

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), noting that Finance House reserves the right to extend this period as it deems fit ("**Promotion Period**").

3. ELIGIBILITY CRITERIA

3.1 Eligible Customer: 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 FH Money Mobile Application 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;
- Customers who are identified by Finance House as Politically Exposed Persons ("**PEPs**"), sanctioned persons, or otherwise ineligible under applicable laws, regulations, internal policies, anti-money laundering, counter-terrorist financing, sanctions, or customer due diligence requirements shall not be eligible to participate in the Promotion or receive any prize. Draw Event Personnel involved in conducting raffle draws;

- External auditors and lawyers engaged by Finance House.

Further, Finance House reserves the right, at its sole discretion and at any time, to disqualify any Customer from the Promotion and/or determine such Customer to be ineligible to receive any prize if Finance House reasonably suspects or determines that the Customer has engaged in any unfair, fraudulent, suspicious, deceptive, abusive, or improper conduct in connection with the Promotion or any draw, in accordance with Article 6.

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	Tickets Earned
Base Spend	Every AED 10 spent on card	1 Ticket

A. New Card Acquisition & Spend

Activity	Criteria	Tickets Earned	Multiplier
New Card Bonus	New Rabeh card issuance + spend $\geq$ AED 5,000 within first 30 days from issuance	1,000 Tickets	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 tickets + 1000 tickets	2X + 1X (Base)

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

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

- Base allocation AED 12,000: $(12,000 \div 10) \times 1 = 1,200$ Tickets
- **Total: 4,200 Tickets**

B. Ongoing Card Usage

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

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

C. Credit Facilities

Activity	Criteria	Tickets Earned	Multiplier
Balance Transfer	Transfer amount $\geq$ AED 1,000	As per actual transfer	1x + 1x (Base)
Easy Cash	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 = $(10,000 \div 10) \times 1 = 1,000$ Tickets + • Multiplier allocation - AED 10,000 transferred = $(10,000 \div 10) \times 1 = 1,000$ Tickets.
- Total = 2,000 Tickets

Example - Easy Cash:

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

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

Monthly Entries Cap

The total number of tickets that a Customer may earn in a given billing cycle shall be subject to a maximum limit of 10,000 tickets, 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 tickets 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.
 - o Internal Audit
 - o Information Security Unit
 - o Compliance Department
- For each prize drawn, only one (1) Customer shall be selected as the "Winner". The designated Winner must be duly contactable and formally claim the prize within thirty (30) 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 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.

Participant Eligibility and Draw Integrity

- In line with the relevant provisions of Article 3.2., Finance House reserves the right, at its discretion, to disqualify any participant from the draw, void any transaction otherwise qualifying for the draw entry, and/or decline the award of any prize, where Finance House reasonably determines that such participant has engaged in conduct inconsistent with the spirit and integrity of the draw, including without limitation artificial inflation of qualifying transactions, systematic exploitation of entry criteria, coordinated or repetitive transactional patterns designed to secure an unfair advantage, or any other conduct that Finance House deems, in its reasonable judgment, to constitute an abuse of the draw mechanism.

Prize Verification and Release

- In accordance with this article 6, prior to the release of any prize, Finance House shall conduct such verification and due diligence as it deems appropriate to confirm the validity of the winning entry and the continued eligibility of the winner at the time of award. Finance House's determination in respect of eligibility, disqualification, and prize entitlement shall be final, conclusive, and binding on all participants.
- 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 before being eligible to win again, as follows:

Prize Type	Cooling-Off Period	Eligibility condition
AED 1,000 Cash Prize	30 days	Cooling-off condition shall apply to all prizes except for the car prize draw
iPhone 17 Pro	90 days	Cooling-off condition shall apply to all prizes except for the car prize draw
Credit Card Statement Rebate (Up to AED 10,000)	90 days	Cooling-off condition shall apply to all prizes except for the car prize draw
Comprehensive Car Insurance (Up to AED 3,000)	90 days	Cooling-off condition shall apply to all prizes except for the car prize draw

Cherry Tiggo 8	180 Days	The Cooling-off condition shall apply to all the prizes, except for car prizes that can be won only once during the Promotion Period
Zeekr 7X	180 Days	The Cooling-off condition shall apply to all the prizes, except for car prizes that can be won only once during the Promotion Period

Customers who win more than one prize may be subject to a longer cooling-off period. The maximum cooling -off period applicable to any Customer shall not exceed 150 days, e.g., Cash Prize (30 days) + iPhone Prize (90 days) =120 days of cooling off.

6.2 Prize Details:

Prize Type	Prize Description	Prize Value	Prize Frequency	Annual Winners
Daily Cash	Cash credit to Vault in FH Money Mobile App.	AED 1,000	Daily	365
Weekly iPhone	Latest iPhone model or equivalent electronics	Up to AED 5,000	Weekly	52
Weekly Balance Win back	Cash credit to Vault in FH Money Mobile App, as per the last credit card statement , and up to a maximum cap of AED 10,000.	Up to a maximum cap of AED 10,000	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 80,000	Twice (in first 2 months only)	2
Quarterly Premium SUV	Premium SUV	Up to AED 199,000	Quarterly	4
Quarterly Compact Car	Compact Car sedan/hatchback	Up to AED 80,000	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 Winner 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.