

Win Gold with NBF Campaign Terms and Conditions

1 September to 31 December 2019

Who is eligible to participate?

The competition is open to existing Current and Savings account holders and new account holders who open their account/s during the campaign period. In order to be eligible, new customers who open accounts during the month must maintain an average balance of AED 10,000 for the number of days the account is opened.

Please note, whilst you may be eligible to apply under the offer, NBF Current and Savings accounts remain subject to eligibility criteria and we have no obligation to accept your application for a new NBF account.

The following accounts are eligible:

- Classic Current Account
- Standard Current Account
- Twin Benefit Account
- Islamic Current Account
- Savings Account (interest and non-interest bearing)
- Savings Plus Account
- Mudaraba Savings Account

Note: Max Saver accounts and NBF staff including contract staff are not eligible for the competition.

- Accounts in all currencies are eligible provided the applicable balance in an AED equivalent is met.
- Any account that gets closed during the campaign period will not be eligible for entry into the prize draws.
- If you have any past dues on loans/finance/cards or an active overdraft in the account, the balances in your other accounts will not be considered eligible.
- Only cleared funds will be considered eligible.

How will prizes be distributed?

- Gold prizes will be distributed in the form of vouchers.
- Winners may be required to provide us with documentation.

Other Terms and Conditions:

- For every AED 10,000 maintained as a monthly average balance, as calculated at the end of each month, you will be qualified for one entry in the monthly draw. For example, if a customer has AED 30,000 as a monthly average balance, he/she will have three entries in the monthly draw.
- This monthly average is applicable per account. If you have multiple accounts, each account would be eligible based on its average balance maintained. This is applicable for both Islamic and conventional accounts.
- For current/existing customers, only incremental balances over and above the cumulative average account balance for August 2019 will be considered for the draw.
- For the grand prize draw, all entries for the three-month campaign period will be eligible. For example, if a customer has three entries in the first month, two entries in the second month and five entries in the third month, they will get 10 entries into the grand prize draw.
- Even if you win in the monthly draw, you will still be eligible for participation in the grand prize draw.
- If you have moved money from a deposit to a current or savings account, you will still be eligible for the competition.
- NBF's internal system is the defining authority on qualifying balances.
- NBF reserves the right to change these campaign terms and/ or cancel any prize draw at our discretion and without incurring liability as a result.
- NBF's decisions on all matters relating to the campaign shall be final and conclusive.
- Winners of the draw shall have a period of 30 days to claim their prizes.
- Winners can claim their prizes from National Bank of Fujairah offices.