

CrediMax 2015 campaign- Terms and Conditions

1. Spending any amount will give the cardholder one chance to enter the daily raffle to win \$ 500, multiples of BD10 will give the cardholder the same number of multiples as chances.
2. Each total spending of BD 500 on monthly bases will give the cardholder one chance to enter the quarterly raffle for BMW 520i , 2015 model, multiples of 500 will give the cardholder the same number of multiples as chances.
3. Each total spending of BD 3000 during the year will give the cardholder one chance to enter the grand raffle for the BMW 640 Grand Coupe, 2016 model, multiples of 3000 will give the cardholder the same number of multiples as chances.
4. Prizes are daily cash \$ 500, monthly prizes BMW 520i, 2015 model and grand prize BMW 640 Grand Coupe, 2016 model.
5. Cash prizes will be credited in the winners card account. No cash will be reimbursed to the winner.
6. All CrediMax cards Classic, Gold, Platinum and Black Platinum (Visa, MasterCard and JCB) cards are included. And any other products that CrediMax may introduce in the future and may decide to include in the campaign.
7. CrediMax staff and their supplementary cards are not included
8. Corporate cards are not included.
9. Corporate Internet cards are not included.
10. All non- reloadable prepaid cards are not included (Gift cards).
11. ATM Cash withdrawal transactions are included.
12. Main and supplementary cardholder's transactions are counted and included in the raffle draw on main account level.
13. All cancelled and/or closed cards to be excluded. All disputed amounts will be excluded.
14. Only active cards to be included. 0 dunning or at grade 1 level only.
15. CrediMax has the right to announce the customer name and picture in different media channels to the public. Winner will be notified and will have to sign an acknowledgement form for their prize.
16. The daily raffle draw will take place weekly, the monthly raffle draw will take place on the first week of the month and the grand raffle draw will take place on January 2016.
17. If the winning prize was not claimed by the customer within 6 months, CrediMax has the right to withdraw the prize and conduct a new raffle draw.

18. The car prize is non – transferable and cannot be changed. It must be collected in person within 6 months from the winning date.
19. CrediMax staff cards are not eligible for the raffle draw and therefore not entitled to receive the prizes.
20. Each daily raffle draw is independent of the previous draw. Therefore a winning cardholder in one draw can be eligible for subsequent draw subject to use his card in that day and the winning cardholder must always maintain good payment record with no arrears in payment dues at the time of draw.
21. Each monthly raffle draw is independent of the previous draw. Therefore a winning cardholder in one draw can be eligible for subsequent draw subject to use his card in that day and the winning cardholder must always maintain good payment record with no arrears in payment dues at the time of draw.
22. All raffle draws will be conducted by CrediMax and held under the supervision of Ministry of Industry and Commerce and CrediMax Internal Auditor.
23. CrediMax reserve the right to change the terms and conditions, the frequency of the draw, the prizes and the prizes eligibility structure any time at its absolute discretion after approval from Ministry of Industry & Commerce. CrediMax will keep the cardholders informed about the changes by such means as deemed appropriate.
24. For More information , call us on 17 117117 , fax us on 17 214 913 or e.mail us on credimax@credimax.com.bh