<u>Nomo Investments Cashback Terms and Conditions</u>

1. Information about Us

1.1. The Website and Nomo App are both operated by Bank of London and The Middle East plc ("**we**", "**our**" and "**us**"). We are registered in England and Wales under company number 05897786 and our registered office is at 20 Churchill Place, Canary Wharf, London, E14 5HJ, United Kingdom. We are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority and are entered on the Financial Services Register under registration number 464292. Our office in Dubai is regulated by the DFSA under DFSA Firm Reference Number F003552. We are also registered with the UK data protection authority (the Information Commissioner's Office or "**ICO**") under number Z9829862. We specialise in providing banking, financing and investment services and we also operate the Nomo brand. Nomo is a trading name and registered trademark of Bank of London and The Middle East plc.

1.2. If you have any questions about these Terms and Conditions (the "**Rules**"), or would otherwise like to contact us, please email support@nomobank.com.

1.3. These Rules may be amended, varied or supplemented from time to time.

2. Information about these Rules

2.1. The rules below (the "**Rules**") set out the basis on which our customers ("**Customers**" or "**you**") may receive cashback for making an investment into Nomo Investments through the Nomo App during the period from 00:01 GMT on 07 September 2026 until 23:59 GMT on 31 October 2026 (the "**Promotion Period**").

2.2. This cashback offer (the "**Offer**") is open to Customers, except persons excluded under clause 2.3 below, who: (i) have an open Nomo bank account; (ii) have opened, or open during the Promotion Period, a Nomo Investment Account; (iii) make an investment of at least US$5,000 into Nomo Investments during the Promotion Period; (iv) maintain that investment for a continuous period of at least six months starting no later than 00:00 GMT on 01 November 2026; and (v) are, or will be, aged 18 or over at the time the investment is made. The investment service is subject to the Nomo Investment Terms.

2.3. This Offer is not open to:

(a) Our employees and employees of Boubyan Bank or their holding or subsidiary companies; or

(b) members of the immediate families or households of (a) above.

3. What is the Offer and how do we calculate the Cashback?

3.1. Subject to the conditions set out in these Rules (the "**Conditions**"), if you make and maintain an eligible investment in Nomo Investments for at least six months, cashback will be credited to your Nomo investment cash account after we have completed eligibility checks. The amount of cashback will depend on the investment amount maintained for the six-month holding period, as set out in the table below (the "**Cashback**").

Tier	Qualifying net investment amount	Cashback
Tier 1	US$5,000 to US$14,999	US$50
Tier 2	US$15,000 to US$24,999	US$125
Tier 3	US$25,000 to US$49,999	US$350
Tier 4	US$50,000 or more	US$750

3.2. You may make one or more investments during the Promotion Period, but only the net amount invested and maintained for the full six- month period will be used to determine your cashback tier. The maximum aggregate cashback payable under this Offer is US$750.

3.3. Please see clause 4 below for further details of how the Cashback is credited to your Nomo investment cash account.

3.4. If you close your Nomo bank account or Nomo Investment Account, withdraw or sell down your investment, or otherwise reduce the investment below the relevant tier threshold before the end of the six-month holding period, you will lose any Cashback that has been earned but not yet applied to your Nomo bank account.

3.5. Cashback is made at our sole discretion, and we may decline to provide Cashback without giving you a reason.

4. How will you receive your Cashback?

4.1. If you are eligible for Cashback, it will be applied to your Nomo investment cash account after the six-month holding period has ended and once we have completed eligibility checks, within 30 days.

4.2. If for whatever reason we are not able to apply Cashback to your Nomo investment cash account within 30 days, we will inform you of this and provide a realistic estimate of when we expect the Cashback to be credited to your Nomo investment cash account.

5. Cancelling your participation in the Offer

5.1. To benefit from the Offer, you must comply with these Rules, the Conditions and the Nomo Investment Terms.

5.2. If you breach the Conditions or the Nomo Investment Terms, you will not earn Cashback in respect of any investment. You will not earn Cashback unless and until your Nomo bank account and Nomo Investment Account are brought back within the Conditions and the Nomo Investment Terms.

5.3. We will also cancel any Cashback you would otherwise have earned during or after the Promotion Period if:

5.3.1. your Nomo bank account or Nomo Investment Account is closed, either by you or us, before the Cashback is paid;

5.3.2. you withdraw, sell, transfer or otherwise reduce the qualifying net investment before the end of the six-month holding period;

5.3.3. bankruptcy proceedings have been started against you; or

5.3.4. we suspect or detect that you have committed fraud, abused the Offer, breached these Rules or breached the Nomo Investment Terms.

6. General

   6.1. Customers of the Offer shall be deemed to have accepted these Terms and Conditions.

   6.2. If necessary, you must tell the tax authorities about any benefits you have received under the Offer.

   6.3. These Terms and Conditions and all communications between us concerning these Terms and Conditions shall be in English.

   6.4. We may offer additional rewards to selected customer segments under separate promotional terms from time to time. Participation in this cashback offer does not guarantee eligibility for any additional offers.

   6.5. We may change these Rules or withdraw the Offer at any time by giving you 7 days' notice where reasonably practicable. If the change is to your advantage, we may make the change and tell you afterwards. If we withdraw the scheme, we will credit you with the amount of the Cashback due to you at the date that the scheme is withdrawn.

   6.6. These Terms and Conditions and all dealings between us before these Terms and Conditions apply are governed by the laws of England and the courts of England shall have exclusive jurisdiction.

These terms and conditions were drafted on 04/09/2026

The value of your investments depends on fluctuations in the financial markets outside of our control and may fall as well as rise. You may get back less than your initial investment, and, in some cases, you may lose your entire initial investment. Past performance is not a reliable indicator of its future performance.