

The Campaign is valid from 1<sup>st</sup> May till 15<sup>th</sup> September, 2019.

**First: Raffle Draw Conditions:**

1. Eligible NBK Cards for the draw include:
  - NBK Visa Classic Credit Card
  - NBK Visa Gold Credit Cards
  - NBK Classic Mastercard Credit Card
  - NBK Gold Mastercard Credit Card
  - NBK Titanium Mastercard Credit Card
  - NBK Laki Titanium Mastercard Credit Card
  - NBK Visa Platinum Credit Card
  - NBK Platinum Mastercard Credit Card
  - NBK Visa Signature Credit Card
  - NBK World Mastercard Credit Card
  - NBK Miles World Mastercard Credit Card
  - NBK World Elite Mastercard Credit Card
  - NBK Visa Infinite Credit Card
  - NBK Diners Club Credit Card
  - All NBK Debit Cards (When used outside of Kuwait)
  - All NBK Prepaid Cards (Excluding cash advance)
2. To qualify for the Draw Campaign, Customers must be:
  - 18 years of age and above for NBK Debit Cardholders
  - 21 years of age and above for NBK Credit Cardholders
3. Using NBK Credit or Prepaid Card in Kuwait (for retail purchases, online transactions on local websites and for cash advances {Cash advance excluding NBK Prepaid Cards}) will grant Customers one entry into the draw for every KD 1 spent. Transactions done through the Holy Month of Ramadan grant Customers 2 chances for every KD 1 spent.
4. Using NBK Credit, Prepaid or Debit Cards while abroad (through retail purchases, online transactions on international websites and for cash advances {Cash advance excluding NBK Prepaid Cards}) will grant Customers three entries into the draw for every KD 1 spent. Transactions done internationally through the Holy Month of Ramadan give 6 chances for every KD 1 spent.
5. Entry into the draw is automatic upon using Eligible Cards as per the entry criteria listed above.
6. The grand draw shall take place at the end of the Campaign period and the winners – a total of 10 winners during the Campaign period – will be announced. The prize is winning your spends for a year, up to KD 500 monthly.
7. The spend is calculated based on the average spending of the eligible card during the 4.5-month period of the Campaign.
8. In the event that the winner is a Supplementary Cardholder, the prize will be awarded to the Principal Cardholder, without the winner having any right to object.
9. Customers cannot win more than one prize during the Campaign.

**Second: Cashback Conditions:**

1. Eligible NBK Credit Cards for the Cashback Campaign include:
  - NBK Visa Classic Credit Card
  - NBK Visa Gold Credit Cards
  - NBK Classic Mastercard Credit Card
  - NBK Gold Mastercard Credit Card
  - NBK Titanium Mastercard Credit Card
  - NBK Laki Titanium Credit Card
  - NBK Visa Platinum Credit Card
  - NBK Platinum Mastercard Credit Card
  - NBK World Mastercard Credit Card
  - NBK Miles World Mastercard Credit Card
  - NBK Visa Signature Credit Card
  - NBK World Elite Mastercard Credit Card
  - NBK Visa Infinite Credit Card
  - NBK Diners Club Credit Card
2. To qualify for the Cashback Campaign, Customers must:
  - Be 21 years of age and above for NBK Credit Cardholders
3. Eligible NBK Credit Cardholders can get up to 5% cashback when using NBK Credit Cards locally and internationally in duty free shops; however, NBK Credit Cardholders can replace duty free shops category by choosing any other merchant category of their preference from the ones shown below. In addition, the first 20,000 NBK Credit Cardholders who enroll to the cashback program can select one from the following merchant categories and change such selection every month with the last selection being applied for the whole month. The list of categories is as follows:

Merchant Categories	Cashback %
Telecom Bills	15%
Car Rentals	10%
Jewelry / Watches	10%
Duty Free*	5%
Restaurants	5%
Airlines	5%
Hotels	3%
Clothing and Boutiques	3%

\*Duty Free stores are located in all airports for specific brands; however it doesn't include the standalone shops located in the airport.

4. Taking into consideration the following:
  - Some telecom companies, duty free shops, jewelry stores, airline merchants, restaurants, hotels and clothing stores may not be classified under the above merchant categories and such purchases will not earn cashback amount, for example (expedia.com is considered a travel agency and not in the hotel or airline merchant category)

- Cashback is capped at KD 250 per month, per Customer
- Minimum cashback amount per month is KD 5
- Cashback amount will be credited to the eligible NBK Credit Card no later than November 2019

**Third: General Conditions - Raffle Draw and Cashback:**

1. Spending a minimum amount of KD 200 monthly during the Campaign period on an Eligible Card to enter the draw or to be eligible for the cashback (The minimum spend required for the month of September 2019 is KD 100 till 15<sup>th</sup> September 2019).
2. The card must be active during the Campaign period to enter the draw or until the cashback amount is deposited.
3. Credit Cardholders deemed delinquent by NBK will not be eligible to enter the draw or benefit from the Cashback Campaign, and NBK reserves the right to disqualify any Customer from the Campaign in the event that abnormal usage patterns are suspected on the Customer's account(s) or card(s).
4. NBK reserves the right to change, extend or discontinue the Campaign at any time and without prior notice, as well as the right to change the prize and the Campaign terms and conditions prior to or during the Campaign period.
5. Eligible Customers hereby unconditionally delegate and give consent to NBK and its appointees to use their personal data to the extent necessary for the effective conduct of the Campaign, which may include disclosure of such personal information to third parties. NBK has the right to announce the names of the winners on different media channels once the Ministry of Commerce and Industry has approved the draw.