

Salary Transfer Campaign Terms & Conditions

1. Promotion

- 1.1 This Promotion commences from 9th May 2018 till 9th May 2019 (the “**Promotion Period**”).

2. Eligibility

- 2.1 This Promotion shall be applicable for new to Doha Bank customers who open a Salary Transfer Account during the Promotion Period and provide proof that the monthly salary to be credited is at least QAR 5,000 (“**Eligible Customers**”). Such proof shall be in a form or manner as determined at the Bank’s sole discretion from time to time and may include the customer’s salary slip.

3. Benefits

- 3.1 Each Eligible Customer shall be entitled to benefits as per applicable conditions mentioned below:

- a) WIN Salary for your lifetime Draw:

Salary for your lifetime draw is capped at QAR 2 Million with 1 lucky winner.

- b) WIN 1 Million Doha Miles:

Monthly Draw – Total of 12 winners for 1 Million Doha Miles for customer’s meeting the Salary Transfer eligibility criteria as per clause 2 along with Doha Bank credit cardholder.

Year End Draw - For top 8 Salary Transfer Companies chosen by the Bank at its own discretion.

- Applicable for New to Bank and Existing Salary Transfer Customers with a credit card only.
- Minimum salary of QAR 5,000.
- Average Minimum balance to be maintained in the account QAR 5,000 and above.
- Every QAR 1,000 in the account provides 1 chance in the monthly draw.

- c) Free Remittance Facility:

- Applicable for new to bank salary transfer customers with specific number of free monthly remittance valid for 6 months post account opening with Doha Bank.
- E-Remittance & E-Swift allowed through mobile and online banking only.
- No charges will apply automatically.

- d) Up to 1% Discount on personal loans subject to floor rate as per respective salary brackets defined under the campaign.

- e) Loan Postponement:

- 3 months’ loan installment postponement for personal loan during the first year of the loan.
- Customer should pay at least one installment to avail postponement offer.
- Only one postponement can be availed at a time. There should be a minimum one-month gap between two postponements.

- The remaining Loan tenor should not exceed the maximum cap at any time during the loan.
- f) Dedicated Draw of QAR 10,000 with 30 winners:
- This draw is exclusively for Salary Transfer Customers at Doha Bank.
- g) Free car insurance with Car Loan:
- Repayment period of the car loan should be the maximum allowed under the promotion for each segment which is 72 months for Qatari customers & 48 months for Expatriates.
 - Early settlement or transferring the car loan to any other bank before completing 2 years from the date of granting the car loan is subject to customer paying the amount of the FREE car insurance at the rate of 2.5% on the car value on demand by the Doha bank.

4. Redemption

- 4.1 Subject to Clause 3.1, each Customer when the first monthly salary has been credited into Eligible Customer's Current Account will automatically be part of Doha Miles Draw on or before 9th May 2019.

5. Bank's Terms

- 5.1 This Promotion is governed and subject to be contained within the Bank's terms and conditions on which the Bank provides its products including the Customer Terms and any other documents forming the banking agreement.

6. General

- 6.1 Doha Bank reserves the right to close the scheme, change the prize scheme or modify or cancel the terms and conditions of the scheme at any time.
- 6.2 In order to ensure transparency of the draw process and ensure integrity of the product, the Bank has the right to advertise the winning numbers, winners' names and nationalities of the customers as and when required. In case they win, customers agree to make themselves available for photography as required by the Bank, which will also be advertised as required by the Bank.
- 6.3 Civil courts of the QATAR shall have exclusive jurisdiction to resolve any dispute arising out of the above transaction.