

Warnings:

- Finance product approvals are subject to Dubai Islamic Bank PJSC (“DIB” or “Bank”)’s internal policies and eligibility criteria.
- Benefits are exclusively available to active employees of qualifying frontline entities.
- The Bank reserves the right to amend campaign terms and conditions at any time.
- All campaign prizes and/or bonuses will only be credited to Mudaraba-based savings account with DIB.
- All offers are valid only for the duration of the campaign.

Covered Cards:

- Customers who take facilities from DIB must ensure timely payments to settle their outstanding amounts. This is critical to maintain good credit history at AECB (Al Etihad Credit Bureau) so that DIB is able to service the Customers’ future banking needs. If a Customer does not meet the payments on his/her covered card, his/her covered card account will go into arrears. This may affect his/her credit rating, which may limit his/her ability to avail financing in the future. DIB reserves the right to revise or discontinue the offer at any time without notice to the Customer, based on DIB’s discretion. However, the Bank will not revise or discontinue the offer for Customers who have already availed it.

Personal and Auto Finance:

- The risk Customers may be exposed to by availing finance from DIB are outlined in the Key Fact Statement (KFS) which will be shared with Customers once they contact the Bank. Details are also available on dib.ae.
- The information about the personal finance product mentioned is not an offer of finance facility. Customers will need to apply for the finances and meet the Bank’s credit suitability criteria before the Bank can determine whether Customers are eligible for the offer as mentioned. Customers who choose not to avail the deferment benefits under this Program shall continue with their existing payment.

Home Finance:

- The Governing Law and Jurisdiction of court: The home finance facility agreement and other terms and conditions shall be governed by applicable UAE laws as applied by the competent courts of the UAE to the extent these laws do not conflict with the principles of Sharia in which case the principles of Sharia shall prevail.
- The Bank may refuse to execute any requests, instructions or services requested by the Customer if the Customer fails to comply with the necessary procedures; or if the information or data are incorrect or are in violation of the applicable laws in the United Arab Emirates.
- Life Takaful Contribution is part of a Customer’s Equal Monthly Installment (EMI). Any due amount gets reported to AECB. However, Property Takaful is collected on yearly basis.

- If a Customer fails to pay two consecutive instalments for any reason after being notified in writing to pay within fourteen (14) days, all the remaining instalments shall fall due and payable in one single payment and the Customer shall pay them accordingly.
- If a Customer does not keep up his/her payments, he/she may lose possession of the property financed by DIB. In the event of default, the Bank will report any default or payment delays to AECB which may impact the Customer's credit history. If a Customer fails to pay instalments, when due and payable as specified in the respective finance agreement and if the Customer fails to pay two (2) instalments for any reason after being notified in writing to pay within fourteen (14) days, all the remaining instalments shall immediately become due and payable in one single payment and the Customer must pay them accordingly. A negative Credit Information Agency rating because of non-payment will possibly limit the Customer's ability to obtain financing in the future.

Investment Products:

- Investment products are not bank deposits and as such are not capital protected, or capital guaranteed and may result in loss of the Customer's invested amount.
- DIB is merely a distributor of the investment product and transacts on behalf of the Customers on Execution Basis only. It does not manage the investment nor is it responsible for the performance of the same.
- Past performance of an investment is not a reliable guide or indicator of future performance.
- The Customer should carefully review the Offering Documents, including the prospectus/offering memorandum, term sheet, factsheet, etc. associated with the investment and seek professional financial, legal and Shariah advice prior to making an investment decision.

Liabilities:

DIB Half KG GOLD:

- A Customer shall be ineligible for the Campaign, or the Bank shall be entitled to refuse to credit/pay any prize money or rescind/reverse and cancel any prize amount otherwise earned by the Eligible Customers in accordance with the Campaign T&Cs if:
 - The Bank has sufficient grounds to believe that a Customer has violated any applicable laws or regulations; or
 - has committed any fraudulent act in relation to the Account, the Offer or otherwise; or
 - the Customer has defaulted in any payment of any Bank's Covered Card, or any Finance facility availed from the Bank.

- All prizes will be credited to the Customer's Mudaraba-based account with the Bank. If the Customer does not maintain such an account, they will be contacted and must open one within 30 days of notification to claim the prize.
- Prizes are non-transferable, non-replaceable, and non-exchangeable.

DIB XTRA:

- The total eligible joining bonus will be based on the products availed (with salary transfer being mandatory) and will be based on the Customer's product selection. To find out more about the joining bonus a Customer is eligible for, a Customer can refer to the Terms & Conditions on dib.ae/xtra
- A minimum monthly salary, finance amount and covered card spend criteria (stipulated in the terms & conditions on the website) is applicable in order to qualify for the joining bonus and campaign
- This campaign is applicable for a new salary transfer facility on an existing or new Al Islami 2-in-1 or Al Islami Savings Account only
- To be eligible for the campaign Joining Bonus on Finance and/or Covered Card products, a Customer will need to transfer his/her new Salary to DIB, as well as avail one or more Finance Products and/or Covered Card