

### 1. The Campaign

The "Win Big with NBF" Campaign (the "Campaign") is organized by National Bank of Fujairah PJSC ("NBF" or the "Bank"). 1.2. The Campaign period will run from **25th July 2025 to 25th November 2025**, inclusive (the "Campaign Period").

### 2. Eligibility

- 2.1. The Campaign is open to all new and existing NBF Business Banking customers ("Clients").
- 2.2. To be eligible, Clients must hold an active Business Banking Current Account and/or Call Account with NBF (the "Eligible Account(s)").
- 2.3. Employees of NBF, their advertising agencies, and their immediate family members are not eligible to participate in this Campaign.

### 3. Entry Mechanism

- 3.1 Entry into the prize draw is based on the minimum AED 1 million incremental average balance in the Client's Eligible Account(s) during the Campaign Period over the June 2025 average balance is required across all Eligible Accounts to qualify for entry in the Draw.
- 3.2 **First Entry:** Clients who maintain an incremental average balance of **AED 1,000,000 (one million)** during the Campaign Period will receive one (1) entry into the draw.
- 3.3 **Additional Entries:** Clients will receive one (1) additional entry for every incremental balance of **AED 2,000,000 (two million)** maintained as an average balance over and above the initial AED 1,000,000.
- 3.4 For the purpose of this Campaign, "Average Balance" is calculated as the sum of daily closing balances in all of a Client's Eligible Accounts divided by the total number of days in the Campaign Period. The Bank reserves the right to determine the eligibility of funds.

### 4. Exclusions

- 4.1 The following accounts and balances are expressly excluded from this Campaign: a) Escrow accounts and Islamic account balances. b) Interest-bearing Current Account and Call Account balances. c) Balances related to fixed deposits.

### 5. Prizes

- 5.1 The prizes for the Campaign are as follows:
  - **Grand Prize:** One (1) BYD Han vehicle.
  - **Second & Third Prize:** Two (2) winners will each receive gold bars, with a value of up to AED 25,000.
  - **Other Prizes:** Ten (10) winners will each receive an Apple iPhone 16 Pro Max.
- 5.2 All prizes are non-transferable, non-negotiable, and cannot be exchanged for cash or any other alternative.
- 5.3 NBF makes no representations or warranties regarding the quality or suitability of the prizes. Any warranties for the prizes must be claimed directly from the manufacturer or supplier. The Grand Prize winner is solely responsible for all costs associated with vehicle registration, insurance, and any other ancillary expenses.
- 5.4 Prize models and colours are subject to availability. NBF reserves the right to substitute any prize with another of equivalent value without prior notice.

### 6. The Draw

- 6.1 The prize draw will be conducted on **26th January 2026**.
- 6.2 The draw will be conducted at an NBF location and may be supervised by a representative from the relevant Department of Economic Development, at the Bank's discretion.
- 6.3 Winners will be selected randomly from the pool of eligible entries. The Bank's decision regarding the selection of winners is final and binding.

### 7. Winner Notification and Prize Claim

- 7.1 Winners will be notified by their Relationship Manager or an official NBF representative via the contact information registered with the Bank (phone call or email).
- 7.2 Winners must claim their prize within thirty (30) days of notification. To claim the prize, winners must present a valid Emirates ID and Passport for verification.
- 7.3 If a winner is unreachable, ineligible, or fails to claim the prize within the stipulated timeframe, the Bank reserves the right to forfeit the prize.
- 7.4 By accepting a prize, the winner agrees to participate in any promotional activities and material as requested by NBF, including the use of their name and photograph in marketing and media communications, without any further compensation.

### 8. General Conditions

- 8.1 NBF reserves the right to amend, suspend, or terminate the Campaign or these Terms and Conditions at any time without prior notice, subject to the approval of any relevant regulatory authorities.
- 8.2 The Bank's decision on all matters relating to this Campaign shall be final and binding on all participants.
- 8.3 The Bank shall not be liable for any loss, damage, or expense whatsoever arising from a Client's participation in this Campaign or from the acceptance or use of any prize.
- 8.4 These Terms and Conditions are governed by the laws of the United Arab Emirates and shall be subject to the exclusive jurisdiction of the courts of the UAE.
- 8.5 By participating in the Campaign, Clients confirm that they have read, understood, and agree to be bound by these Terms and Conditions.