



DIB Visa Cards FIFA World Cup Qatar 2022™ Raffle Draw Offer Terms and Conditions

The **Raffle Draw Offer (“Offer”)** is governed by **Raffle Draw Offer Terms and Conditions (“Offer Terms and Conditions”)** of Dubai Islamic Bank P.J.S.C (“DIB”). The Offer is subject to (i) Dubai Islamic Bank’s Banking Services Agreement Terms and Conditions (“DIB BTC”), (ii) Credit Card Terms & Conditions and Debit Card T&Cs. The DIB BTC and Credit/Debit Card Terms & Conditions are available on the Bank’s website (<https://www.dib.ae/terms-and-conditions>, <https://www.dib.ae/docs/default-source/cpr/tc/cards-tc-prime-cards-tc-en.pdf>, <https://www.dib.ae/docs/default-source/cpr/tc/cards-tc-prime-cards-tc-en.pdf>).

Dubai Islamic Bank PJSC (“DIB”) is launching the Offer for the below mentioned Offer Period along with Visa International (Visa). Details of the Offer extended to all Individual customers (“Customers”) holding valid DIB Visa Credit or Debit card except DIB Corporate Cards (hereinafter referred as “Card”), are given herein below.

Offer period: 21st July 2022 to 20th September 2022

Offer: Spend by the Customers on their DIB Visa Debit and/or Credit Card and win a *FIFA World Cup Qatar 2022™* match package.

Offer details:

1. Offer is valid exclusively on DIB Visa Credit Cards and Debit Cards (excluding DIB Corporate Cards).
2. All Retail spend (ecommerce and instore Point Of Sale) transactions made on Card (primary and supplementary) will be considered as cumulative spends for identification of number of entries into the Raffle Draw.
3. The following transactions are excluded from the eligible spends criteria for Raffle Draw: Balance Transfer, Cash on Card, ATM/CDM cash withdrawals and spends at exchange houses, Easy Payment Plan and Full Balance Conversion Instalment plan, reversal/ cancelled transactions and transactions over and above credit card limit (during a statement period).
4. To be eligible for entry into the Raffle Draw the Customer must spend minimum of AED 2,500 or equivalent amount during the Offer period.
5. Spend of AED 100 domestically (within UAE) on DIB Cards during the Offer period will provide the Customer with one (1) entry into the Raffle Draw.
6. Spend of amount equivalent to AED 100 internationally (in non-AED currency) on DIB Cards during the Offer period will provide the Customer with two (2) entries into the Raffle Draw.
7. One Customer will be eligible for maximum 1 prize under the Raffle Draw.
8. The winner of Raffle Draw will get a chance to watch one match in the *FIFA World Cup Qatar 2022™* scheduled from 21 Nov 2022 – 18 Dec 2022 and the experience will comprise of the following (with exclusions as per these terms & conditions):



Package Inclusions

- *Hotel accommodation for all FIFA World Cup Qatar 2022™ matches as stated below respectively.*
 - *Hospitality Packages to Opening Match (2 Nights)*
 - *Hospitality Packages to Group Stage Match (3 Nights)*
 - *Hospitality packages to Quarter Final Match (3 nights)*
 - *Hospitality packages to Semi Final Match (4 Nights)*
 - *Hospitality packages to Final Match (4 Nights)*
- *Airport transfers in Doha*
- *Daily breakfast and meals available at hotel (excluding room service)*
- *2 tickets to FIFA World Cup Qatar 2022™ Match*
- *Transportation to/from FIFA World Cup Qatar 2022™ Match*
- *Guest amenity/gift – USD 400 Value per package*
- *Visa Concierge located at the hotel in Doha*
- *Visa's event support staff*
- *Two-way economy flight tickets for the winner and his/her guest from UAE, Dubai to / from Doha, Qatar.*

Package Exclusions

- *Security and medical services*
 - *Any meal, event and/or activity outside program schedule including transportation*
 - *Translation services*
 - *Athlete appearances*
 - *Guest Travel Insurance, any applicable taxes; tourist entry visas and passports*
 - *Hotel Incidentals (e.g. phone, mini-bar, laundry, etc.)*
9. Each winner will be allowed to bring one guest along with the winner as part of the package without any extra charge.
 10. Travel visa to be managed by the winner to avail the above Offer
 11. The detailed itinerary of the package will be shared by Visa's agency managing the experience with the Offer winner/s closer to the date of travel for their reference and guidance. The program itinerary and details shall be at the discretion of Visa and are subject to change.
 12. The selected winners will be required to share personal information such as name, address, email address, telephone number etc. with Visa's agency and 3rd party if required for the purpose of fulfillment of the Offer. Customers agree and acknowledge that the Offer can be availed by the winner/s only upon furnishing the prescribed details and documents to the agency appointed by Visa.
 13. The winner/s must take all reasonable steps to ensure their general health and safety in relation to travel and other activities in relation to the Offer. DIB and/or Visa shall not be liable or responsible, whether jointly or severally, in any manner whatsoever in this regard.



14. Customers agree, accept and acknowledge that the Offer package does not include any expenses of personal nature such as portage at hotels, Travel Insurance, tips, room service, mini-bar, laundry, telephone bills, etc.
15. The Raffle Draw will be held under the supervision of the Department of Economic Development, Dubai.
16. Winners of the Raffle Draw will be identified by DIB. DIB holds the exclusive right at its sole discretion to identify the winner and the Customer accepts and agrees to the same.
17. Dubai Islamic Bank will notify the winning Customers by 30th September 2022 by sending them a notice to the latest recorded address or contact details maintained with Dubai Islamic Bank.
18. In case the winner is unable to travel for the trip for any reasons, whatsoever, the benefits under the Offer will not be refundable or transferable. Additionally, no cash alternative to the Offer will be offered. The Offer package is non-refundable and non-transferable. DIB and/or Visa reserves the right to substitute the package with another of equivalent value without prior notice. In case the event or Offer package is cancelled for any reason whatsoever, DIB and/or Visa reserves the right to offer an alternative prize.
19. In the event of travel restrictions, where the winner and/or companion cannot travel for any reason whatsoever including the inability to procure a valid visa for travel, the package for the said winner and companion shall stand forfeited. Such winner/s and or companion agrees that he/she will not make any claim or raise any complaint whatsoever against DIB and/or Visa in this respect.
20. User Agreement, Privacy Policy and other terms and conditions of the concerned airways and hotel provided under the Offer shall apply and the winner agrees, accepts that the winner and the accompanied guest (if any) agrees to adhere to it. DIB holds no warranty and is not representative of the delivery, services, suitability, merchantability, availability, or quality of the products and/or services made available to Customer by the Airlines or hotel or any other Merchant under the respective Offer. DIB and/or Visa is not liable or responsible for any claims/ disputes in this regard. The same must be addressed in writing, by the Customers directly to the concerned airlines/ hotel/Merchant and DIB shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to DIB shall be forwarded to the concerned Airlines/ hotel/Merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time. The Customers accept and agree to directly communicate with the concerned Airlines/ hotel/Merchant relating to such queries and disputes.

Other Terms & Conditions

21. The Customer must have an active and normal Credit Card or Debit Card at the date of the Raffle Draw to be eligible for the same.
22. Dubai Islamic Bank reserves the right to disqualify a Customer for a valid reason at any time from the Raffle Draw or as a winning Customer at its sole discretion by serving a notice to that effect to the customer.
23. If the Card is overdue, blocked or suspended for any reason whatsoever, then the Prize shall stand forfeited but may be reinstated, at the sole discretion of DIB.
24. DIB's decision on computation and forfeiting of the Prize will be final, conclusive and binding on the Customer.



25. Dubai Islamic Bank's employees, Board member and their spouse and children, are not eligible for entry into the Raffle Draws.
26. DIB and/or Visa reserves the right to, at any stage, for reasons beyond the control of DIB or Visa, to extend or terminate this Offer, after serving a notice to the customer, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
27. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any, shall be borne directly by Customer and/or billed to the account of the Customer.
28. If the Offer and/or anything to be done by DIB or Visa in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of DIB or Visa, including but not limited to computer viruses, tampering, unauthorized intervention, interception, fraud, technical failures, floods, fires, accidents, earthquakes, pandemic, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of DIB or Visa, then DIB and/or Visa shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.
29. The Customer irrevocably and unconditionally releases and discharges Dubai Islamic Bank, its affiliates and their directors, officers and employees from any and all liabilities arising and/or in relation to the Offer Terms and Conditions. For avoidance of doubt, the Customer, shall not assert any claim, and waives any right to assert any claim(s) against Dubai Islamic Bank, its affiliates and their directors, officers and employees for any loss, damage suffered or alleged and/or legal actions, costs or expenses of whatsoever nature arising out of the Offer Terms and Conditions/or Offer.
30. The Customer acknowledges and agrees that he/she has read, understood and unconditionally accepted the terms and conditions herein. The Offer Terms and Conditions need to be read and understood in conjunction with the detailed DIB Card product Terms & Conditions, Key Fact Statements and Warnings governing the usage of DIB credit, debit cards and as mentioned in DIB website.
31. The Offer Terms and Conditions shall be governed by the UAE laws, to the extent these laws do not conflict with the principles of Sharia as interpreted by the Internal Sharia Supervision Committee of Dubai Islamic Bank, in which case the principles of Sharia shall prevail, and all disputes shall be decided subject to the exclusive jurisdiction of the competent courts of Dubai.

How to complain to us?

- Contacting your dedicated relationship manager.
- Phone Banking (+971 4 609 2222)
- Internet and Mobile Banking
- E-mail: Contactus@dib.ae
- Our Website Complaint Form
- By post: Complaints Management Unit, Dubai Islamic Bank, PO Box 1080, Dubai, UAE We will acknowledge your complaint within 2 business days and strive to respond to your complaint within an estimated average of 5 business days.