

## e-Savings Campaign

### Terms and Conditions

These Terms and Conditions (the “**Terms**”) apply to and regulate the e-Savings Offer (as defined below) provided by the Bank.

#### DEFINITIONS

“**Bank**” means Emirates Islamic Bank PJSC.

“**Group**” refers to Emirates Islamic Bank PJSC, Emirates NBD PJSC and Liv Bank

“**Campaign**” means the promotional initiative launched by the Bank during the Offer Period, whereby eligible Customers holding e-Savings Accounts Offer on qualifying Campaign Funds, subject to the terms and conditions set out herein. The Campaign is designed to reward Customers for increasing their Total Relationship Balance with Net New to the Bank funds deposited into their e-Savings Account(s) during the Offer Period.

“**Customer/s**” for the purpose of this Offer shall mean customer/s holding e-Savings Accounts during the Offer Period with the Bank, subject to such terms and conditions as shall be specified by the Bank from time to time.

“**e-Savings Account**” for the purpose of this Campaign shall mean only the e-Savings Account opened by Customer/s with the Bank.

“**Offer**” Shall mean the eligible e-Savings Account will receive 4.00% profit per annum on the Campaign Funds deposited in the eligible account holder’s e-Savings Account during the Offer Period.

“**Offer Period**” (1st October 2025 ending on 31st December 2025)

“**Original Balance**” means the total balance available and existing in e-Savings Account/s of the Customer as on 30th September 2025.

“**Total Relationship Balance**” means average balance of Customer/s maintained across Current Accounts, Savings Accounts and Islamic Deposits held with Emirates Islamic during the offer period.

**“Campaign Funds”** means Net New funds credited into the Customer’s e-Savings account provided there is an increase in the Customer’s Total Relationship Balance where funds from bank accounts originating from Emirates NBD PJSC and Liv Bank will not be considered for this Campaign.

Campaign funds represent increase in average balance over the Original Balance by the Customer into the e-Savings Account/s during the Offer Period for a minimum of **₹ 50,000 (or ₹ eqv)** and a maximum of **₹ 3,500,000 (or ₹ eqv)**. Campaign Funds for the purpose of this Campaign will be calculated on the basis below:

The net average incremental balance in the Customer’s e-Savings Account held with the Bank during the Offer Period over the baseline closing balance of the e-Savings Account as on 30th September 2025 will be considered as Campaign Funds provided this increase in balance results in growth of the Customer’s Total Relationship Balance as well.

### **The Offer – Detailed**

- 1.** The Bank offers a rate of 4.00% profit per annum on the Campaign Funds deposited by eligible e-Savings Account.
- 2.** The Offer is valid only for the Customers who deposit Campaign Funds into their e-Savings during the Offer Period.
- 3.** Customer shall have an e-Savings Account to be eligible for the Campaign.
- 4.** The profit as per the Offer profit rate shall be credited to eligible e-Savings Account within 30 days post the Offer Period.
- 5.** The Bank employees are also eligible for the Offer.

### **Illustration:**

If the Original Balance in your e-Savings Account as on 30th September 2025 is **₹ 100,000**, you will need to deposit at least an additional **₹ 50,000** Campaign Funds on average during the Offer Period.

Post crediting an additional **₹ 50,000** over your Original Balance, your monthly average balances in your e-Savings Account for Oct, Nov and Dec’25 are **₹ 150,000**, which, in this case, you are eligible for 0.80% per annum as per the existing e-Savings product rate.

For this Campaign, you will be eligible for the difference of 4.00% per annum and 0.80% per annum (i.e 3.20% per annum in this case) and this rate will be applied against the Campaign Funds brought in which in this case is **₹ 50,000**.

The calculation for the campaign profit will then be as follows:

$$₹ 50,000 \times 3.20\% \times 92 \text{ days} / 365 = ₹ 403.29$$

## **OTHER TERMS AND CONDITION**

- 1.** If eligible for the Offer and all conditions are satisfied, incremental profit earned on Campaign Funds on the eligible e-Savings Account will be credited as an aggregate after the end of the Offer Period.
- 2.** Campaign profit will be credited to eligible e-Savings Account within 30 days post the Offer Period end date.
- 3.** Profit will be calculated on Campaign Funds received during the Offer Period.
- 4.** Campaign Funds eligible to the Offer during the Offer Period is capped at AED 3,500,000 per Customer.
- 5.** For the time period that Customer does not meet the qualification criteria, the standard profit rate applicable on the e-Savings Account will apply on the e-Savings Account as advertised on the product webpage.
- 6.** Closure of the eligible e-Savings account/s prior to the expiry of the Offer Period will be permitted in accordance with the Emirates Islamic General Terms and Conditions, however; the Customer will be disqualified from the Offer and will not be eligible for the Offer even if there was an incremental balance.
- 7.** In case the Customer is eligible for this Campaign over any other existing offers of e-Savings, the higher rate will apply where in this case is 4.00% p.a.
- 8.** If the Bank has sufficient grounds to believe that an Eligible e-Savings Account holder has violated any laws or regulations applicable in the UAE, the Bank shall be entitled to rescind and cancel any rewards, benefits and/or better profit rates earned by the Eligible e-Savings Account holder in accordance with these Terms and Conditions.
- 9.** These Terms and Conditions are subject to change, modification, addition or amendment, at any time, at the sole discretion of the Bank, with prior notice to Customers in accordance with the applicable law.
- 10.** All decisions of the Bank relating to this Offer, each of which is at the sole and absolute discretion of the Bank, shall be final and conclusive.
- 11.** The Bank shall not be liable for any personal injury; any loss, expense or damage

(including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of participating in the Offer, including: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any theft, unauthorized access or third party interference; (c) any claim or reward that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; (d) any tax liability incurred by the eligible e-Savings Account holder under this Offer.

**12.** These Terms and Conditions and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates as applied in the Emirate of Dubai and subject to the exclusive jurisdiction of the Courts of Dubai.