

Definitions:

Product: Gold Road Raffle Saving Account

Bank: Capital Bank

Client: The Natural person includes the singular and the plural as well.

1. These terms and conditions shall constitute an integral part of the general terms and conditions guideline for accounts and are considered as one document.
2. Withdrawals from the account shall be performed directly by the customer or upon an official Power of Attorney that includes an authorization of an agent to withdraw from an account in particular or from the customer's accounts in general or by using cards or any method provided by the bank within the limit set by the bank for the value of withdrawals announced on the bank's website. Customer is not allowed to issue cheques.
3. The bank may, without obligation, accept the written authorization signed by the customer by which he authorizes others to withdraw from the account.
4. The credit interest is calculated on the lowest monthly balance and will be credited to the account on certain dates that are specified by the bank at the end of June and end of December.
5. In the event of account closure before the dates of credited interest calculation; the interest shall be calculated based on the lowest balance during the end of the preceding month of account closure.
6. If the account is in a foreign currency, the previous conditions apply as long as they do not conflict with the following conditions:
 - Interest is calculated based on the lowest monthly balance and credited at the end of every June and December.
7. The customer acknowledges that he has read the terms and conditions published on the bank's website.

Accounts that are eligible for raffle entry:

1. All accounts associated with the prizes (Gold Road Saving) are eligible to enter the prize draw and will be applicable to the same terms and conditions.
2. The customer has the right to cancel the credit interest on his account, upon his/her request.
3. Accounts with a balance less than the minimum requirement stated in the program's conditions will be excluded from the prize draw process during the draw period.
4. The bank reserves the right to cancel any account products and / or associated prizes and clients shall be informed through Bank's official channels.
5. The bank reserves the right to amend the returns on the savings account, the interest granted on such types of accounts, the value and type of prizes at any time it deems appropriate according to its absolute discretion and without any responsibility, provided that these amendments are announced on the bank's website.
6. The bank reserves the right to photograph the winners and announce them through any advertising media that the bank deems appropriate. The bank also reserves the right to withhold any prize if the winners refused to do so.
7. Tax will be deducted from the prize amount after crediting the full amount in the client's account.

8. The customer acknowledges that he is aware of the conditions of calculating the return for savings accounts, by reviewing the terms and conditions stated on the bank's website.
9. The prize is considered canceled, and the winner does not have the right to claim the bank for its value if he/she does not visit the bank to collect the prize within three months for the guaranteed gold.
10. The bank has the right to deduct any amount from the value of the cash prize to pay any dues required from the customer.
11. The account will be excluded from the prizes if the customer (the winner) has passed away. (God forbid)
12. The winner can't win the same prize type according to the product's terms mentioned on the Website.
13. The customer declares that the bank's books, records, accounts, and systems used in the prize draw process are correct and final and that he considers them a decisive environment to prove the deposited amounts and the winner of the prize, the customer has no right to object to it, and shall waive in advance any legal right that allows him to request the presentation of the bank's books or its records or statements and / or the request to audit the bank's accounts, books, and any document of any kind, and this waiver includes dropping the right to challenge the validity of the signatures for any bank transaction or the ineligibility or validity of the site or the signatories.
14. The customer declares that in the event of any request received from any party that has the authority to seize the funds, the bank may implement the seizure on the deposited sums, and in this case the seized amount shall not enter into prize draws except after receiving a written letter from the authority that placed the seizure requesting to unlock the seized amount or any part of it.
15. The customer authorizes the bank to carry out publicity and advertisement for the account products that are included in the prize by any means the bank deems appropriate.
16. These terms and conditions for the prizes account programs are an integral part of the general terms and conditions for opening accounts and is read with them as whole.
17. Employees and their wives/husbands and their offspring below 18 years old are forbidden from winning.
18. Basic accounts are excluded from the draw.
19. One type of prize will be announced on any day, the larger prize has the upper hand.

I have read the "Terms and Conditions for Prize Accounts" and have understood everything that was contained in them and received a copy of it. My signature on this form is considered as an acknowledgment of my review, comprehension, receipt and approval.

Customer: Signature: