



A L S A L A M B A N K
Bahrain البحرين

Scratch and Win Promotional Campaign Terms and Conditions

1. This promotional campaign is exclusive to new and existing retail banking customers of Al Salam Bank - Bahrain B.S.C. (the "Promoter"), who avail new personal finance facilities (Tayseer) or new property finance facilities (Dari) (the "Facilities") during the promotional period (the "Promotional Campaign").
2. The Promotional Campaign shall commence on 15 January 2019 up to and until 30 April 2019 (the "Promotional Period").
3. Eligibility to participate in the Promotional Campaign will be based on the Promoter's customers availing any of the Facilities at a minimum amount of BD 25,000 (Bahraini Dinars Twenty Five Thousand Only) under the Tayseer finance facility scheme and BD 100,000 (Bahraini Dinars One Hundred Thousand Only) under the Dari finance facility scheme.
4. During the Promotional Period the first ninety (90) eligible participants will be given a 'scratch and win' voucher (the "Voucher") to win any of the following prizes:

Prize Type	Number of Winners	Prize Value (BD)
BD 100	80	8,000
BD 500	6	3,000
BD 1,000	1	1,000
Win a Paid Holiday	1	2,000
1 Year Installment Repayment	1	Prize value shall be limited to the 1 year installment facility repayment amount which shall be capped to a total amount of 6,000.
BD 10,000	1	BD 10,000
Total	90	30,000

5. There shall be a total of ninety (90) prizes across the Promotional Campaign which shall be distributed in accordance with the table above.
6. Each participant will be entitled to only one Voucher during the Promotional Period.
7. Prize winners must claim their prizes from the Promoter by presenting the original Voucher to the relevant customer service employee.
8. The Promoter shall credit all the cash prizes to the winner's bank account held with the Promoter or any other method as deemed appropriate by the Promoter.
9. In case of the death of any prize winners before claiming their prize, the prize shall be held in the Promoter's custody for a period not exceeding three (3) months from the date of death to enable the heirs to provide the Promoter with, including but not limited to, the necessary Deed of Inheritance, deceased person's Death Certificate and Power of Attorney (authorizing an attorney to receive the prize on behalf of the heirs). In case the heirs are not able to meet the Promoter's requirements before the aforesaid period, the Promoter will deposit the prize with the Ministry of Justice in the heir's names.
10. The Promoter's employees, directors and subsidiaries are not eligible to participate in the Promotional Campaign.
11. The Promoter shall have the right to store, transfer and process the participants' data to its subsidiaries and/or authorized third parties in order to contact the prize winners. By accepting the prize(s) under the Promotional Campaign the Promoter shall have the right to use the winner's name and photograph in all current and future promotional advertising campaigns and marketing materials relating to the same or other campaigns whether in Bahrain or outside.
12. The terms and conditions of this Promotional Campaign shall be governed and construed in accordance with the laws of the Kingdom of Bahrain to the extent that such laws are not repugnant to the principles of Islamic Shari'a in which case the principles of Islamic Shari'a shall prevail and any dispute shall be subject to the exclusive jurisdiction of the Courts of the Kingdom of Bahrain.
13. In addition to this Promotional Campaign's terms and conditions, the Promoter's standard account opening terms and conditions, along with any promotional material and/or any relevant terms and conditions shall continue to apply and form an integral part of these terms and conditions.
14. The Promoter may at any time in its sole discretion modify or withdraw these terms and conditions after obtaining the MOICT's consent, without any liability on the Promoter's part. The Promoter and MOICT's decision regarding the same shall be final and binding.