



A L S A L A M B A N K
البحرين البحرين

Wakala Deposits Campaign Terms & 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 a new Wakala account during the promotional period (the "Promotional Campaign").
2. The Promotional Campaign shall commence on 3 January 2019 up to and until 31 March 2019 (the "Promotional Period").
3. Eligibility to participate in the Promotional Campaign will be based on the Promoter's customers opening a Wakala account with the Promoter, holding a minimum amount of BD 5,000 (Bahraini Dinars Five Thousand Only) for a minimum period of three (3) months. Each and every new Wakala account shall entitle the customer to one (1) draw entry.
4. During the Promotional Period eligible participants will enter a draw for a chance to win double the expected profit, capped to a total amount of BD 2,500 (Bahraini Dinars Two Thousand Five Hundred Only). There shall be a total of three (3) winners across the Promotional Campaign which shall be distributed in accordance with the table below

Draw Number	Draw Date	Draw Eligibility Period	No of winners
First Draw	7 February 2019	3 January 31 – 2019 January 2019	1
Second Draw	7 March 2019	1 February 28 – 2019 February 2019	1
Third Draw	7 April 2019	1 March 31 – 2019 March 2019	1

5. All draws shall be held under the supervision of a representative of the Ministry of Industry, Commerce and Tourism ("MOICT") to ensure that the prize draw is conducted in an unencumbered manner. The prize draw winners shall be declared by the Promoter upon receiving the MOICT's necessary approvals, which will be posted on the Promoter's website, or other available channels and shall be final and binding.
6. 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 at either the maturity date of the winning Wakala account or in the event that the winning Wakala account is closed prematurely, on the pre-closure date of such Wakala account. If the winner's account no longer exists with the Promoter and the prize is not claimed after a period of six (6) months from the draw date it shall be transferred to the MOICT for their further actions in accordance with the applicable laws.
7. 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.
8. The Promoter's employees, directors and subsidiaries are not eligible to participate in the Promotional Campaign.
9. 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.
10. 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.
11. 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.
12. 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's decision regarding the same shall be final and binding.