

2012 cardholder campaign Terms and Conditions

1. Spending any amount till BD 19,999 will give the cardholder one chance to enter the daily raffle, multiples of BD10 will give the cardholder the same number of multiples as chances.
2. Each total spending of BD 100 on monthly bases will give the cardholder one chance to enter the monthly raffle, multiples of 100 will give the cardholder the same number of multiples as chances.
3. Each total spending of BD 1,000 during the year will give the cardholder one chance to enter the grand raffle, multiples of 1000 will give the cardholder the same number of multiples as chances.
4. Daily winners of \$ 1000 each, monthly winners of \$ 10,000 and the grand Prize car Mercedes Benz CLS 350 - model 2013.
5. Cash prizes will be credited in the winners card account. No cash will be reimbursed to the winner.
6. CrediMax Classic, Gold, Platinum and Black Platinum Visa, (MasterCard and JCB) cards and any other products that CrediMax may introduce in the future are included in the raffle draw.
7. CrediMax staff and their supplementary cards are not included
8. Corporate cards are not included.
9. Corporate Internet cards are not included.
10. Student cards are included.
11. CrediNet pre-paid and pre set cards are included.
12. All Prepaid cards categories BD 50, BD 30 and BD 20 are not included.
13. ATM Cash withdrawal transactions are included.
14. Main and supplementary cardholder's transactions are counted and included in the raffle draw on main account level.
15. All cancelled and/or closed cards to be excluded
16. Only active cards to be included. 0 dunning or at grade 1 level only.
17. Cardholders member since less than 3 months cycle from the raffle date to be excluded.

18. 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.
19. 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 2013.
20. If the winning prize was not claimed by the customer within 3 months, CrediMax has the right to withdraw the prize and conduct a new raffle draw.
21. CrediMax will reward the winners with the prize only, and the customer must take care of any additional fees if any that may be required to receive his prize.
22. The car prize is non – transferable and can not be changed. It must be collected in person within 3 months from the winning date.
23. CrediMax staff cards are not eligible for the raffle draw and therefore not entitled to receive the prizes.
24. 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.
25. 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
26. All raffle draws will be conducted by CrediMax and held under the supervision of Ministry of Industry and Commerce and CrediMax Internal Auditor.

27. 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. CrediMax will keep the cardholders informed about the changes by such means as deemed appropriate.
28. For More information , call us on 17 117117 , fax us on 17 214 913 or e.mail us on credimax@credimax.com.bh