



Terms and Conditions for Al Kanz Accounts and Prize Draws

1. Scope

These terms and conditions govern your account designated by ila as a Al Kanz Prize linked account (each a **"Al Kanz Account"**) with the retail branch of Arab Banking Corporation (B.S.C.) in Bahrain (**"ila"**, **"we"**, **"us"**, and **"our"**). These terms and conditions apply in addition to our other terms and conditions and our privacy policy which are incorporated herein by reference and apply to the products and services offered by ila.

2. Definitions

The following expressions have the following meanings:

"Bank ABC" means Arab Banking Corporation (B.S.C.).

"Bank ABC Group" means Bank ABC and its affiliates and subsidiaries other than Arab Financial Services B.S.C.(c) or any other Bank ABC affiliates and subsidiaries designated to be excluded from the definition of "Bank ABC Group" for purposes of these terms and conditions.

"Bank ABC Person" means an officer, director, or staff of a member of the Bank ABC Group.

"Deadline" means the final date on which you may deposit amounts into a Al Kanz Account to participate in a corresponding Prize Draw.

"Immediate Family Member" means a parent, grandparent, spouse, child and grandchild of a Bank ABC Person or such other persons designated by ila as such (in its sole discretion) for purposes of any Prize Draw.

"Minimum Amount" means the designated minimum amount to be deposited by you into a Al Kanz Account to participate in a corresponding Prize Draw.

"Ministry" means the Bahrain Ministry of Industry and Commerce.



“**Period**” means the designated period during which you have to maintain at least the Minimum Amount in your Al Kanz Account to participate in a corresponding Prize Draw.

“**Prize Draw**” means an ila managed draw for prizes.

“**Gift a Chance**” means an instruction issued by you to transfer a part of your Al Kanz Account balance to another Al Kanz Account, so they get a chance to participate in the Prize Draw.

“**USD**” means the lawful currency of the United States of America.

“**you**” or “**your**” refer to the holder of the Al Kanz Account.

3. Al Kanz Account

- (a) To open Al Kanz Account, you must complete the application process and provide accurate and complete information as requested by ila. ila reserves the right to reject any application for a Al Kanz Account at its sole discretion.
- (b) We may, but are not obliged to, open a Al Kanz Account for you towards participating in a Prize Draw. Having an ila account does not by itself affirm your eligibility to participate in a Prize Draw.
- (c) Al Kanz Accounts will not be linked to any card nor available for any payment services and no interest will be paid on the balances held in a Al Kanz Account.
- (d) In order to be eligible to participate in a Prize Draw, you must deposit the Minimum Amount into a Al Kanz Account before the Deadline for the Period.
- (e) You may maintain any balance amount in your Al Kanz Account. The number of chances you have to participate in a Prize Draw will be calculated as the completed multiple of the Minimum Amount in your Al Kanz Account during the Period. The number of chances will be calculated only in whole numbers; fractions will be excluded.
- (f) You may make additional deposits to and or withdraw part or the full amount available in your Al Kanz Account at any time.
- (g) We may block all or part of the balance in your Al Kanz Account to secure any debt you owe us



now or in the future and may set off the funds in your Al Kanz Account against any such debt that is due and payable.

4. Ineligibility Events

A customer shall not be eligible to participate in the Prize Draw in the event of the following (“**Ineligibility Events**”):

- (a) the customer’s financings and/or credit cards with ila are in default; and
- (b) the customer committed fraudulent acts in relation to his/her account held with ila and/or any financing or service granted by ila.
- (c) ila holds the exclusive right at its sole discretion to withhold awarding the prize(s) to any winner in the Prize Draw in the event of an Ineligibility Event subject to notifying the Ministry and obtaining its approval.

5. Gift a Chance

- (a) You may gift to a third party one or more chances to win a prize of a Prize Draw (if any) by way of a Gift a Chance provided you have enough credit balance in your Al Kanz Account.
- (b) We will not be responsible for the recovery of any amount wrongly gifted by you further to a Gift a Chance. You acknowledge and agree to indemnify and hold ila harmless in connection with any claim and any damages or expenses arising from a Gift a Chance.
- (c) By using a Gift a Chance, you represent and warrant that you have informed the recipient of such chance to win of ila’s use of their mobile number for purposes of Gift a Chance.

6. Prize Draws

- (a) The details of the prizes in a Prize Draw and the corresponding Minimum Amount, Deadline, and Period, will be published on our app and on our website.
- (b) You shall be eligible to participate in any Prize Draw(s), provided you have satisfied the Minimum Amount and Period criteria and are not otherwise excluded by ila. However, in any Prize Draw, you are entitled to win only one prize regardless of the number of chances you have.

- (c) The Prize Draws will be conducted as per the schedule advised for each Prize Draw and shall be subject to the eligibility requirements announced by us from time to time.
- (d) All Prize Draws will be held under the supervision of our internal auditors, external auditors, and representatives of the Ministry.
- (e) Results of a Prize Draw announced by us shall be final when announced unless ila finds that any winner was not eligible to participate in the Prize Draw subject to notifying and obtaining the approval of the Ministry.
- (f) The prize money will be credited to the winners' account. Conversion of the prize money in USD to the credit of the BHD account will be at the prevailing ila exchange rate applicable to the ila customer segment.
- (g) We will notify the winners of a Prize Draw by SMS and or by other means. Prize money from a Prize Draw shall only be credited to the winners' account with ila.
- (h) We reserve the right to use the names and photographs of the winners of Prize Draws in all of our current and or future promotional, advertising campaigns, or marketing materials.
- (i) In case it is known to us that a customer is deceased, or we receive a notification of the demise of the customer, we will restrict such account and exclude such accounts from all future draws. However, in case we are unaware of the demise of the customer and such a customer wins a prize, we will deposit the prize amount in the customer's account for the benefit of their legal heirs. We will assume all eligible customers are alive if an account is held with ila regardless of the account status being active or dormant or escheated.
- (j) If the selected winner passes away prior to receiving the prize, we shall hold the prize in our custody for a period not exceeding three (3) months from the date of death to enable the legal heirs to provide us with the relevant documents, including but not limited to, the 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 our requirements before the aforesaid period, we will deposit the prize with the Ministry of Justice, Islamic Affairs and Waqf in the heirs' names for their further actions in accordance with the applicable laws.

- (k) The Prize Draws term and condition and eligibility requirements will be defined for each Prize Draw and shall be subject to obtain the approval of the Ministry.

7. Personal Data Protection

- (a) We are committed to protecting your personal data in accordance with applicable laws in Bahrain, including but not limited to the Personal Data Protection Law (Law No. 30 of 2018).
- (b) We will collect personal information necessary to open and maintain your account, enter you into Prize Draws, and communicate with you about your account and prizes.
- (c) Your personal data may be used for the following purposes:
- To manage and administer your account.
 - To conduct Prize Draws and notify winners.
 - To comply with legal and regulatory obligations.
- (d) We may share your personal data with third parties as necessary to fulfill the purposes outlined above, including with service providers and regulatory authorities.
- (e) We employ reasonable technical and organizational measures to protect your personal data from unauthorized access, loss, or misuse.
- (f) Your personal data will be retained only for as long as necessary to fulfill the purposes for which it was collected, or as required by law.
- (g) You have the right to access your personal data, request corrections, and withdraw consent for data processing, subject to applicable laws.

8. Exclusions

- (a) Bank ABC Persons and their Immediate Family Members are not eligible to participate in Prize Draws.
- (b) Each Al Kanz Account holder shall be responsible for notifying us in writing if they are an

Immediate Family Member of a Bank ABC Person.

- (c) Only customers of ila who: (i) are at least 18 years old, (ii) hold a Bahrain national identification card (a CPR); and (iii) are legally permitted to reside in Bahrain at the time of a Prize Draw, are eligible to participate in Prize Draws even if the Minimum Amount and Period criteria are met.
- (d) Customers who have not attained 18 years of age are not eligible to participate in Prize Draws.
- (e) If a non-resident customer or an Immediate Family Member of a Bank ABC Person wins a prize in a Prize Draw, we reserve the right to deny the prize (including cash and non-cash) or claim a refund of any prize awarded (without prejudice) and to conduct another Prize Draw to determine an eligible winner after notification to and approval by the Ministry.

9. Limitation of Liability

- (a) We shall not be responsible for any technical malfunctions, interruptions or failures of any kind that may affect the Draw, including but not limited to, transmission errors, website issues or any other problems.
- (b) By participating, entrants agree to release and hold harmless ila, its affiliates and their respective officers, directors and employees from any liability arising from participating in the Prize Draw or acceptance of any prize.

10. Modification and Cancellation

- (a) We reserve the right to modify these terms and conditions, the frequency of Prize Draws, the eligibility criteria, prizes, and the prize structure, at our absolute and sole discretion with prior notice to customers through any means of communication as decided appropriate by us after notification to and the approval of the Ministry.
- (b) We also reserve the right to suspend or terminate the Prize Draw program at any time without prior notice.
- (c) We will not be held liable for any loss or damage resulting from the alteration or cancellation of the Prize Draw program.

11. Governing Law

- (a) These Terms are governed by the laws of the Kingdom of Bahrain. Any dispute arising out of or relating to these terms and conditions will be resolved exclusively in the courts of the Kingdom of Bahrain.