Year of the Fiftieth.

Celebrating, UAE National Day with a Social Media Contest.





10 iPhone 13Pro Max (256GB) to be won!

Be part of DIB's 50th UAE National Day Social Media Contest and get the opportunity to win! The more you participate the more chances you stand to win!

Dubai Islamic Bank will be posting 10 popular destination of the UAE on its Facebook and Instagram account between -22Nov2021- till -2Dec2021-.

How to participate in the contest:

Answer. Tag 3. Use #DIBUAE50

- 1. Comment by answering the name of the place, area, landmark or monument
- 2. Tag three of your family members or friends
- 3. Use #DIBUAE50

One winner will be selected for each post. Draw will be on December 2021,12. Winner announcement to follow.

Introduction

The UAE National Day Social Media Contest (the "Promotion") is organised by Dubai Islamic Bank (in such capacity, the «DIB», which expression shall be deemed to include its respective successors, transferees and assigns), P.O. Box 1080, Dubai, United Arab Emirates; the "Organiser").

Persons participating or seeking to participate in the Promotion shall each be referred to as "you" or "entrant" and collectively as "entrants".

These general terms and conditions, as well as any other specific Promotion terms and conditions as notified to you by the Organizer (collectively "Official Rules"), apply to this Promotion. By entering the Promotion, you accept and agree to be bound by the Official Rules.

Who May Enter

This Promotion is open to legal residents of the United Arab Emirates only, who are 21 years of age or older at the time of entry in the Promotion.

Employees, officers, directors, agents, representatives and independent contractors (and their immediate family members and members of the same households (whether related or not)) of the Organiser or its, subsidiaries and affiliated companies are not eligible to participate.

The Promotion is void in countries where it is prohibited by law or restricted by such laws, including but not limited to jurisdictions with laws that would require registration and/or trust account or posting of a bond, or any other requirements that have not been satisfied.

Individuals located in a country restricted by applicable controls and sanctions or other laws or regulations as they relate to this Promotion are ineligible to participate in this Promotion. You must ensure that your participation in this Promotion (including the acceptance of any Prize awarded) is lawful in accordance with the laws of the country of which you are a citizen and/or reside, and/or happen to be at the time the entry is made.

Entry Period

The Promotion begins at 12:00 p.m. Gulf Time Zone (GMT4+) on November 22, Monday, 2021 and ends at 11:59:59 a.m. Gulf Time Zone (GMT4+) on December 05, Sunday, 2021 (the "Entry Period").



How to enter the contest:

Dubai Islamic Bank will be posting 10 popular destination of the UAE on its Facebook and Instagram account between -22Nov2021- till -2Dec2021-. Visit Dubai Islamic Bank Facebook and / or Instagram account.

- 1. Comment by answering the name of the place, area, landmark or monument
- 2. Tag three of your family members or friends
- 3. Use #DIBUAE50

Answer. Tag 3. Use #DIBUAE50

The more you participate the more chances you stand to win! All entries must be received within the Entry Period.

Organiser (including its respective advertising and promotion agencies) will not be responsible or liable for: (i) failed, incomplete, inaccurate, false entries; (ii) any failure to receive entries due to problems of any kind whether mechanical, human or electronic, including, but not limited to, computer, telephone, cable, network, satellite, electronic or Internet hardware or software malfunctions, failures, connections, availability;(iii) any late, lost, misrouted, garbled, distorted, or jumbled transmissions or entries; (iv) service provider/Internet/web site/use net accessibility or availability or communications related malfunctions or failures; (v) any contest disruptions, injuries, losses or damages caused by events beyond the control of the Organiser including traffic congestion, or unauthorized human intervention; or (vi) any printing or typographical errors in any materials associated with the Promotion. Organiser reserves the right to suspend or terminate the Promotion in the event of any such problem. Entries not in compliance with these Official Rules are disqualified. Organiser shall have the absolute right to determine if an entry is in compliance with these Official Rules without notice to the person attempting to enter.

Subject Matter of Entries

All entries must contain "sharing of DIB Social Media Facebook and / or Instagram post on participants individual Facebook and / or Instagram account, answering the place shown in the image, tagging three family members or friends, using #DIBUAE50'.

Requirements of Entries

Entry may not contain, as determined by the Organiser, in its sole discretion, any content that:

i. is sexually explicit or suggestive; unnecessarily violent or derogatory of any ethnic, racial, gender, religious, professional or age group; profane or pornographic; contains nudity

ii. promotes alcohol, illegal drugs, tobacco, firearms/weapons (or the use of any of the foregoing); promotes any activities that may appear unsafe or dangerous; promotes any particular political agenda or message

iii. is obscene or offensive; endorses any form of hate or hate group

iv. defames, misrepresents or contains disparaging remarks about other people or companies

v. contains trademarks, logos, or trade dress (such as costumes, distinctive packaging) owned by others, without permission;

vi. contains any personal identification, such as license plate numbers, personal names, e-mail addresses or street addresses

vii. contains copyrighted materials owned by others (including photographs, sculptures, paintings, and other works of art or images published on or in websites, television, movies or other media), without permission

viii. contains materials embodying the names, likenesses, or other indicia identifying any person, including, without limitation, UAE ruling family, government officials, celebrities and/or other public or private figures, living or dead, without permission

ix. contains look-alikes of celebrities or other public or private figures, living or dead

x. communicates messages or images inconsistent with the Sharia principles and/or good will to which the Organiser wishes to associate; and/or

xi. violates any law of the United Arab Emirates, custom, usage, principles of Sharia and the public policy.

Entry must be the original work of the entrant and must not infringe upon the copyrights, trademarks, rights of privacy, publicity or other intellectual property or other rights of any person or entity. If the Entry contains any material or elements that are not owned by the entrant, and/or which are subject to the rights of third parties, the entrant is responsible for obtaining, prior to submission of the Entry, any and all releases and consents necessary to permit the use and exhibition of the Entry by Organiser in the manner set forth in these Official Rules, including, without limitation, name and likeness permissions from any person who appears in or is identifiable in the Entry.

If any minor appearing in the photo is not the child or legal ward of the entrant, entrant is responsible for obtaining written consent from such minor's parent or legal guardian prior to submitting his/her Entry into this Contest.



Organiser reserves the right to request proof of these permissions in a form acceptable to Organiser from any entrant at any time.

By submitting an Entry, entrant hereby grants permission for the Entry to be posted in the "UAE National Day Social Media" Contest Gallery and/or other websites of the Organiser. Entrant agrees that Organiser is not responsible for any unauthorized use of Entries by third parties.

Organiser does not guarantee the posting of any Entry. By submitting an Entry, entrant acknowledges and agrees that Organiser may obtain other Entries under this Contest or have developed on its own through other third parties ideas and material that may be similar or identical to the Entry submitted by entrant, and entrant waives any and all claims he/she may have had, may have, and/or may have in the future, that any other Entry reviewed and/or used by Organiser may be similar to his/her Entry.

Judging Criteria

Photo contests winners will be determined by Dubai Economic Development official/s.

Prizes & Winning Criteria

10 iPhone 13Pro Max (256GB)

Each Prize includes nothing other than that expressly stated in these Official Rules.

All Prizes must be accepted as awarded and are not transferable. Prizes are subject to availability and there is no cash alternative to any Prize. No substitutions except at Organiser's sole option. Organiser reserves the right, in its sole and absolute discretion, to substitute a Prize or a component thereof with a prize of equal or greater value.

To the fullest extent permitted by applicable law, Prizes will be awarded 'AS IS' and WITHOUT WARRANTY OF ANY KIND, express or implied (including, without limitation, any implied warranty of merchantability or fitness for a particular purpose).

Winner Selection Process

Upon ten (10) days of the close of the Entry Period, Eligible entrants will be selected for the Prizes based on the defined criteria outlined in these Official Rules. The decision by the Organiser shall be final and no correspondence shall be entered into.

Third party suppliers of Prizes (including venues) may also often stipulate their own terms, conditions or restrictions and all Prize winners agree to be bound by these. Any Prize which is a voucher may be valid for a limited time and include additional restrictions, and



winners must be sure to use the voucher within this time and in compliance with such restrictions.

By claiming a Prize, winners consent to the Organiser passing on their details to any relevant third party for the purpose of contacting the winner directly in connection with the redemption of a Prize.

Notice/Verification of Potential Winners and Delivery of Prizes

Organiser will attempt to notify participants who are selected as potential winners by e-mail or by the appropriate Facebook account within sixty (60) days of their respective selection. If a participant does not respond to such notification, the Prize will be forfeited.

Organiser shall not be responsible for (i) the failure of a potential winner to receive the Organiser's e-mail message or social media communication for any reason, or for the inability of such potential winner to return the Organiser's email message or social media communication for any reason; (ii) failed, returned or misdirected notifications due to inaccurate information provided by a participant, (iii) submissions and responses to winner notifications which are lost, late, incomplete, illegible, unintelligible, misdirected, damaged or otherwise not received, in whole or in part, by the Organiser.

Organiser reserves the right to require the potential winners to show the following validations prior to receiving the prize:

- (i) copy of valid passport for determining proof of residency and proof of minimum age;
- (ii) additionally, verification of the submitted photo against Entry Requirements stipulated in these Official Rules

The potential winners may be required to provide additional documentation as Organiser may reasonably require. The potential winners must provide these documentations within three (3) business days of notification. If these documentations are not provided by such deadline or if a potential winner does not meet the eligibility or other requirements of the Promotion, the prize will be forfeited.

Once the winner has provided these documentations for the Organiser's review and acceptance, the Organiser will send the Prize within sixty (60) days by DHL delivery or as otherwise determined by the Organiser to the qualified Winners at the addresses given to the Organiser. Non-compliance within this time period may result in disqualification and the corresponding Prize will be forfeited. Organiser shall not be responsible for misdelivery of any documents and/or the Prize provided that the Organiser address the documents to the address given by Winner or as set forth in the Winner's entry. Organiser is not



responsible for Prize information or documents that are lost or misdelivered by the postal service or carrier.

Release of Liability

By participating in the Promotion, and to the extent permitted by applicable law, each entrant agrees to release, discharge, indemnify and hold harmless the Organiser and its subsidiaries and affiliated companies, their successors or assigns, and any and all of its respective officers, directors, shareholders, employees, agents, representatives and licensees (collectively, "Released Parties") from and against any and all claims, liability, personal injury, death, loss or damage of any kind arising out of or related to the entrant's participation in this Promotion, your breach of the Official Rules, acceptance or use of the Prize awarded and/or based on publicity rights, defamation or invasion of privacy.

Indemnification

Each entrant agrees to indemnify and hold harmless the Organizer and the Released Parties from and against any loss, damage or expense (including court costs and attorneys' fees) that they may suffer or incur as a result of or in conjunction or connection with entrant's participation in this Promotion, any Promotion-related activity, use of the photo or description submitted with the entry, acceptance or use of the Prize and/or any breach or alleged breach of any warranty or representation made by entrant in connection with the Promotion.

Announcement of Winners

Organiser may post the names of the Winners by first name and last initial on Organiser's social media sites.

Use of Winner's Name and Likeness

By submitting an entry, you acknowledge and agree that, if you are selected as a Winner, the Organiser may post your first name and last name initial on the Organiser's official websites and social media sites, and included in the Organiser's e-mail newsletters. A Winner who accepts the Prize will be deemed thereby to have granted to the Organiser the right, at any time and from time to time, to print, publish, broadcast and use, worldwide and in any media now known or hereafter developed, including but not limited to, the Internet and world wide web, the winner's name, portrait, picture, voice, likeness and biographical information as news or information and for advertising and promotional purposes without additional consideration, or right of review or notification, except where prohibited by law, and to have agreed to provide documentation in writing to confirm the foregoing promptly upon request by the Organiser.



Unlawful Conduct and Disqualification

Organiser reserves the right, in its sole discretion, to disqualify any Promotion participant whom the Organiser determines, in its sole discretion, has (a) tampered with the entry process or the operation of the Promotion or of any web site owned, operated or controlled by the Organiser or its respective subsidiaries or affiliated companies; (b) was ineligible to participate in the Promotion; (c) submitted more than the allowed number of entries; or (d) otherwise acted in an unlawful manner and/or in violation of these Official Rules. Robotic, automated, programmed, or computer generated entries or mechanical reproductions are prohibited, and any use of such devices or entry methods will cause disqualification. Any attempt by a participant to deliberately damage any web site or undermine the legitimate operations of the Promotion is a violation of criminal and civil laws. Should such an attempt be made, Organiser reserves the right to seek damages from any such participant to the fullest extent permitted by law and to disqualify such participant from the Promotion.

Limitation of Damages

UNDER NO CIRCUMSTANCES, INCLUDING NEGLIGENCE, SHALL ORGANISER/DIB OR RELEASED PARTIES BE LIABLE FOR ANY DIRECT, INCIDENTAL, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGES, OR EXEMPLARY OR PUNITIVE DAMAGES, INCLUDING, BUT NOT LIMITED TO LOSS OF PROFITS OR HARM TO BUSINESS OR REPUTATION, ARISING OUT OF ENTRANT'S PARTICIPATION IN THE PROMOTION, USE OF ANY PHOTO OR DESCRIPTION PROVIDED BY ENTRANT, POSTING ON OR ACCESS AND/OR DOWNLOAD OF ANY MATERIALS OR INFORMATION FROM ANY WEB SITE OWNED, OPERATED OR CONTROLLED BY ORGANISER, OR ACCEPTANCE OR USAGE OF THE PRIZE, INCLUDING WITHOUT LIMITATION DAMAGE TO PROPERTY AND, TO THE MAXIMUM EXTENT PERMITTED BY LAW, DAMAGES FOR BODILY OR PERSONAL INJURY, EVEN IF ORGANISER HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES OR LOSS. ENTRANT AGREES THAT THE AGGREGATE LIABILITY OF ORGANISER ARISING OUT OF ANY KIND OF CLAIM (WHETHER IN CONTRACT, TORT, OR OTHERWISE) SHALL NOT EXCEED 1.00\$.

Amendments

Organiser reserves the right to suspend, cancel, terminate or modify the Promotion without advance notice in the event Organiser believes, in its sole discretion, that any computer virus, worms, bugs, tampering, spamming, unauthorized intervention, fraud, technical failures or other errors or problem beyond the Organiser's control could corrupt or affect the administration, security, fairness, integrity or proper conduct of the Promotion, and thereafter to re-commence such Promotion, if at all, only at such time(s) and upon such terms and conditions as Organiser shall deem reasonable under the circumstances.



Severability

If any one or more provisions of these Official Rules are held to be invalid, illegal or unenforceable by a court of competent jurisdiction, such invalidity, illegality or unenforceability shall not affect the validity, effect or enforcement of any other provision or provisions of these Official Rules.

Force Majeure

The failure of the Organiser to comply with any provision of this Official Rules due to an act of God, hurricane, war, terrorism, fire, riot, earthquake, actions of governmental authorities outside the control of the Organiser or other force majeure event shall not be considered a breach of these Official Rules.

Personal Data

Personal information collected from entrant in order to conduct the Promotion will be used in accordance with the Organiser's Privacy Policy (available at http://www.dib.ae/termsconditions) or as otherwise set out in these Official Rules. Each entrant expressly consents to the use of his/her personal information for such purpose. The Organiser will not sell, share, or otherwise disclose information collected in any manner with third parties, other than those parties necessary to fulfill the above purposes, unless entrant has given his/her prior express consent to receive additional information from the Organiser or a third party.

Governing Law; Jurisdiction; Venue

These Official Rules shall be governed by the laws of the United Arab Emirates. Entrants agree to submit to the exclusive jurisdiction of the Courts of Dubai. Nevertheless, this shall not restrict DIB from bringing an action against entrants before courts of any other jurisdiction. To the extent allowed by law, DIB may take concurrent proceedings in any number of jurisdictions.