

General Terms and Conditions for the 2026 Savings Accounts Prize Campaign

These terms and conditions apply to the 2026 Savings Accounts Prize Campaign, including all weekly, quarterly, mid-year, year-end draws, and the exceptional draw for the 2026 World Cup trip prizes.

First: Savings Accounts Eligible for the Draws

- Individual-classified accounts only.
- Active and dormant accounts in Jordanian Dinar only. Accounts marked as “Deceased” are excluded.
- Employee accounts are included, except for Board Members.
- Guardianship, trusteeship, and beneficiary accounts.

Second: Draw Entry Mechanism

- The minimum account balance required to enter all prize draws is **100 Jordanian Dinars**.
- The account currency must be in Jordanian Dinar.
- One entry for every **50 Jordanian Dinars**.
- The maximum number of entries is **500 entries per customer** across all prizes.
- One additional entry for every 90 days from the account’s opening date.

Third: Draw Dates and Announcement of Results

1. Draws will be conducted on the dates specified by the bank and may be amended after obtaining the necessary approvals.
2. Winners’ names will be announced through the bank’s approved channels (website, social media, SMS, and other marketing channels).
3. If a winning customer refuses to allow the publication of their name and/or photo in promotional channels deemed appropriate by the bank, the bank reserves the right to exclude them and select an alternate winner.

Fourth: Conditions for Cash Prizes

1. Cash prizes will be deposited directly into the winner's savings account.
2. Cash prizes may not be exchanged or transferred to another person.
3. Prizes are subject to all regulations and instructions issued by the Central Bank and any other regulatory authorities.
4. Savings account prizes are subject to Income Tax Law and regulations.
5. Mid-year prize winners are excluded from participating in the year-end grand prize draw.
6. For grand and quarterly prizes: if the winner cannot be contacted within 30 days from the draw date, after exhausting all available contact methods (branch, social media, call center, etc.), an alternate winner will be selected.
7. Quarterly prize winners are excluded from winning the same type of prize again during the same year.
8. For weekly prizes, winners will be contacted multiple times at different intervals through the call center. If unreachable, the prize will be credited to their account, and the bank reserves the right to publish the winner's name on social media.
9. Weekly prize winners are excluded from winning the same type of prize for the next four draws.

Fifth: Special Conditions for the biggest football event in the United States of America 2026

1. Opportunity to attend one Jordan national team match during the largest football event of 2026 to be held in the United States of America. The prize is awarded as a travel package with a maximum value of **20,000 Jordanian Dinars per winner**, covering the winner and one companion only.
2. The package includes — but is not limited to — airfare tickets, hotel accommodation, one match ticket within the first round of the Jordan national team, and personal expenses within the approved limit. The bank reserves the right to add or amend package components as deemed appropriate, in coordination with a tourism and travel company selected by the bank.

3. The bank bears no responsibility for:
 - Obtaining a U.S. entry visa.
 - Visa rejection or delay for any reason.
 - Any additional costs or expenses not included in the package.
4. If the winner is unable to travel for any reason, including failure to obtain a visa, the prize shall be considered void without any cash compensation or alternative.
5. The trip organization is subject to the terms and conditions of the organizing entities, airlines, and hotels. The bank is not responsible for any changes to these terms and conditions.
6. The bank is not obligated to compensate the winner for any match or flight cancellations or schedule changes.
7. The World Cup prize is granted as a non-cash travel package with a predefined financial cap, covering the winner and one companion.
8. The bank reserves the right to conduct a redraw to select an alternate winner if the original winner cannot be contacted within 5 days of the draw date.
9. Winners will be provided with full details and connected with the approved travel agency to complete the necessary procedures and arrangements.
10. The prize is subject to Income Tax Law and regulations.

Sixth: General Provisions

1. Participation in the campaign constitutes full acceptance of all the above terms and conditions and the approved draw system for the current year's campaign.
2. If a draw is conducted and the account is found to be subject to the Government Funds Law (no activity for more than 17 years), an alternate winner will be selected.
3. Customers enter the draw one day after the account activation date or status change date.
4. Winning chances are calculated based on the balance of the day preceding the draw.

5. If a winner declines the prize after the draw, an alternate winner will be selected.
6. If the account is closed after the draw but before the prize is credited, an alternate winner will be selected.
7. If a winner cannot attend the prize announcement ceremony, they may authorize a representative to attend and allow publication of their name, while the bank retains the right to publish the original winner's name.
8. Death cases:
 - If the customer is found to be deceased at the time of the draw, an alternate winner will be selected.
 - If the customer passes away after the draw has been conducted, the prize will be credited to their account.
9. The bank reserves the right to amend or suspend the campaign or any of its draws after obtaining the necessary official approvals, without incurring any obligation toward customers.

Seventh: General Terms for Commercial Savings Accounts

- The minimum amount to open a commercial savings account is **100 Jordanian Dinars** or equivalent in other major currencies.
- The account will not enter prize draws if the balance falls below the approved minimum.
- Interest rate of **0.01%** on commercial savings accounts in Jordanian Dinar or other major currencies.
- The minimum balance required to earn interest on a commercial savings account is **500 Jordanian Dinars** or equivalent in other major currencies.