

## First Abu Dhabi Bank PJSC

### Commercial Banking “Win Gold” Promotion Terms & Conditions

First Abu Dhabi Bank PJSC has launched a customer promotion for new and existing customers, who hold a relationship with the Commercial Banking segment of the bank. All existing and new customers of the bank who have a relationship under Commercial Banking are automatically enrolled into this promotion. The promotion rewards our customers for their loyalty by providing **guaranteed** gold coins and a chance to win Tesla cars. The more you bank with us, the more gold you stand to win.

#### Q. What is the period of this promotion?

The promotion is open from 1-Apr-2024 to 31-Jul-2024 (both dates inclusive).

#### Q. Who is eligible for this promotion?

All new and existing customers of the bank, who have a relationship under Commercial Banking, are automatically enrolled into this promotion.

#### Q. What is the reference period for calculation of Current Account balance growth?

The growth in average balance for existing customers above the period end balance as on Mar 31, 2024, will be considered for this promotion.

#### Q. How do I open a business account with FAB?

You can call our call center on 600 52 2235 if within UAE or +971 2 499 6700 outside of UAE for more information and our call center representative will be able to assist you. Alternatively, you can send SMS mentioning “BA” on number 2121 or visit any of the below business banking centers to get more information on the requirements and process.

#### Q. What do I need to do to win gold?

Just increase your average Current Account balance by AED 350,000 or more during the promotion period, open a new Letter of Credit or Guarantee for AED 2,000,000 or more during the promotion period or make an FX transaction of AED 250,000 or more during the promotion period to win guaranteed gold coins of 2 grams. You could make additional transactions in the above multiples to win more gold.

#### Q. How do I win a Tesla car?

We will give away two Tesla Model Y cars under this promotion in a raffle draw. Every increase in average Current Account balance of AED 5,000,000 or more during the promotion period, opening a new Letter of Credit or Guarantee of AED 5,000,000 or more or making an FX transaction of AED 1,000,000 or more gives you 1 entry into the raffle draw. The more you transact, the more entries you get into the raffle draw. Tesla reward is limited to 1 per customer.

**Q. Do all FX transactions qualify for this promotion?**

All FX transactions, except for AED to USD and USD to AED, qualify for this promotion. For non-AED denominated transactions, the transaction amount will be converted into AED based on the relevant prevailing foreign exchange rate determined by the Bank for calculation purpose.

**Q. What if I make smaller transactions, will they qualify?**

Yes, if the aggregate value of the LC/LG is > AED 2,000,000 or FX transactions is > AED 250,000 you will still be eligible to win gold under this promotion.

**Q. What about other trade products, are they included in the promotion too?**

No, only Letter of Credit & Letter of Guarantee are included in this promotion.

**Q. What if I increase balances in my Savings or other interest-bearing account?**

Average balance increases under all interest-bearing accounts are excluded from this promotion.

**Q. Are Fixed Deposits considered for this promotion?**

No, Fixed Deposits are excluded from this promotion.

**Q. Will I get gold coins for all my LC & LG transactions during the promotion?**

Yes, if the LC/LG is issued for a minimum tenor of 3 months or longer and issued during the promotion period only. Auto renewal of existing guarantees will not be covered under the promotion.

**Q. Are Export LCs included in this promotion?**

No.

**Q. What if I increase my balance in non-AED currency?**

Average balance increases in all currencies are eligible for this promotion, if the account is non-interest bearing.

**Q. Is there a limit to how much gold I can win?**

Yes, at a customer level, maximum 1 kilo gold will be rewarded. Gold earned from FX transactions is capped at 200 grams per month and 500 grams during the promotion period. Gold earned from LC & LG issuance (combined) is capped at 200 grams per month and 500 grams during the promotion period. There is no cap from the gold earned by growing the average Current Account balance, but the total cap of 1 kilo gold includes gold earned from FX transactions, LC & LG issuance, and Current Account average balance growth.

**Q. How do you calculate the average balance growth?**

The average balance increase is calculated as the increase in average balances at a customer level in all non-interest-bearing accounts from the closing balance as on 31-Mar-24 during the 4-month promotion period ending on 31-Jul-24.

**Q. What if I move funds from my personal account to my business account?**

Funds received from within FAB i.e., personal accounts, other related entities of the customer or from other FAB customers, will be excluded from all calculations under this promotion. The promotion only applies to new money received by FAB from outside the bank.

**Q. What type of gold coins will I receive?**

We will provide the winners with 22 karat gold coins.

**Q. What if my qualification for this promotion is fractional?**

All fractional qualifications are rounded down to the nearest lower multiple of the eligibility criterion.

**Q. How will I be notified?**

All winning customers will be contact by the bank via registered details as per the system i.e., e-mail, phone, and SMS. Please ensure your details are up to date so we can reach you. We will hold your reward for 90 days post announcement, after which the reward collection window would close.

**Q. Who should I refer to if I have further queries on the promotion?**

Please call 600 52 2235 if within UAE or +971 2 499 6700 outside of UAE for more information or visit the bank website to view the promotion's Terms and Conditions.

Alternatively, you can send email to your Relationship Manager or [FABCommercialBanking@bankfab.com](mailto:FABCommercialBanking@bankfab.com) with your specific query and we will be in touch with you.

**Q. What is the reference period for calculation of Current Account balance growth?**

The growth in average balance for existing customers above the period end balance as on Mar 31, 2024, will be considered for this promotion.

**Q. Does the promotion apply to Islamic products too?**

All Islamic products are excluded from this promotion.

**Legal Disclaimer:** First Abu Dhabi Bank (FAB) hereby notifies all customers participating in the Tesla Model Y promotion that Tesla, Inc. is not associated with or involved in this promotion. FAB is solely responsible for the administration and execution of the promotion, including the selection and distribution of prizes. By participating in this promotion, customers agree to release Tesla, Inc. from any liability or claims arising from their participation or receipt of prizes. FAB reserves the right to modify or cancel the promotion at any time without prior notice. Participation in the promotion constitutes acceptance of these terms and conditions.