



Terms and conditions for AI Kanz Accounts and Prize Draws

1. Scope

These terms and conditions govern your account designated by ila as a AI Kanz Prize Linked Account (each a **"AI 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 AI 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 AI Kanz Account to participate in a corresponding Prize Draw.

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

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

"Prize Draw" means an ila managed draw for cash prizes.

"Gift a Chance" means an instruction issued by you to transfer the cash prize of a Prize Draw (if any) to a third party's bank account.

"USD" means the lawful currency of the United States of America.

"you" or **"your"** refer to the holder of the AI Kanz Account.



3. AI Kanz Account

- (a) We may, but are not obliged, to open a AI 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.
- (b) AI 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 AI Kanz Account.
- (c) In order to be eligible to participate in a Prize Draw, you must deposit the Minimum Amount into a AI Kanz Account before the Deadline for the Period.
- (d) You may maintain any balance amount in your AI 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 AI Kanz Account during the Period. The number of chances will be calculated only in whole numbers; fractions will be excluded.
- (e) You may make additional deposits to and or withdraw part or the full amount available in your AI Kanz Account at any time.
- (f) We may block all or part of the balance in your AI Kanz Account to secure any debt you owe us now or in the future, and may set off the funds in your AI Kanz Account against any such debt that is due and payable.

4. Gift a Chance

- (a) You may gift to a third party one or more chances to win the cash prize of a Prize Draw (if any) by way of a Gift a Chance provided you have enough credit balance in your AI 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.

5. 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 future Prize Draw(s) even if you have won prizes in previous Prize Draws, 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.

6. Exclusions

- (a) Only customers of ila who: (1) hold a Bahrain national identification card (a CPR); and (ii) 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.
- (b) Bank ABC Persons and their Immediate Family Members are not eligible to participate in Prize Draws.
- (c) 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.
- (d) 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 money or claim a refund of any prize paid (without prejudice) and to conduct another Prize Draw to determine the eligible winner after notification to and approval by the Ministry.

7. Changes

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.