

1. PROGRAM OVERVIEW

1.1 The Rabeh Credit Card Promotional Draw ("**Promotion**") is undertaken by Finance House ("**Finance House**") for eligible UAE National credit cardholders.

1.2 The Promotion operates under the supervision of the Department of Economic Development of Abu Dhabi ("**DED**").

1.3 By participating in this Promotion, the participant ("**Customer**") agrees to be bound by these Terms and Conditions.

2. PROMOTION PERIOD

2.1 The Promotion runs from **January 20, 2026, to December 31, 2026** (both days inclusive) ("**Promotion Period**").

3. ELIGIBILITY CRITERIA

3.1 Eligible Participants: To qualify for the Promotion, the Customer must:

- Be a UAE National holding a valid Emirates ID.
- Be a resident of the United Arab Emirates.
- Hold an active, valid Finance House Credit Card ("**Card**").
- Maintain all Card status with Finance House in Good Standing - "*Good Standing*" means the Customer is not in default, has no past-due amounts, and has not breached any of Finance House terms and conditions.
- Complete at least one transaction with their Finance House credit card in the 30 days preceding a specific draw
- Have an active Finance House Personal Mobile Application ("**FHPA**") on their phone.

3.2 Exclusions: The following are not eligible to participate:

- Employees and board members of Finance House, its subsidiaries, and affiliates.
- Advertising, promotion agencies and third-party vendors involved in this Promotion.
- Immediate family members (spouse, parents, children, siblings) of the above.
- Draw Event Personnel involved in conducting raffle draws
- External auditors & lawyers engaged by Finance House

4. ENTRY MECHANISM:

Participation is automatic. No manual registration or SMS opt-in is required.

5. Qualifying Transactions:

A Customer earns number entries into the draw based on the below criteria:

| Activity | Criteria | Entires Earned |
|------------|----------------------------|----------------|
| Base Spend | Every AED 10 spent on card | 1 Entry |

A. New Card Acquisition & Spend

| Activity | Criteria | Entires Earned | Multiplier |
|---|---|-------------------------|----------------|
| New Card Bonus | New Rabeh card issuance + spend \geq AED 5,000 within first 30 days from issuance | 1,000 Entry | One-time bonus |
| First AED 10,000 Spend (Total Spends post activation within first 3 months) | First AED 10,000 spent within first 3 months of card issuance | 2000 Entry + 1000 Entry | 2X + 1X (Base) |

Example: New cardholder spends AED 12,000 in first 3 months:

- New card bonus: **1,000 Entry** (Only applicable if AED 5,000 is spent in first 30 days)
- Multiplier allocation - AED 10,000: $(10,000 \div 10) \times 2 = \mathbf{2,000 \text{ Entry}}$ (Only applicable if AED 10,000 & above is spent in first 3 months)
- Base allocation AED 12,000: $(12,000 \div 10) \times 1 = \mathbf{1,200 \text{ Entry}}$
- **Total: 4,200 Entry**

B. Ongoing Card Usage

| Activity | Criteria | Entires Earned | Multiplier |
|---------------------|-------------------------------|----------------------|----------------|
| Base Spend | Every AED 10 spent on card | 1 Entry | . |
| International Spend | Transactions made outside UAE | As per actual spends | 0.5x+1x (Base) |

- **Example - Domestic Spend:** AED 8,000 spent in UAE = $(8,000 \div 10) \times 1 = 800$ Entries
- **Example - International Spend:** Base allocation - AED 5,000 spent abroad = $(5,000 \div 10) \times 1 = 500$ Entries + Multiplier allocation AED 5,000 spent abroad = $(5,000 \div 10) \times 0.50 = 250$ Entries
- **International Spend: Total - 750 Entries**

C. Credit Facilities

| Activity | Criteria | Entries Earned | Multiplier |
|--------------------|----------------------------------|--------------------------|----------------|
| Balance Transfer | Transfer amount \geq AED 1,000 | As per actual transfer | 1x + 1x (Base) |
| Easy Cash/CashOut | Avail facility \geq AED 1,000 | As per actual transfer | 1x + 1x (Base) |
| Cash Advance (ATM) | Withdraw cash \geq AED 1,000 | As per actual withdrawal | 1x +1x (Base) |

Example - Balance Transfer:

- Base allocation AED 10,000 transferred = $(10,000 \div 10) \times 1 = 1,000$ Entries +
- Multiplier allocation - AED 10,000 transferred = $(10,000 \div 10) \times 1 = 1,000$ Entries.
- Total = 2,000 Entries

Example - Easy Cash/Cashout:

- Base allocation AED 15,000 availed = $(15,000 \div 10) \times 1 = 1,500$ Entries
- Multiplier allocation AED 15,000 availed = $(15,000 \div 10) \times 1 = 1,500$ Entries
- Total = 3,000 Entries

Note: Minimum amount to be booked for BT & Easy Cash is AED 1,000

Monthly Entries Cap

The total number of entries that a Customer may earn in a given billing cycle shall be subject to a maximum limit of 10,000 entries, or such other limit as may be determined by Finance House from time to time (the "Monthly Cap"). Once the Monthly Cap is reached, no further entries shall be credited for additional eligible transactions within the same billing cycle. The Monthly Cap shall automatically reset at the commencement of each new billing cycle. Any entries that would have been earned but are not credited due to the application of the Monthly Cap shall be forfeited and shall not be carried forward to subsequent billing cycles.

6. PRIZES AND DRAW DETAILS

6.1 The Draw

- Draws will be conducted every Friday for the previous week's ticket pool and will take place at Finance House Head Office in Abu Dhabi.
- All Draws will be conducted under the supervision of DED
- Additionally, the following internal departments from Finance house will supervise each and every draw and will conduct separate audits, reviews and inspections to ensure full compliance with Raffle terms as well as full transparency.
 - Internal Audit
 - Information Security Unit
 - Compliance Department
- For each prize drawn, only one (1) individual shall be selected as the "Winner". The designated Winner must be duly contactable and formally claim the prize within fifteen (15) calendar days from the date of the draw. In the event that the Winner fails to respond, expressly declines the prize, or is determined to be ineligible for any reason, the prize shall be automatically forfeited, and the Finance House shall have no liability or obligation whatsoever in relation to the forfeited prize. A re-draw will be conducted for any prizes that remain unclaimed, declined, or the Winner being ineligible, subject to the terms and conditions of the Campaign. Finance House's decision in all matters relating to the draw, eligibility, and awarding of prizes shall be final, binding, and conclusive, and Finance House shall not be liable for any loss, damage, or claims arising from any delay, inability to contact the Winner, or the Winner's disqualification.
- Finance House will notify the winning customers after each draw contacting through the latest registered contact details maintained by Finance House
- Customers may win multiple prizes throughout the Promotion Period, subject to the cooling-off rules shall apply
 - If a customer wins any prize in a draw, they will not be eligible to participate in or win any other prize for the next 30 days from the date of that draw.
 - If a customer wins a car Prize, they will not be eligible to participate in or win any prize for the next 90 days from the date of that draw.
 - In Addition, a customer who has won a car prize will not be eligible to win another Car prize for a period of 365 days from the date of the previous car win
- Customers shall not be eligible to win more than one (1) prize within the applicable cooling-off period, indicated above to ensure equitable allocation of prizes.

6.2 Prize Details:

| Prize Type | Prize Description | Prize Value | Prize Frequency | Annual Winners |
|--|--|---|--------------------------------|----------------|
| Daily Cash | Cash credit to Vault in Finance House Mobile App. | AED 1,000 | Daily | 365 |
| Weekly iPhone | Latest iPhone model or equivalent electronics | Up to AED 5,000 | Weekly | 52 |
| Weekly Balance Winback | Cash credit to Vault in Finance House Mobile App. As per last credit card statement. | The outstanding balance of the Customer's Card at the time of draw with a maximum cap of AED 20,000 | Weekly | 52 |
| Every 15 days Car Insurance Voucher/Coupon | Car Insurance voucher/coupon | Up to AED 3,000 | Every 2 weeks | 26 |
| First 2 Months Compact Car | Compact sedan/hatchback | Up to AED 75,000 | Twice (in first 2 months only) | 2 |
| Quarterly Premium SUV | Premium SUV | Up to AED 275,000 | Quarterly | 4 |
| Quarterly Compact Car | Compact Car sedan/hatchback | Upto AED 75,000 | Quarterly | 4 |

7. General Terms

7.1 Winner Obligations (Cost, Documents, and Liability)

- Finance House reserves the right to require any Winner to provide valid identification and relevant documents at the time of claiming the prize. Failure to produce required documentation may result in prize forfeiture.
- Any and all costs associated with the ownership, registration, insurance, tax liability (including VAT, if applicable), or transfer of any non-cash prize (e.g., a car) shall be the sole responsibility of the Winner. Finance House shall not be liable for any tax liability incurred by a winner under this Promotion.

- Finance House shall not be liable for any loss, damage, or technical failure associated with the draw system or the prize, except were caused by Finance House gross negligence or willful misconduct.
- Finance House is not responsible for, and makes no representation as to, the quality, suitability or merchantability of any prize. Any issues must be settled directly with the producer and/or supplier of such prize.

7.2 Publicity and Data Consent

- By participating, the Customer consents to Finance House publishing their name and/or photograph in any media (website, social media, press) for transparency and marketing purposes related to this Promotion, without further compensation.
- Winners must sign a consent form prior to reward collection/ payout fully consenting to publish their name, photograph, feedback, and testimonial on Finance House media platforms.
- In the event a Winners disagrees to be photographed, publish their name, or provide feedback/ testimonial on Finance House's media platforms, Finance House reserves the right to forfeit the reward at its sole discretion.

7.3 Amendments and Governing Law

- Finance House reserves the right, at its sole discretion and with notice to customers, to suspend, change, amend, withdraw, or terminate this Promotion at any time.
- These Terms are governed by the laws of the United Arab Emirates. Any disputes shall be subject to the exclusive jurisdiction of the courts of Abu Dhabi.