

## حملة اربح حتى 10 كغ ذهب Win up to 10KG Gold Campaign

In accordance with the terms and conditions stated below, Dubai Islamic Bank PJSC (the "Bank" or "DIB") will be rewarding eligible customers (Customer) by entering them into a draw to win prizes (hereafter referred to as the "Campaign").

- The "Campaign Period" is 1st January 2026 to 30th June 2026 (both days inclusive).
- All existing and new individual Customers in Consumer Banking and Business Banking Customers in Commercial Banking, as referred to in clause 6 below, will be eligible to participate in the Campaign.
- Balance amounts, increase in average balances in Eligible Accounts and FX transactions shall be assessed by the Bank with reference to the aggregate of all Eligible Accounts and Deposits of a single Customer and which are under that Customer's customer information file ("CIF").
- All Current Accounts and Savings Accounts (hereafter each referred to as, "CASA") held by Customers will be eligible for the Campaign provided there has been an average balance growth of AED 10,000, both in CASA and CIF, during the Campaign Period.
- Customers who have started a new salary transfer facility on an existing or new CASA with the Bank during the Campaign Period will be eligible for the Campaign, provided the Customer (i) has a new minimum monthly salary transfer of AED 10,000; and (ii) is not the Bank's existing salary transfer customer; and (iii) did not have a salary transfer to the Bank in the past 6 months prior to the Campaign start date
- All Foreign Currency transactions, cross-border or domestic transactions in a CASA (hereafter each referred to as, "FX") during the Campaign Period will be eligible for the Campaign provided the transaction value is equivalent to AED 10,000 or more.
- All Business Banking Entities/Companies within Commercial Banking meeting the Eligibility conditions defined below will be part of Pool 1 whereas individual customers within Consumer Banking who have met the Eligibility conditions will be part of Pool 2.
- The 2 draw pools (each a "Pool") are:
  - Pool 1 - Business Banking Customers
  - Pool 2 - Individual Customers
- Customers will get an entry into the draw (also referred to as "Eligibility conditions") for:
  - Every AED 10,000 CASA average balance increase during the Campaign Period; or/and
  - Every AED 10,000 FX transaction (or equivalent in Foreign Currency) foreign currency cross border or foreign currency local transfers; or/ and
  - For a new salary transfer facility with a minimum monthly salary of AED 10,000 or more
- A total prize amount worth 10 kg of Gold (or equivalent value) will be offered as part of this Campaign, as per the table below. For the Grand Draw (referred to in the below table), 6 winners will get a chance to win 1 kg worth of Gold each. For the Special Draw (referred to in the below table), 400 winners will get a chance to win 10 grams worth of Gold each.

### Grand Draw - 1 kg Gold (or equivalent value) per winner

(6 kg Gold in Total)

Customer Type	Total Winners
Business Banking Customers	3
Individual Customers	3
<b>Total</b>	<b>6</b>

### Special Draw - 10 grams Gold (or equivalent value) per winner

(4 kg Gold in Total)

Customer Type	Total Winners
Business Banking Customers	200
Individual Customers	200
<b>Total</b>	<b>400</b>

Note: Under Individuals, there will be 1 dedicated Grand prize each for customers under the Branch, Aayan and Wajaha segments

- The actual payout to winning Customers will be cash payments made in UAE Dirhams and credited directly to their Mudaraba based account.
- The cash amount will be equivalent to the value of the stated gold based on the prevalent market rate of gold on the prize distribution day.
- The Campaign will have a total of 406 winners, which will be selected as part of a draw which will be conducted during and after the end of the Campaign Period, based on the schedule shared in the table below:
  - 6 winners, (\*3 per pool), each part of the "Grand Draw"; and
  - 400 winners (\*200 per pool), each part of the "Special Draw".

Draw Frequency	March 2026	May 2026	July 2026
Special Draw	132 winners Pool 1 - 66 winners Pool 2 - 66 winners	134 winners Pool 1 - 67 winners Pool 2 - 67 winners	134 winners Pool 1 - 67 winners Pool 2 - 67 winners
Grand Draw	-	6 winners Pool 1 - 3 winners Pool 2 - 3 winners (1 Wajaha, 1 Aayan and 1 Branch each)	-
Eligibility Period	1st January 2026 to 28th February 2026	1st January 2026 to 30th April 2026	1st January 2026 to 30th June 2026

General Conditions

- Balance amounts, increases in average balances in Eligible Accounts and FX transactions shall be assessed by the Bank with reference to the aggregate of all Eligible Accounts of a Customer and which are under the respective CIF.
- All Existing Customers will be automatically registered into the raffle draw subject to meeting the criteria as defined above.
- All new Customers shall automatically be registered to participate in this Campaign subject to meeting the criteria as defined above
- For Customers to receive the Draw Prizes, they will need to hold an account based on the principles of Mudaraba.
- In the case of joint accounts, only the primary account holder will be eligible to win a prize.
- Any prize won by a Business Banking Customer will be awarded to the applicable business entity.
- Purchase of products/goods/services at stores, online sites, or cash withdrawal at ATM/cash dispensing outlets in foreign currency made using DIB Covered cards or Debit cards will not be eligible as an FX transaction for this Campaign.
- The salary amount for a new salary transfer Customer will be determined based on the average of the (calendar) monthly salary credits to the Customer's CASA during the Eligibility Period. In case of multiple salary credits to the account in a calendar month, the total of all salary credits will be considered for the calculation.
- A salary transfer will only be recognized if it was credited into the account by the Customer's employer using the correct method and channel acceptable to the Bank
- Only salaries credited through the official channels of the UAE Funds Transfer System or Wage Protection System will be considered by the Bank as eligible monthly salary and any salary credited in cash or cheque or transfer from personal account will not be considered as eligible monthly salary
- Pension salary credit will be considered as salary eligible for the Campaign
- Following individuals/entities shall not be eligible to participate in the Campaign:
  - Permanent and/or contract employees of the Bank
  - Representatives and/or agents of the Bank Group
- There is no cap on the maximum number of entries for either for the Grand Draw and the Special Draw.
- Independent personnel (from the Department of Economy & Tourism in Dubai or such other relevant authority) shall attend and oversee each Draw to ensure fair play and transparency. The dates on which the Draws, shall occur shall be determined by the Bank in consultation with such independent personnel.
- All participant(s) with qualifying entries will be tabulated and a random selection will be conducted to select the winners.
- Each winner in a Grand Draw and each winner in the Special Draw will be informed on a date as determined by the Bank in its sole discretion, either:
  - the Grand Draw or "Special Draw" within the stipulated by the Bank, the Account at with the Bank
- If a winning Customer is non-contactable within the time stipulated by the Bank, the Account at with the Bank, the Customer's Eligible Account will be credited to the Customer's Eligible Account in Dubai, in accordance with the above clause, the Customer's Eligible Account will have no claim to additional amounts or to any prize under this Campaign.
- Prizes are non-transferable and may not be exchanged for any other benefit.
- Winning Customers will be required to attend a prize presentation ceremony and other publicity programs as and when required by the Bank at their own cost and expense. Each winning Customer (not an individual) consents and agrees to the publication in any media (print, digital or otherwise) of his/her name and/or photograph containing his/her image as a winner of a prize in a Grand Draw or the Special Draw.
- The credit of the prize amount is subject to the Customer's participation in a prize presentation ceremony organized by the Bank.
- Prizes may be forfeited, if Customers holding Eligible Accounts may be subject to any laws or regulations in the Customer's jurisdiction, if the Customer has violated any laws or regulations applicable to the Customer's jurisdiction, if the Customer has breached any of the terms and conditions of the Bank's terms of service or any other applicable laws or regulations.
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