

- Win 5 Million Smiles Spends offer – Terms and Conditions

The terms and conditions below shall be read in conjunction with Smiles Covered Card Terms and Conditions (already accepted and agreed by the Card Member at the time of acceptance of SIB Card) and the Bank's price guide all of which can be found on www.sib.ae.

Terms defined in Smiles Covered Card Terms and Conditions have the same meaning provided herein.

Definition

- "Bank", means Sharjah Islamic Bank including its branches and head office
- "Card Member", means existing and new customers who are approved by the Bank during the promotion period
- "Promotion Period", means offer start date and end date as specified below
- "Offer", means a short term promotion that the Bank may discontinue at its sole discretion within the governing terms of the Offer
- "Offer Eligibility", means the minimum spent amount required for a Card Member to qualify for the raffle draw
- "Card" means Smiles Card

Governing Conditions

Offer and Period

1. The 5 Million Smiles Spend Offer is valid from May 8th 2019 to June 30th 2019
2. This Offer is only applicable to Card Members of Smiles Cards only
3. Eligibility for raffle draw will be calculated on multiples of AED 5,000 on cumulative spends during the Promotion Period
4. All retail purchases (domestic and international) will be included in the spend calculation. Cash withdrawal or installment products i.e. balance transfer, Easy Cash will be excluded
5. Card Member shall get an additional entry in the draw for every multiple of AED 5,000 spend
6. Total of 5 winners will be selected through a raffle draw at the end of the Promotion Period with One Million Smiles reward each
7. The winners' names shall be announced by end of July. The winning Smiles reward points shall be credited on Smiles Cards before 28th July 2019 statement
8. The sample eligibility for entering the raffle draw is illustrated as below:

Scenario	Total Spend AED	# of entries in the draw
1st customer	5,000	1
2nd customer	10,000	2
3rd customer	12,000	2
4th customer	15,000	3
5th customer	18,000	3

Other Terms

1. The Bank reserves the right, at its absolute discretion, to modify, delete, add or suspend the Offer above without prior notice
2. In no event shall the Bank or any of its affiliates, officers, directors, employees or agents be liable for any loss, damage or expense arising out of, or in connection with, this Offer
3. In case of any non-payment of dues on the Smiles Covered Card during the Promotion Period, the Card Member will not be eligible to the Offer

The Bank's decision on all matters relating to this Offer shall be final and binding on all parties and no correspondences in relation therewith will be entertained

- DOUBLE SMILES –

Terms and Conditions

1. This is a limited offer period and Sharjah Islamic Bank has the right to modify or withdraw the offer at any time at its sole discretion.
2. This offer is valid on Supermarket & Travel Spends i.e. flights and Hotels bookings made within UAE in AED for Smiles Card Members only
3. Supermarket and Travel related MCCs (Merchant category) are determined and defined by MasterCard scheme. Bank does not hold any responsibility for any transaction which may be excluded from the defined MCC list
4. The double Smiles will be credited in the form of bonus Smiles within 15 days from transaction date
5. This offer is valid from May 8th 2019 until June 30th 2019.
6. In case of any dispute, Sharjah Islamic Bank's decision will be final and binding