BankDhofar

TERMS AND CONDITIONS

Campaign-Specific Terms

1. Campaign Details

i. Campaign Name: BankDhofar Debit & Credit Card Raffle Campaign
ii. Campaign Type: Raffle Draw
iii. Campaign Period: From 9th November 2026 to 31st December 2026 (inclusive), unless otherwise specified (the "Campaign Period").
iv. Eligible Products: Debit and Credit Cards.
v. Eligible Transactions / Activities:
- one (1) Entry Token upon international retail spend of ﷼ 50 during the Campaign Period.
- one (1) additional Entry Token for every cumulative international retail spend of ﷼ 50 on debit card; and
- two (2) additional Entry Tokens for every cumulative international retail spend of ﷼ 50 on credit card,

by using the Bank's Mastercard debit and credit card(s) through eligible Point of Sale (POS) and E-Commerce International transactions during the Campaign Period. ATM withdrawals and cash withdrawals are excluded and shall not qualify for token accumulation.

2. Campaign Mechanics and Eligibility

a. Participation in the Campaign shall be subject to the following requirements:
   i. Are at least eighteen (18) years of age.
   ii. Hold a valid and active BankDhofar Mastercard Debit or Credit Card linked to an account maintained in good standing throughout the Campaign Period; and
   iii. Received communication relating to the Campaign from the Bank via SMS, email, push notification, or any other approved communication channel.
b. Eligible participants shall qualify for the Campaign rewards, benefits or raffle draw entries in accordance with the criteria set out in Clause 1.5 above.
c. The following transactions or activities shall be excluded from the Campaign:
   i. Domestic transactions,
   ii. Cash withdrawals,
   iii. Cash equivalent / quasi-cash transactions,
   iv. Balance transfers, or
   v. Reversed, cancelled, refunded, or disputed transactions
d. The Campaign is not open to all BankDhofar staff and all Dhofar Islamic staff.

3. Prizes, Rewards and Benefits

a. The prizes, rewards or benefits offered under the Campaign shall be as follows:
   i. Prize / Reward: Grand Prize of Audi A3 Sedan
   ii. Number of Winners: One winner
   iii. Prize / Reward Value: Not Applicable
   iv. Additional Inclusions:
      - Service Package: 5 years / up to 75,000 Km (whichever comes first)
      - Warranty: 5 years / up to 150,000 Km (whichever comes first)
      - AAA package: 5 years
      - Registration: First year included

b. The Prize is non-transferable, cannot be assigned or exchanged, and cannot be redeemed for cash.
c. All images displayed are for representation purposes only.

4. Winner Selection / Reward Allocation

a. Selection / Allocation Method: Raffle Draw
b. Draw / Selection Date: 20th January 2027
c. By accepting and collecting the Prize, the winner provides his/her irrevocable acceptance of the Campaign Terms and Conditions.

Notification: Winner will be contacted by the Bank using the contact details (mobile number and/or email address) registered in the Bank's records. Winner must respond, confirm and collect the Prize within 14 calendar days from the date of notification, failing which they shall be deemed disqualified, and the Bank reserves the right to select an alternative winner.

Standard Terms and Conditions

5. General Provisions

a. The Campaign is organised and conducted by BankDhofar (the "Bank") and shall be governed by these Section B Terms and Conditions, including the Campaign-specific terms set out in Section A (collectively referred to as "Terms and Conditions").
b. Participation in the Campaign constitutes acceptance of these Terms and Conditions. Customers who do not agree to these Terms and Conditions should refrain from participating in the Campaign.
c. The Campaign shall be valid only during the Campaign Period and shall apply exclusively to participants who satisfy the eligibility requirements and qualifying criteria specified in Section A.
d. The Bank reserves the right to verify the eligibility of any participant and may request such information or supporting documentation as may reasonably be required for that purpose.
e. Unless otherwise specified in Section A, employees of the Bank shall not be eligible to participate in the Campaign.
f. These Terms and Conditions shall be read in conjunction with the Bank's applicable Credit Card Terms and Conditions, Debit Card Terms and Conditions, Terms and Conditions Governing Accounts, and any other relevant terms and conditions applicable to the Bank's products and services. In the event of any inconsistency or conflict between these Terms and Conditions and any such other terms and conditions, these Terms and Conditions shall prevail solely to the extent of such inconsistency or conflict and only in relation to the Campaign.
g. By accepting and collecting the prize or service provided under this campaign, the winner provides his/her irrevocable acceptance of the Terms and Conditions.

6. Qualifying Transactions and Activities

a. Only transactions or activities satisfying the requirements specified in Section A shall qualify for the Campaign.
b. Any transaction that is cancelled, reversed, refunded, disputed or otherwise determined by the Bank to be invalid or ineligible shall not qualify for the Campaign. The Bank may adjust or cancel any entries, points, rewards or benefits attributable to such transactions.
c. The Bank's transaction records shall be used to determine qualifying transactions, accumulated spending, entries and rewards, subject to verification and correction of any error.
d. Unless otherwise specified in Section A, qualifying transactions must be successfully processed and recorded within the Campaign Period.

7. Winner Selection and Notification

a. Where the Campaign involves a raffle draw, winners shall be selected in accordance with the selection method specified in Section A and subject to applicable regulatory requirements and approvals.
b. The Bank shall take reasonable efforts to notify the selected winners using the contact details registered in its records or through any other communication method specified in Section A.
c. Winners shall be required to confirm their eligibility, provide any reasonably requested documentation and claim or collect their prizes within the period specified in Section A.
d. Where a winner fails to respond, satisfy the eligibility requirements or claim the Prize within the prescribed period, the Bank reserves the right to disqualify that winner and select an alternative winner in accordance with the applicable Campaign procedures and regulatory requirements.
e. The Bank shall not be responsible for unsuccessful notifications resulting from inaccurate, outdated or incomplete contact information provided by the customer, provided that the Bank has taken reasonable steps to notify the winner.

8. Prizes, Rewards and Benefits

a. Prizes, rewards and benefits shall be provided in accordance with the descriptions, conditions and limitations specified in Section A.
b. Unless otherwise expressly stated in Section A, prizes and rewards are non-transferable, non-assignable and non-exchangeable and may not be redeemed for cash.
c. Any taxes, fees, charges or expenses associated with the receipt, registration, ownership or use of a Prize shall be borne by the winner, except to the extent expressly included in Section A or otherwise required by applicable law.
d. Where a Prize is supplied or serviced by a third party, any applicable manufacturer or supplier warranties, maintenance arrangements or service conditions shall apply. The Bank is not responsible for any Prize or service provided by any third party.
e. The Bank reserves the right, where reasonably necessary due to circumstances beyond its control or occurrence of a force majeure event, to substitute a Prize with another prize, subject to applicable regulatory requirements.

9. Disqualification and Misuse

a. The Bank reserves the right to disqualify any participant who:
   i. fails to satisfy the Campaign eligibility requirements;
   ii. engages in fraudulent, unlawful, misleading or manipulative conduct;
   iii. attempts to interfere with or manipulate the Campaign, its qualifying transactions or winner selection process; or
   iv. breaches these Terms and Conditions.
b. Where a participant is disqualified, the Bank may cancel any associated entries or rewards and withhold any unclaimed Prize, subject to applicable law.

10. Amendment, Suspension and Termination

a. The Bank, at its sole discretion, reserves the right to amend, extend, suspend or terminate the Campaign, including its eligibility requirements, mechanics, prizes or rewards.
b. Any amendment shall take effect from the date specified by the Bank and shall not retrospectively prejudice rights or benefits already accrued by eligible participants, except where required by applicable law or necessary to address fraud, erro or misuse.

11. Liability

a. The Bank shall not be liable for any loss, damage, delay, interruption or failure arising from circumstances beyond its reasonable control, including any failure attributable to third-party suppliers or service providers, except to the extent such liability cannot lawfully be excluded.
b. The Bank shall not be responsible for any defects, deficiencies or failures relating to prizes or services supplied by third parties, without prejudice to any rights or remedies available to participants under applicable law.

12. Personal Data and Publicity

a. The Bank may process participants' personal data to the extent necessary for administering the Campaign, verifying eligibility, conducting any applicable raffle draw, notifying winners and delivering prizes, in accordance with applicable data protection laws and the Bank's privacy policies.
b. Any use of a winner's name, photograph, image or other personal information for promotional or publicity purposes shall be subject to applicable law and any consent required thereunder.

13. Governing Law and Jurisdiction

a. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Sultanate of Oman.
b. The competent courts of the Sultanate of Oman shall have jurisdiction over any dispute arising out of or in connection with the Campaign.

14. Miscellaneous

a. These Terms and Conditions shall be read together with the Bank's applicable product, account, card or service terms and conditions.
b. In the event of any inconsistency between these Terms and Conditions and the Bank's general product or service terms, these Terms and Conditions shall prevail solely in relation to the Campaign, unless otherwise required by applicable law.
c. If any provision of these Terms and Conditions is determined to be invalid or unenforceable, the remaining provisions shall continue in full force and effect.
d. Where these Terms and Conditions are issued in both Arabic and English, the Arabic version shall prevail in the event of any inconsistency or discrepancy between the two versions.