



THE MULTIPLIER TERMS AND CONDITIONS

- 1. Campaign dates: 24th October 2024 to 3rd February 2025
- 2. The campaign is valid for existing individual customers as of 24th October 2024 and for new customers who open an account during the campaign period.
- 3. 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 savings certificates into the customer's account by 11:00 am on February 3rd, 2025.
- 4. Chances multiplication is applicable only to Saving Bonds.

5. Existing customers' eligibility:

- a. Existing customers with a total account balance (total account balance refers to the total savings value of all products held in the account) of AED 1,000 & more, or customers who have any monthly plan as of 24th October 2024, will have their chances multiplied by 2X, in the November 2024, December 2024, January 2025 & February 2025 monthly draws.
- b. Customers must maintain their total account balance, without any redemptions, from 24th October 2024, until the end of the campaign period.
- c. Depending on the monthly draws eligibility criteria (**defined here**), customers will enter the above mentioned draws with multiplied chances throughout the campaign period.
- d. Higher top-ups will lead to a higher multiplication of chances (as set out in Table no. 2 & 1).
- e. The multiplication of chances in the National Bonds Rewards Program is capped at 80X.

TABLE 1	
EXISTING CUSTOMERS WITH TOTAL ACCOUNT BALANCE OF AED 350,000 & ABOVE	

INCREASE YOUR SAVINGS BY:	MULTIPLY YOUR ENTRIES BY:
100%	80X
50%	40X
25%	20X
20%	16X
15%	12X
10%	8X
5%	4X
Maintain your savings	2X

TABLE 2	
EXISTING CUSTOMERS WITH TOTAL ACCOUNT BALANCE BETWEEN AED 1,000 & AED 350,000	

INCREASE YOUR SAVINGS BY:	MULTIPLY YOUR ENTRIES BY:
200%	80X
100%	40X
50%	20X
40%	16X
30%	12X
20%	8X
10%	4X
Maintain your savings	2X

New customers joining National Bonds between 24th October 2024 to 3rd February 2025

- a. New customers joining National Bonds during the campaign period with a total account balance of AED 1,000 & more or those who sign up for a monthly plan, will have their chances multiplied in the November 2024, December 2024, January 2025 & February 2025 monthly draws (as defined in Table no. 3).
- b. Customers must maintain their total account balance, without any redemptions, from 24th October 2024, until the end of the campaign period.
- c. Depending on the monthly draws eligibility criteria (**defined here**), customers will enter the above mentioned draws with multiplied chances throughout the campaign period.
- d. Higher savings amount will lead to a higher multiplication of chances (as set out in Table no. 3).
- e. The multiplication of chances in the National Bonds Rewards Program is capped at 80X.

TABLE 3	
SAVE (AED):	MULTIPLY YOUR ENTRIES BY:
1M+	80X
500K - 1M	40X
350K - 500K	20X
150K - 350K	16X
50K - 150K	12X
25K - 50K	8X
5K - 25K	4X
1K - 5K	2X

General Terms & Conditions:

- 1. Existing customers with a total account balance of less than AED 1,000 (and without any monthly plan) as of 24th October 2024, will have their chances of multiplication activated upon reaching a minimum balance of AED 1,000 or when they sign up for any monthly savings plan. They will be subject to the New Customers table (Table No. 2).
- 2. Any redemption on Saving Bonds during the campaign period will void eligibility for participation in this campaign (chances multiplication & campaign exclusive draws).
- 3. The top-up is applicable only through the purchase of Saving Bonds or any regular savings plan for Saving Bonds. Transactions via Term Sukuk, Payout & Booster offerings are not considered as a top-up.
- 4. The maintenance Multiplier of 2X will be applicable on Saving Bonds only.
- 5. 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**.
- 6. Term-based offerings are not eligible for the Multiplier campaign (any purchase or redemption of Term Sukuk, Payout or Booster investment will not have any effect on the Multiplier campaign).
- 7. Savings certificates issued as part of cash prizes won in the winners' accounts will not be considered as top-up.
- 8. Profit reinvestment of Term-based products as Saving bonds will be treated as top up and contribute to the Multiplier campaign (as per the campaign defined minimum criteria) and any profit redemption will disqualify them from the campaign.
- 9. If redeemed funds from related accounts (including but not limited to accounts held under the names of spouses, parents, offspring, 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.
- 10. The Nissan Patrol 2025 will be available in February 2025 for handover. At the draw date, the winner will receive a booking confirmation and will be able to collect the vehicle once it becomes available at the dealership.
- 11. Additional terms and conditions related to the handover of prizes or any other relevant prize-related terms will be detailed in the Rewards Program terms and conditions **here**.
- 12. Draw entries are approximate and based on the assumption of full compliance by the customer with the terms and conditions of the campaign listed above (including but not limited to no redemptions). Final draw entries will be calculated on the date of the draw and will be based on the customer's account transactions.
- 13. The prize winners' details will be published on the National Bonds website, social media platforms and marketing materials for publicity purposes.
- 14. National Bonds reserves the right to amend the terms and conditions of this campaign with a prior notice.
- 15. The standard terms and conditions of the Saving Bonds also apply to this campaign which can be found **here**.