

## **2018 CrediMax Campaign Terms & Conditions**

1. A Monthly accumulated utilization of BD 300/- inside Bahrain will make the cardholder eligible once for the “**monthly draw**” and accordingly, the number of entries will be increased for every multiple of the same
2. A Monthly accumulated utilization of BD 300/- outside Bahrain will make the cardholder eligible twice for the “**monthly draw**” and accordingly, the number of entries will be increased for every multiple of the same
3. Prizes are Lexus ES 350- 2018 model and 1 KG gold bars monthly
4. All CrediMax Black, Infinite, Signature, World Elite, World, Platinum, Gold, and Classic, Visa, MasterCard, JCB and Union Pay cards are included in the raffle (all types of card brands)
5. Non-reloadable prepaid cards categories (Gift Cards) are excluded
6. All Corporate cards are excluded from the raffle
7. Danat Co-branded cards are excluded from the raffle
8. All types of transactions are included in the raffle
9. All fees and charges including but not limited to the late payment, administration fees and over limit fees are excluded from the calculation
10. Main cardholder and supplementary cardholder transactions are counted and included in the raffle draw
11. 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.
12. All winner’s name will be announced for the public in the local newspapers/ or social media channels or in similar means of media. Winners will be notified and will have to sign an acknowledgement form for his/her prize
13. If the winning prize was not claimed by the winners within 6 months, the prize will be handed over to Ministry of Industry & Commerce and Tourism.
14. CrediMax rewards the winners with the prize only and the winner must take care of any additional fees that maybe required receiving his/her prize if any
15. The car prize is non – transferable and cannot be changed. Color based on availability. It must be collected in person within 6 months from the winning date. If

16. The prize is not claimed then needful will be taken action by Ministry of Industry & Commerce and Tourism.
17. CrediMax staff and board members are not eligible for the raffle draw and therefore not entitled to receive the prizes
18. 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.
19. All raffle draws will be conducted by CrediMax and held under the supervision of the internal auditors and the Ministry of Industry and Commerce and Tourism.
20. 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 after the approval of Ministry of Industry & Commerce and Tourism.
21. Prize(s) pertinent to 2019, CrediMax will endeavor to provide the winner however the same will remain subject to availability of the prize by the dealer/ car agent in case of failure to do so, CrediMax will reserve the absolute right to exchange the same with 2018 car.
22. CrediMax will keep the cardholders informed in writing and through the website/SMS prior to the change take place
23. The monthly raffle draw will take place on the first week of the following month, and the grand raffle draw will take place in January 2018
24. CrediMax has the right to use the customer name and picture in different media channels