

The Multiplier Phase II Terms and Conditions

1. Campaign dates: 6th January 2020 to 3rd May 2020
2. Draw date: 3rd May which will include 3 luxury cars plus April & May regular monthly prizes.
3. Campaign is valid only for individual customers with a minimum total account balance of AED 100 who joined National Bonds before 5th April. Total account balance refers to the total bond value of all the products held in the account.
4. It is the customer's responsibility to ensure funds are received by National Bonds at least 3 working days in advance to facilitate issuance of bonds in the customer's account by 11:00 am on 3rd May 2020.
5. **Eligible customers of Phase I (11th November 2019 to 5th January 2020):**
 - a. Multiplier participants in Phase I, will carry their multiplied draw entries into the extended 3 luxury cars plus April & May regular monthly prizes draw which will take place in 3rd May.
 - b. Customer can continue to top up to reach up to 40X chances till the draw date.
 - c. Top up percentage will be calculated against the total account balance as of 11th November 2019, i.e. Phase I campaign start date.
 - d. Minimum top up of 10% in Phase I and no redemptions during Phase I & Phase II will make customer eligible in the luxury cars draw as well as enter into April & May monthly draws that will be held on 3rd May.
6. **Phase II participants from existing customer base (6th January 2020 to 5th April 2020)**
 - a. Phase II participants will include customers who redeemed in Phase I, did not top up by 10% in Phase I and new customers who joined National Bonds between 11th November 2019 and 5th January 2020.
 - b. Customers will need to have maintained their total account balance as from 6th January 2020 till 3rd May to carry their multiplied chances in 3rd May draw. Top up through savings bonds by a minimum of 10% will further multiply the chances (as detailed in the table below) and also become eligible for the luxury cars draw.
 - c. Top up percentage will be calculated against the total account balance of the customer as of 6th January 2020. The more the customers save, the more their chances multiply (as detailed in the table below).
 - d. The chances multiplication is capped at 40X

Your savings		Multiply your entries	Eligibility
Maintain your savings	➤	2X	<i>Monthly Draw</i>
+10%	➤	4X	<i>The Multiplier Grand Draw</i> BMW 520i Two BMW X2 + <i>Monthly Draw</i>
+20%	➤	8X	
+30%	➤	12X	
+40%	➤	16X	
+50%	➤	20X	
+100% or more	➤	40X	

7. Customers who joined National Bonds from 6th January 2020 till 5th April 2020

- For customers who opened their accounts with National Bonds between 6th January 2020 & 5th April, The Multiplier calculation will be done based on the savings bonds account balance on the draw date of 3rd May (as detailed in the table below).
- These customers must have a minimum account balance of AED 10,000 as savings bonds on 3rd May 2020 to enter the special draw for the 3 luxury cars.
- Customers with account balance of less than AED 10,000 as savings bonds will enter 3rd May draws (all prizes except for the 3 luxury cars) with multiplied chances of 2X.
- Customers will be eligible for this campaign as long as no redemption has been made during Phase II of the campaign
- Customers opening account via Term Bonds will need to further purchase savings bonds as per below table to be eligible for the campaign.

Your savings		Multiply your entries	Eligibility
Below AED 10K	➤	2X	<i>Monthly Draw</i>
=<10K <20K	➤	4X	<i>The Multiplier Grand Draw</i>
=<20K <30K	➤	8X	
=<30K <40K	➤	12X	
=<40K <50K	➤	16X	
=<50K <100K	➤	20X	
100K & Above	➤	40X	
			BMW 520i
			Two BMW X2
			+
			<i>Monthly Draw</i>

- Customers will carry their multiplied entries into the 3 luxury cars plus the April & May regular draws, as long as they have maintained a minimum of 80% of their account balance from 5th April 2020 till 3rd May 2020.
- Any redemption made during Phase II of the campaign (6th January 2020 to 5th April 2020), regardless of the type of product, will nullify the multiplied entries as well as entry into the luxury cars draw.
- For customers with a Regular Savings plan, the top up percentage will be calculated on any additional savings over and above the monthly saving amount.
- The top up is applicable only through purchase of savings bonds. Bonds issued through Regular Savings plans and Term products are not considered as a top up.
- Any Term Bonds that mature after 6th January 2020, will be considered as part of total account balance as long as they are active (not redeemed) in the account. In case they are redeemed, then the customer will no longer be eligible for the multiplied draw entries nor will the customer be eligible for entry into the luxury car draws.
- The maintenance multiplier of 2x will be applicable on Savings bonds only. For Term Bonds, the multiplier will be activated only upon the top up of a minimum 10% for existing customers and minimum purchase of AED 10,000 as savings bonds for customers who joined between 6th January 2020 & 5th April 2020.
- Minimum holding period of fresh funds will be as per normal lock-in period policy as defined in the Savings Bonds Terms and Conditions booklet.
- If, in the sole opinion of National Bonds, redeemed funds from related accounts (including but not limited to accounts held under the names of spouses, parents, offspring or other first-degree relatives of the customer) are used to qualify for this campaign, then National Bonds reserves the right to disqualify the customer and/or the first degree relative from participating in the campaign.
- The prize winners' details will be published on the National Bonds website, social media platforms and marketing materials for publicity purposes.
- Draw entries are approximate and based on the assumption of full compliance by the customer with the terms and conditions of the campaign listed above (including but not limited to no redemption). Final draw entries will be calculated on the date of the draw and will be based on the customer's account transactions.