



Terms and Conditions of “Al Kanz” Accounts and “ila” Prize Draws

The following Terms and Conditions shall apply to all “Al Kanz” accounts held by retail customers of “ila” banking app, in addition to the other terms and conditions of “ila” app and relevant privacy policy and shall be deemed an integral part of the same and be read therewith as one unit.

Al Kanz Account: A savings account in Jordanian dinars from “ila” banking app; providing the ability to take part in relevant prize draws.

1. “Al Kanz” Account:

- The Bank shall not be obligated to open “Al Kanz” account for you to take part in prize draws, nor shall having an account with “ila” banking app, per se, be deemed a confirmation that you are qualified to take part in such draws.
- Al Kanz accounts shall not be linked to any bank card, nor shall the same be available for any payment services. Furthermore, no interest shall accrue on Al Kanz account balances.
- The account shall be subject to a minimum balance required prior to the end of the period set by the Bank, during which you shall maintain said minimum account balance in order to qualify as announced by the Bank.
- You may maintain any balance in your Al Kanz account, and the number of chances you have to take part in prize draws shall be calculated as the number of full multiples of the minimum balance of your Al Kanz account during the period. The number of chances shall be calculated based on whole number and decimals shall be disregarded.
- You may make additional deposits and/or withdraw your Al Kanz account balance, in whole or part, any time, by means of direct deposit into the account or withdrawal therefrom by transfer to your current account in Jordanian dinars.
- The Bank may freeze Al Kanz account balance in whole or part, and the customer hereby absolutely and irrevocably authorizes the Bank to deduct from the account any amounts or dues owed by the customer to the Bank. The customer also authorizes the Bank to transfer Al Kanz account balance to the cash margins account, if any, and/or any other account, and to seize the balance, in whole or part, to ensure the settlement of any obligations you have, or may have, towards the Bank.

- The winner shall bear the tax imposed on prizes in accordance with the regulations of the Income and Sales Tax Department, and the customer hereby absolutely and irrevocably authorizes the Bank to deduct, in advance, any tax amounts and any other amounts, dues or fees imposed on the prize from the prize amount.

2. "Al Kanz" Account Prize Draws:

- The details of prizes related to prize draws, corresponding minimum amount, deadline and corresponding period shall be published via our banking app and on our web site.
- You shall be qualified to take part in any future prize draw (draws) even if have won prizes in previous prize draws, provided that you satisfy the minimum balance and period requirements and are not disqualified by the Bank. However, you may only win one prize in any prize draw, regardless of the number of chances you have.
- Prize draws shall be conducted as per the schedule recommended for each draw, subject to the qualification conditions announced by the Bank from time to time.
- All prize draws shall be conducted under the supervision of a special committee set up by the Bank.
- All prize draw results shall be final once announced by the Bank, unless "ila" app determines that the winner was not qualified to take part in prize draws.
- The prize money from prize draws shall be credited to Al Kanz accounts of the winners with "ila" Bank in Jordanian dinars.
- Prize winners shall be notified by SMS, phone or announcement on the Bank's web site or via the app.
- The Bank retains the right to use, at its absolute discretion, all the personal data of customers, including the names and photographs of prizewinners, in all current and future promotional or advertising campaigns or marketing materials of services and products of the Bank. The Bank also retains the right to withhold any prize from any winner in the event said winner does not agree to have the winning thereof announced, whether by publishing the name or photograph thereof or by filming the announcement of the winning thereof.

3. "Al Kanz" Account Draw Qualification Conditions:

Only customers of "ila" app who satisfy the following conditions on the draw date may take part in "Al Kanz" account prize draws:

- (1) Has completed 18 years of age.
- (2) Has a valid civil status card for Jordanians.
- (3) Has a valid passport or personal identification document, in addition to a valid residence permit for non-Jordanians.

Any account that does not satisfy the above conditions shall not enter prize draws, even if said account satisfies other conditions, including the minimum balance and period.

4. Exclusions:

- Any employee of the Bank / subsidiaries, and any customer who is a first-degree relative of any employee of the Bank / subsidiaries, shall be excluded from taking part in prize draws.
- Every "Al Kanz" account holder shall be responsible for notifying the Bank in writing in the event any first-degree relative thereof is an employee of the Bank / subsidiaries. In the event any first-degree relative wins any prizes, the Bank may withhold said prizes at the time and recover any amounts paid, and the customer hereby undertakes to immediately return such amounts to the Bank.
- Dormant and frozen accounts, accounts of deceased customers, accounts seized in accordance with the provisions of the law or accounts suspended by the Bank; shall be excluded.
- The account of the winner of the same prize shall be excluded for a full year as of the date of winning by the same customer and/or as per the product conditions announced by the Bank.

5. Changes

The Bank retains the right to amend, at its absolute discretion, these Terms and Conditions, prize draw frequency, qualification conditions and prize structures upon notifying the customers by any means of communication deemed fit by the Bank.

6. Representation

The customer hereby represents that he/she has read and understood the above Terms and Conditions and agrees to comply therewith.

7. Appendix: Prize schedule for the savings account - "Al Kanz"

The prizes associated with the "Al Kanz" account during the year 2024 will be as follows:

| # Winners | Minimum Balance for each prize | Prize amount | Prize Month |
|-----------|--------------------------------|--------------|-------------|
| 1 | 200 JOD | 25,000 JOD | March |
| 1 | 100 JOD | 9,999 JOD | April |
| 1 | 100 JOD | 9,999 JOD | May |
| 1 | 300 JOD | 50,000 JOD | June |
| 1 | 100 JOD | 9,999 JOD | July |
| 1 | 100 JOD | 9,999 JOD | August |
| 1 | 200 JOD | 25,000 JOD | September |
| 1 | 500 JOD | 100,000 JOD | December |

- The minimum balance required to be eligible to win is based on each prize draw criteria.
- The amount in your Al Kanz Account needs to be maintained for 7 working days from the date of the campaign end to be eligible to participate in the draw.
- Each JOD 50 is one chance into the draw after the minimum balance.