



2015 International Summer Spend Campaign Terms and Conditions for Noor Bank Credit and Debit Card holders:

Use your debit and credit card during summer for international transactions and receive gifts in the form of Samsung products and vouchers.

The International Summer Spend promotion (the "**Promotion**") is brought to you by Noor Bank (the "**Bank**"). The following terms and conditions will apply to the Promotion:

1. The Promotion shall commence at 00.01 UAE time on 25 June 2015 and end at 23.59 UAE time on 31 August 2015 (the "**Promotion Period**").
2. The Bank will offer gifts to eligible cardholders for gross value of all international spends (any transaction done with a merchant either in a currency other than UAE Dirham ("**AED**") or AED using the DCC option) ("**Total Spend**") using eligible cards.
3. The gifts under the Promotion are as follows:

Total Spend (in AED or AED equivalent)	Gifts
30,000 and above	Samsung Galaxy S6 Edge
10,000 – 29,999.99	Samsung voucher for AED 500
5,000 – 9,999.99	Samsung voucher for AED 200

4. Under all circumstances a customer will only be eligible for one gift under the Promotion and any other promotion which may be running concurrently with this Promotion. Gifts will be determined following the close of the Promotion Period taking into consideration the eligible customer's Total Spend from the time of entering the Promotion to the expiry of the Promotion Period.
5. Samsung vouchers can be redeemed in any Samsung outlet across UAE, subject to availability. (Vouchers will expire on 31 December 2015)
6. Eligibility.
 - (i) To be eligible for the International Spend Promotion cardholders have to text "INT Y" to 3526 at any time during the Promotion Period and receive a confirmation from the Bank on entrance into the Promotion. Please note that your eligibility for this Promotion is strictly conditional upon receiving a confirmation text from the Bank. Any purchases you make prior to the confirmation text shall not be considered as part of your Total Spend.
 - (ii) Spend on eligible Debit Cards, Credit Cards (including, Rewards Cards, Best Rate Cards, Charge Cards, Fee Based Cards, My Wallet Cards, wafa Co-Branded Cards, Noor Bank SriLankan Co-Brand Cards) will be eligible for the Promotion and considered towards Total Spend.
 - (iii) The mobile numbers of eligible customers have to be registered with the Bank to participate in Promotion.
 - (iv) Transactions of cash withdrawals, Easy Cash, Cheque on card, Balance Transfer and Exchange house transactions will be excluded from eligibility for this Promotion and shall not be considered towards Total Spend.

7. Gifts will be distributed via courier within 30 days of the expiry of the Promotion Period and any returned gifts will be held for 30 days' from notification to the customer by the Bank. If the gifts remain unclaimed such gifts will be forfeited.
8. The Bank's decision in relation to the award of gifts in respect of the Promotion is final and no correspondence will be entered into.
9. Gifts will not be transferable to another person and shall not be exchangeable for cash or any other gift.
10. The existing loyalty points offered to cardholders of Rewards Cards will continue as per the existing program guidelines during the Promotion Period.
11. If an eligible card is delinquent at the time of the allocation of gifts , the Bank reserves the right to exclude such customer(s) from this Promotion.
12. This Promotion is offered at the sole discretion of the Bank and the Bank reserves the right to modify or vary the Promotion and/or these terms and conditions or discontinue the Promotion at any time.