

Terms & Conditions of the Campaign

- Any amount spent will make the cardholder eligible for the weekly draw once, and the number of entries will increase for every multiple of BD10/-.
- A Monthly accumulated utilization of BD1000/- will make the cardholder eligible for the monthly draw and accordingly, the number of entries will be increased for every multiple of the same amount
- A BD5,000/- accumulated utilization throughout the year will make the cardholder eligible to enter the draw of the “**grand prize**” Mercedes GLE-400 and/or \$ 40,000 by end of the year and multiple of the same amount will increase the chances
- All CrediMax Black, Platinum, Gold, and Classic, Visa, MasterCard and JCB cards are included in the raffle (all types of card brands)
- Non-reloadable prepaid cards categories (Gift Cards) are excluded
- All Corporate cards are excluded from the raffle
- Danat Cobranded cards are excluded from the raffle
- All types of transactions are included in the raffle
- All fees and charges including but not limited to the late payment, administration fees and over limit fees are excluded from the calculation
- Main cardholder and supplementary cardholder transactions are counted and included in the raffle draw
- All winner’s name will be announced for the public in the local newspapers or in similar means of media
- CrediMax has the right to use the customer name and picture in different media channels
- 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
- CrediMax rewards the winners with the prize only, and the customer must take care of any additional fees that may be required to receive his/her prize if any
- The car prize is non – transferable and non refundable in cash and cannot be changed. It must be collected in person within 6 months from the winning date
- CrediMax staff and board members are not eligible for the raffle draw and therefore not entitled to receive the prizes
- Each raffle draw is independent of the previous draw. Therefore a winning cardholder in one draw can be eligible for subsequent draw and the winning cardholder must always maintain good payment record with no arrears in payment dues at the time of draw. Cardholders with arrears will be excluded
- All raffle draws will be conducted by CrediMax and held under the supervision of the internal auditors and the Ministry of Industry and Commerce.
- CrediMax reserves 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. CrediMax will keep the cardholders informed in writing and through the website/SMS prior to the change take place

- The weekly and monthly raffle draw will take place on the first week of the following month, and the grand raffle draw will take place in January 2017
- Cash prizes will be credited in the winners card account. No cash or cheques will be reimbursed to the winners.
- All active cards will be included up to grade one which will be up to 30 days aging. Cancelled, closed cards will be excluded accordingly.