

'Sulfah - Refer a Friend' - Campaign Terms & Conditions

Finance House LLC ("FH or Finance House") is conducting a "Refer a Friend" campaign (the "Campaign") from 6th March 2023 to 5th May 2023, or until otherwise notified by FH, FH's public website or through any other channel as deemed appropriate by FH (the "Campaign Period").

These Campaign Terms and Conditions ("T&Cs") apply to you, in respect of the Campaign, so please read them carefully. The Campaign Period, any elements of the Campaign and the T&Cs may vary without notice by FH, at its own discretion.

Eligibility Criteria to participate in the Campaign:

1. The Campaign is open for existing Finance House Sulfah loan customers, hereafter called ("**Referrer**"), who successfully refer a New to Finance House ("**FH**") Customer to avail a Sulfah loan, and who meets the eligibility criteria of Finance House to avail the Sulfah Loan, hereafter called ("**Referred**"), during the Campaign Period.
2. The Sulfah Loan is available to UAE Nationals only and the Referrer can refer as many UAE National friends, UAE National family and UAE National acquaintances, as no cap applies on the number of referrals.
3. In order for the Referrer to be eligible to participate in the Campaign, the Sulfah loan repayments of the Referrer in the current month and previous month should be regular, where applicable, as per the standards and policies of FH.
4. The Referrer must ensure that the Referred is interested in the Sulfah Loan. FH does not represent nor warrant the accuracy of the information passed by the Referrer to the Referred.
5. The Referrer represents and warrants that he/she has obtained the express consent of the Referred to pass on their contact details and information to FH. The Referrer shall hold FH harmless from any breach of privacy such a reference may entail.
6. The Referrer must submit the details of the Referred through the FH website using the form designated for that purpose.

7. To be eligible for the Referral, the Referred should avail a minimum Sulfah loan amount of AED 75,000 (Seventy-Five Thousand Dirhams).
8. FH and FH Group employees are not eligible under this Campaign.
9. In case a Referred is referred by multiple Referrers, the first Referrer shall qualify under this Campaign.
10. For the Referrer to be eligible for any benefit under this Campaign, the Referred should avail Sulfah loan under this campaign within sixty (60) days from the date of receipt of the Referred details from the Referrer using the FH website's designated form ("Successful Referral").
11. Subject to meeting the criteria mentioned herein, as an incentive under this Campaign, the Referrer shall be eligible for only one (1) Sulfah loan monthly instalment of the Referrer Sulfah Loan for each Successful Referred (the "Incentive"), max AED 3,000 (Three Thousand Dirhams). If a Referrer is eligible for more than 1 Incentive, FH has the right to either set-off the Referrer's future Sulfah loan instalments on its due date, or transfer the equivalent amount to Referrer's account registered with FH on the instalment's due date(s).
 - 11.1. If the number of Successful Referrals is higher than the remaining EMI of the Referrer, FH has the right to cap the Referral Incentive to the number of remaining instalments of the Referrer.
 - 11.2. If the Referrer closes or prepays his/her Sulfah loan account, FH has the right to forfeit the remaining Incentive(s).
12. The Referrer's Incentive under the 'Refer a Friend' Campaign shall be released to the Referrer within two (2) months of Sulfah loan disbursement to the Referred.
13. FH at its sole discretion has the right to determine if a Referral qualifies under this Campaign.

14. These Terms and Conditions are governed by and construed in accordance to the UAE laws and regulations, and any dispute arising out of or in relation to these Terms and Conditions of Use shall be subject to the exclusive jurisdiction of Abu Dhabi courts. However, FH reserves the right to pursue any legal action or claim in other jurisdictions.