

### **Terms and conditions of SHABAB monthly draws 2018:**

1. Campaign draws will start on 1/1/2018 until 31/1/2019.
2. The first draw will occur in February 2018, continues on each month until year's end and the last draw will occur in January 2019.
3. Grand prize (Mazda 3 Car 2018) draws will take place on quarterly basis.
4. Customer is eligible to enter the draw and start accumulating chances based on the following terms and conditions:
  - a. Minimum average balance required to enter the draw and start accumulating chances is JD100 (or equivalent in foreign currencies) per month. Each JD100 (or equivalent in foreign currencies) entitles the customer to get one chance to enter the draw. The customer can accumulate more than one chance to enter the draw.
  - b. Each transaction on point of sale, using SHABAB Debit card worth of JD10 (or equivalent in other currencies) or more, entitles the customer to get one chance. Customer can accumulate up to 25 chances to enter the draw through SHABAB Debit card.
  - c. Each transaction on point of sale, using Shabab Credit Card worth of JD10 (or equivalent in other currencies) or more, entitles the customer to get two chances. Customer can accumulate up to 25 chances to enter the draw through Shabab credit card.
  - d. ATM cash withdrawals are not eligible to accumulate chances to enter the draw.
  - e. Customer may accumulate chances at a CAP of 200 chance
5. Winners will be notified/contacted by phone or any contact mean as per the winner's contact details available to the Bank.
6. The cash prize is not transferable under any circumstances.
7. The net amount of cash prize after deducting taxes –if applicable- will be credited to the customer's account as per the acting laws in this regards.
8. Arab Bank has the right to end this campaign without prior notice or announcement.
9. The Bank specifies the type, amount and number of each prize for a period of three months and has the right to change them and announce the change through the media channels the bank see fits.

\* Specific/custom terms and conditions of other draws will be announced by the bank when due.

\*\* Customer has to visit/contact Arab Bank website, Call Center or any branch in order to getting a print copy of those terms and conditions.

