitation of Damages

The Organiser / DIB or Released Parties shall not be liable for any direct, incidental, indirect, special or consequential damages, or exemplary or punitive damages, including, but not limited to loss of profits or harm to business or reputation, arising out of the Entrant's participation in the Promotion, use of any photo or description provided by the Entrant, posting on or access and/or download of any materials or information from any website owned, operated or controlled by the Organiser, or acceptance or usage of the prize, including without limitation damage to property and, to the maximum extent permitted by law, damages for bodily or personal injury, even if the Organiser has been advised of the possibility of such damages or loss. The Entrant agrees that the aggregate liability of the Organiser arising out of any kind of claim (whether in contract, tort, or otherwise) shall not exceed USD1.00.

Amendments

The Organiser reserves the right to suspend, cancel, terminate or modify the Promotion without advance notice in the event Organiser believes, in its sole discretion, that any computer virus, worms, bugs, tampering, spamming, unauthorized intervention, fraud, technical failures or other errors or problem beyond the Organiser's control could corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, and thereafter to re-commence such Promotion, if at all, only at such time(s) and upon such terms and conditions as the Organiser shall deem reasonable under the circumstances.

Severability

If any one or more provisions of these Official Rules are held to be invalid, illegal or unenforceable by a court of competent jurisdiction, such invalidity, illegality or unenforceability shall not affect the validity, effect or enforcement of any other provision or provisions of these Official Rules.

Force Majeure

The failure of the Organiser to comply with any provision of this Official Rules due to war, terrorism, fire, riot, earthquake, hurricane, actions of governmental authorities outside the control of the Organiser or other extreme event shall not be considered a breach of these Official Rules.

Personal Data

Personal information collected from entrant in order to conduct the Promotion will be used in accordance with the Organiser's Privacy Policy (available at <http://www.dib.ae/terms-conditions>) or as otherwise set out in these Official Rules. Each entrant expressly consents to the use of his/her personal information for such purpose. The Organiser will not sell, share, or otherwise disclose information collected in any manner with third parties, other than those parties necessary to fulfill the above purposes, unless entrant has given his/her prior express consent to receive additional information from the Organiser or a third party.

Governing Law; Jurisdiction; Venue

These Official Rules shall be governed by the laws of the United Arab Emirates to the extent these laws do not conflict with the principles of Sharia, in which case the principles of Sharia shall prevail. Entrants agree to submit to the exclusive jurisdiction of the Courts of Dubai. Nevertheless, this shall not restrict DIB from bringing an action against entrants before courts of any other jurisdiction. To the extent allowed by law, DIB may take concurrent proceedings in any number of jurisdictions.