

The MULTIPLIER Phase II Terms and Conditions

- Campaign dates: 4th January 2021 to 29th April 2021
- There are 3 exclusive cars prizes at the end of the campaign, which is on the grand draw date of 29th April 2021:
 - 1st Prize – Tesla Model X
 - 2nd Prize – Tesla Model 3
 - 3rd Prize – Tesla Model 3
- Campaign is valid for individual customers who hold a minimum total account balance of AED 100 on the campaign launch date of 4th January 2021 and for new customers who open an account during the campaign period. Total account balance refers to the total bond value of all the products held in the account.
- It is the customer’s responsibility to ensure funds are received by National Bonds at least 3 working days in advance to facilitate issuance of bonds into the customer’s account by 11:00 am on 29th April 2021.
- Eligible customers from Phase I:**
 - Existing customers who were eligible in Phase I of the campaign will carry their multiplied draw entries into Phase II, as long as they continue to maintain their account balance.
 - Customers can continue to top up to reach up to 100X chances in Phase II.
 - Top up percentage will be calculated against the total account balance as of 5th October 2020, i.e. the Phase I campaign start date.
 - Minimum top up of 10% in Phase I and no redemptions during Phase I & Phase II will allow customer eligibility for the exclusive cars draw on 29th April 2021. This will also enter them into the regular monthly draws during the campaign period with multiplied chances.
- New participants in Phase II from the existing customers base:**
 - New participants will include customers who redeemed in Phase I (from 5th October 2020 to 3rd January 2021), did not top up in Phase I, as well as new customers who joined National Bonds during 5th October 2020 to 3rd January 2021.
 - Customers will need to maintain their total account balance as of 3rd January 2021 throughout the campaign period to multiply their chances by 2X for the February 2021 to April 2021 monthly draws.
 - A minimum top up of 10% of your savings bonds will further multiply the chances (as detailed in Table 1) and allow eligibility into the exclusive cars draw on 29th April 2021.
 - Top up percentage will be calculated against the total account balance of the customer as of 4th January 2021 (starting date of the campaign Phase II).
 - The more the customers save, the more their chances multiply (as detailed in the table below).
 - The chances multiplication is capped at 100X.

Table 1

Your savings:	Multiply your entries by:
Maintain & Multiply chances	2X
Add 10%	4X
Add 20%	8X
Add 30%	12X
Add 40%	16X
Add 50%	20X
Add 100%	40X
Add 200%	100X

7. New customers joining National Bonds onwards from 4th January 2021:

- For new customers who open their account with National Bonds on 4th January 2021 onwards, The MULTIPLIER chances will be calculated based on the account balance of savings bonds on the date of the regular monthly draws as well as the draw for the 3 exclusive cars (as detailed in the Table 2).
- New customers must have a minimum account balance of AED 5,000 as savings bonds on 29th April 2021 to enter the exclusive draw for the 3 car prizes.
- New customers with an account balance of less than AED 5,000 as savings bonds will enter the regular monthly draws during the campaign period with 2X multiplied chances.
- New customers will be eligible for this campaign as long as no redemption has been made during the period of the campaign.
- New customers signing up for direct debit (i.e. monthly savings plan) will get the benefit of multiplying their normal chances by 2X.
- New customers opening an account via Term Sukuk and Booster offerings will need to further purchase saving bonds as per the table below to be eligible for the campaign.

Table 2

Your savings:	Multiply your entries by:
Below AED 5,000	2X
=5K<25K	4X
=25K<50K	8X
=50K<150K	12X
=150K<350K	16X
=350K<500K	20X
=500K<1M	40X
1M+	100X

- Multiplied entries will also be eligible for the regular monthly draws during the campaign period (February 2021, March 2021 & April 2021).
- Any redemption on saving bonds during the campaign period, will void eligibility for participation in this campaign.
- For customers with a Regular Savings plan, the top up percentage will be calculated on any additional saving over and above the monthly saving amount.
- The top up is applicable only through the purchase of saving bonds. Bonds issued through a Regular Savings plans, Term Sukuk, and Booster offerings are not considered as a top up.
- The maintenance Multiplier of 2X will be applicable on saving bonds only. For term bonds, the MULTIPLIER will be activated on savings bonds only and upon the top up of a minimum of 10% for existing customers and a minimum purchase of AED 5,000 as saving bonds for new customers.
- The minimum holding period of fresh funds will be as per the normal lock-in period policy as defined in the Saving Bonds Terms and Conditions booklet here.
- Loyal customers including previous MULTIPLIER campaign reactors (all those that topped up their total account balance from 11th November 2019 to 5th April 2021, Regular Savers (myPlan, Objective Savings Plans & ESP customers) and the BIG100 club members, will get the benefits of the double Multiplier. National Bonds may include other customers in this category in the future, at its discretion.
- Term Sukuk and Booster solutions are not eligible for the Multiplier campaign.
- Any redemption of Term Sukuk or Booster and reinvestment in Saving Bonds will be considered as top up as per campaign T&Cs.
- Bonds issued as part of cash prizes won in the winners' accounts will not be considered as top up.
- Profit reinvestment of Term Sukuk and Booster as Saving bonds will be treated as top up and contribute to the MULTIPLIER campaign (as per the campaign-defined minimum criteria). Any profit redemption will disqualify them from the campaign.
- If, in the sole opinion of National Bonds, redeemed funds from related accounts (including but not limited to accounts held under the names of spouses, parents, spring or other first-degree relatives of the customer) are used to qualify for this campaign, then National Bonds reserves the right to disqualify the customer and/or the first degree relative from participating in the campaign
- Car prizes may take up to 2 months for handover from the draw date. The handover time is dependent on the car’s availability at the dealership.
- The prize winners’ details will be published on the National Bonds website, social media platforms and marketing materials for publicity purposes.
- Draw entries are approximate and based on the assumption of the customer’s full compliance with the terms and conditions of the campaign listed above (including but not limited to no redemption). Final draw entries will be calculated on the date of the draw and will be based on the customer’s account transactions.
- National Bonds reserves the right to amend the terms and conditions of this campaign without prior notice.
- The standard terms and conditions of Saving Bonds also apply to this campaign which can be found here.