

Terms & Conditions of ADIB Salary Bonus Program

- If a customer transfers more than one salary in a month, the system will record only one entry for that month.
- The minimum monthly salary amount that must be transferred each month to an account with ADIB to be eligible for the draw is AED 3,000.
- Customers with one entry will be eligible to enter and get a chance to win the monthly draw prize and also the monthly grand draw prize.
- In case a customer transfers two or more salaries to his/her account in any month, the highest salary will be considered for the monthly draw prize and the monthly grand draw prize calculation.
- All prizes granted to ADIB Salary Bonus Winners shall be exclusively at the sole discretion of ADIB.
- The type of account (Investment or current) to which the salary will be transferred shall be selected by the customer at his/her sole discretion.
- All entries will reset to zero upon their inclusion in the monthly draws including the grand prize draw and a new calculation cycle will commence every month.
- ADIB reserves the right to amend, vary or cancel any prize in relation to the ADIB Bonus Program at its sole discretion.
- ADIB staff are excluded from this Salary Bonus Program.
- Prizes are paid solely from ADIB Shareholders' funds.

Frequency	Prize Amount
Grand draw 1 winner every month	12X salary (capped at AED 200,000)
Monthly draw for 10 winners	1X salary (capped at AED 10,000)