**Tijara Online Banking Promotional Campaign Terms and Conditions (the “Terms and Conditions”)**

1. The Tijara Online Banking Promotional Campaign (the “**Campaign**”) is conducted by Bahrain Development Bank B.S.C (c), a company incorporated in the Kingdom of Bahrain under Commercial Registration Number 26226 and having its registered address at Building 170, Road 1703, Block 317, Diplomatic Area, Manama, P.O. Box 20501, Kingdom of Bahrain (the “**Bank**” or “**BDB**”).
2. The Campaign is open to all existing and new clients of the Bank (the “**Client**”) who (i) **Category A**: register and activate a new account on the Bank’s digital banking platform ‘Tijara’ (the “**Tijara Platform**”) during the Promotional Period (as defined below) (the “**Account**”); or (ii) **Category B**: utilize and perform fund transfers via the Tijara Platform during the Promotional Period (as defined below), subject to the Client's compliance with the eligibility criteria set forth in Clause 4 below.
3. The Campaign shall run from 20th of August 2025 to the 20th of November 2025 (the “**Promotional Period**”).
4. The Client’s eligibility to participate in the Campaign will be subject to the following:
5. For Category A Clients, the Client must register and open an Account on the Tijara Platform during the Promotional Period;
6. For Category B Clients: the Client must utilize and perform fund transfers via the Tijara Platform throughout the Promotional Period;
7. The Client must not close the Account or their existing accounts on the Tijara Platform at any time during the Promotional Period;
8. All loans and/or facilities availed by the Client with the Bank must be in good standing and not in default;
9. The Client must not subject to any legal proceedings in any court of law involving the Bank;
10. The Client must not have committed any fraudulent acts in relation to any of their accounts held with the Bank, the Account and/or any financing and/or facilities or services granted to them by the Bank;
11. The Client must hold a valid and active commercial register with the Ministry of Industry and Commerce of the Kingdom of Bahrain (“**MOIC**”); and
12. The representative of the Client must hold a valid identity card and be a citizen or resident of the Kingdom of Bahrain.
13. Each Client that meets the eligibility criteria set out in Clause 4 shall be entitled to one (1) entry into the Draw per month during the Promotional Period, based on their category of participation (Category A or B). The ‘Draw’ refers to the random selection process conducted by the Bank throughout the Promotional Period to determine the winner of the Campaign from Clients who have satisfied the eligibility criteria set forth under these Terms and Conditions (the “**Draw**”).
14. A total of sixty (60) winners will be selected over the Promotional Period, comprising ten (10) winners per category per month. Each winner shall receive a cash prize of BHD 50 (Bahraini Dinars Fifty Only), resulting in a total prize pool of BHD 3,000 (Bahraini Dinars Three Thousand Only) (the “**Prize**”).
15. The winners of the Draw shall be declared by the Bank and announced via Bank’s website or any other available channels and/or medium deemed appropriate by the Bank following receipt of the necessary regulatory approvals from the MOIC. Notwithstanding Clause 8 and Clause 9 below, such announcements shall be final and binding. The winners of the Draw will be contacted by telephone, electronic mail or SMS within ten (10) business days from the date of announcement.
16. Subject to the prior written consent of the MOIC, the Bank reserves the exclusive right, at its sole discretion, to withhold the awarding the Prize (as defined below) to any Client who no longer satisfies the eligibility criteria set forth in Clause 4.
17. If an ineligible Client is erroneously selected as a winner of the Draw, the Bank reserves the right to invalidate such selection and declare the results as null and void. In such case, the Bank may proceed to select an alternate winner, subject to obtaining the required regulatory approvals from the MOIC.
18. All employees of the Bank, its affiliated persons/companies, and entities (including parents, spouses and children), directors and external auditors are not permitted to participate in the Campaign.
19. The Prize is non-exchangeable and non-transferable.
20. The Bank shall not be held responsible and/or liable in any way for any restrictions, conditions or prohibitions which are or may be imposed by virtue of any laws, regulations, rules, etc. of any authority (whether governmental or non-governmental) affecting the winners’ ability to claim or receive the Prize under the Campaign.
21. The Bank shall credit the Prize to the winner’s Account held with the Bank or by any other method deemed appropriate by the Bank.
22. In the event the Bank becomes aware whether through official notification, public record, credible third-party confirmation or any other means of the death of a winner before the claim or disbursement of the Prize, the Prize shall be held in the Bank’s custody for a period not exceeding three (3) months from the date of the Bank being informed of the winner’s death in order to enable the heirs to provide the Bank with the necessary documents including but not limited to, the Deed of Inheritance, the deceased person’s Death Certificate and Power of Attorney (authorizing an attorney to receive the Prize on behalf of the heirs). In the event the heirs are not able to meet the Bank’s requirements before within the aforesaid period, the Bank shall deposit the Prize with the Ministry of Justice, Islamic Affairs and Waqf in the name of the legal heirs.
23. By participating in the Campaign, each participant authorizes the Bank to store, transfer and process its personal data to its subsidiaries and/or authorized third parties for the purposes of administering the Campaign and contacting the Prize winners. By accepting the Prize under the Campaign, each winner irrevocably and unconditionally consents and agrees that the Bank may use their name, photograph and other relevant details in marketing materials, promotional campaigns and media coverage related to this or other future campaigns, whether inside or outside the Kingdom of Bahrain.
24. The Draw shall be conducted under the supervision of a representative of the Bank’s Internal Auditors and a representative of the MOIC to ensure the integrity and transparency of the Draw.
25. In addition to these Terms and Conditions, the Bank’s standard Account Opening Terms and Conditions and Digital Banking Terms and Conditions available at <https://www.tijara.bh/terms-and-conditions> along with any promotional material and/or relevant terms and conditions shall continue to apply and form an integral part of these Terms and Conditions.
26. The Bank reserves the right, at any time and at its sole discretion, to amend or withdraw these Terms and Conditions, subject to obtaining the prior consent of the MOIC and notifying the Central Bank of Bahrain and the Clients of any such amendment or withdrawal. The Bank shall bear no liability whatsoever in connection with such amendment or withdrawal. The decisions of the Bank and the MOIC in this regard shall be final and binding on all parties.
27. These terms and conditions shall be governed by and construed in accordance with the laws of Kingdom of Bahrain and any dispute arising in connection herewith shall be subject to the exclusive jurisdiction of the Courts of the Kingdom of Bahrain.