

Terms and Conditions for Raffle:

- The raffle begins 22.2.2022.
- Winners will not be included in the same prize raffle.
- The client's account should be active with no restrictions.
- There is an interest rate for JOD accounts which is 0.1% and 0.05% for USD accounts, and the interest rate is calculated based on the lowest amount recorded in the account, the interest amount will be credited twice a year, on June 30th and December 31st.
- The interest feature on the account can be disabled according to the client's request.
- It is understood and agreed that the drawing on the prizes offered by the bank is through the drawing on the largest prize, so that it is approved on the day the drawing is made, and the drawing on the lower prize is not made on the same day in which the drawing on the prize of greater value.
- Tax amount will be deducted from the prize value.
- Basic accounts are excluded from the raffle and are not eligible for prizes.
- The minimum balance rate for withdrawal is for the last 30 days.
- To be eligible for the weekly draw, your average account balance over last 30-day period (until one day before the draw) should be JOD 250 or USD 2,500.
- To be eligible for the grand prize draw, your average account balance over last 30-day period (until one day before the draw) should be JOD 1,000 or USD 10,000
- Its agreed upon that weekly draw doesn't take place on holidays.
- Grand Prize takes place on the last working day of June and December.

*Minimum Amount for Eligibility:

Prize Frequency	Value * No. of Prizes	Minimum balance rate to enter withdrawal at least before the withdrawal day
Weekly	JOD 2022 * 10 winners	JOD 250 / USD 2,500
Grand Prizes (June, December)	JOD 100,000 X 5 winners in June	JOD 1,000 / USD 10,000
	JOD 100,000 X 5 winners in December	

*Calculation of chances (accumulation basis):

Chances for JOD	 Every JOD 25 average balance is considered 1 chance for balances between JOD 250 to JOD 10,000. An additional chance for every JOD 1,000 average balance for balances between JOD 10,001 and JOD 50,000 average balance. 	
	 An additional chance for every JOD 10,000 average balance for accounts that have more than JOD 50,001. 	
	 Additional chances are granted for the first three consecutive months upon opening the account starting 1st of July 2021. 	
	 Additional chances are given when a standing order for an amount not less than JOD 25 is made. 	
	Chances for USD	
	• Every USD 100 average balance is considered 1 chance for balances between USD 2,500 and USD 10,000.	
	 An additional chance for each USD 1,500 average balance for balances between USD 10,001 and USD 50,000. 	
	 An additional chance for each USD 15,000 for accounts that have more than USD 50,001. 	
	 Additional chances are granted for the first three consecutive months upon opening the account Counting the months starting 1st of July, 2021. 	