

Livionaire Savings Account Terms and Conditions:

These terms and conditions (“**Terms and Conditions**” or “**Terms**”) govern the Livionaire Savings Account Promotion (“**Promotion**”) by Emirates NBD Bank (P.J.S.C) (“**Bank**”)

In addition to the Promotion Terms and Conditions, this enhancement shall also be subject to the Bank’s General Terms and Conditions for Consumer Banking Products available on Bank’s [website](#), as may be amended from time to time (“**ENBD GTC**”). If there is any conflict between these Promotion Terms and Conditions and the ENBD GTC, these enhanced Terms and Conditions shall prevail, to the extent it relates to this Promotion.

1.Promotion:

In accordance with these enhanced Terms and Conditions, any Eligible customer shall get rewarded by getting entry into periodic raffle draws and the chance to win grand prizes.

2.Promotion Period:

The enhanced program will start from 1st February 2025 and will continue for 7 months till August 31st 2025 (both days inclusive).

3.Promotion Eligibility and Conditions:

- Liv customer(s) maintaining an active Livionaire Savings Account with an average balance of AED 1000 are eligible to participate in this Promotion involving periodic raffle draws (Draw(s)) held in accordance with these Terms.
- Incremental balances over and above the previous month in Primary CASA accounts, Goal accounts and Money Ahead will also be considered for the raffle. Every incremental 1000 AED will get 1 entry to the raffle (Eg – If a customer had Avg balance of AED 10,000 in their Goal account in Jan’25, the average balance in Feb’25 is AED 14,000 then the customer would get 4 entries to the raffle draw for the month of Feb’25)
- Women customers will get 2X entries to the raffle draw
- Customers’ average balances of the previous months will be considered as the baseline balances for the subsequent month draw;
- Customers with existing balances in the Livionaire Account will be eligible for entries in the campaign
- **Grand Prize of one million dirhams (AED 1,000,000)**
 - An average account balance of minimum One Thousand Dirhams (AED 1,000) in the over the duration of the Promotion Period will provide the Customer with one (1) entry into the Draw which gives the Customer a chance to win this Grand prize.

- At the end of the promotion period (Aug'25), one winner will be eligible to win One Million Dirhams (AED 1,000,000)
- **Prize of Ten Thousand Dirhams (AED 10,000)**
 - An average account balance of minimum One Thousand Dirhams (AED 1,000) over the duration of the Promotion Period will provide the Customer with one (1) entry into the Draw which gives the Customer a chance to win AED 10,000
 - There will be a total of 10 customers who will win AED 10,000 each month through the Draw

4.Mechanics and Fulfilment:

(a) The Draws will be held under the supervision of independent personnel from the Department of Economic Development or such other relevant authority. The dates on which each Draw shall occur shall be determined by the Bank in consultation with such independent personnel

(b) Liv will notify the winning Customers at or after the end of each Draw by sending them a notice to their registered email or contact details maintained with Liv.

(c) By opening a Livionaire Savings Account and participating in this Promotion, the Customer acknowledges and agrees that in the event he/she is declared the winner of a Draw, his/her name (as recorded with Liv) and picture may be released to the media and/or the general public. The Bank is not liable for any harm, loss, cost or expense of any kind, including legal fees, incurred or suffered by the winning Customer as a result of such release.

(d) Cash prize(s) will be transferred to the winning Customer's Livionaire Savings Account. Once the cash prize is credited to the customer's Livionaire Savings Account in accordance with these Terms, the customer will not be eligible for any other offers under this Promotion.

(e) The Bank's employees, Board member and their spouse and children, are not eligible for entry into the Draws.

(f) Liv is entitled to change the form or amount of the prize and/or the method in which prize is awarded to the winning Customer or withdraw the program at any time at its sole discretion.

(g) The winning Customer will bear any and all charges, costs, expenses and taxes relating to or connected with the Draw, the prize, and/or the disbursement or receipt of the prize.

(h) Liv reserves the right to disqualify a Customer at any time from the Draw or as a winning Customer at its sole discretion and without notice.

(i) All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). The Customer hereby agrees to pay an amount in respect of any applicable VAT

5. Miscellaneous:

(a) Prizes may be forfeited or customers holding Eligible Livionaire Savings Account may be disqualified from participation in the Promotion, if the Bank has sufficient grounds to believe that any such customer/ winner has violated any laws or regulations applicable in the UAE or has violated these Promotion Terms and Conditions or the ENBD GTCs

(b) The prize(s) featured in all printed materials and/or website of the Bank are shown for illustrative purposes only. The Bank reserves the right to change the specifications of the prizes at its sole discretion with notice to customers, subject to applicable laws/regulations.

(c) These Promotion Terms and Conditions are subject to change, addition or amendment, at the sole discretion of the Bank with notice to Customers, in accordance with applicable laws/regulations.

(d) This Promotion is not valid in conjunction with any other promotion, campaign or offer of the Bank/Liv.

(e) All decisions relating to the Promotion shall be at the sole and absolute discretion of the Bank, which decision shall be final and conclusive.

(f) The Bank shall not be liable for any personal injury; any loss or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any theft, unauthorized access or third party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; (d) any tax liability incurred by a winner under this Promotion; or (e) use of a prize.

(g) The Bank shall not be responsible for, and makes no representation as to, the quality, suitability or merchantability of any prize. Any such issues must be settled directly with the producer and/or supplier of such prize. The Bank takes no responsibility for resolving any such disputes.

(h) These Promotion Terms and Conditions and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates (UAE) and subject to the exclusive jurisdiction of the courts of the Applicable Emirate (as defined in the ENBD GTC). Provided that, the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE) if it deems appropriate in accordance with the ENBD GTC.