

Terms and Conditions for Savings Account "Al-Jawhara"**For Savings Accounts with Gifts:****Savings Account "Al Jawhara" without Interest**

1. NBK Savings Account with gifts like Al-Jawhara Account is a non-interest-bearing account. However, it entitles the account holder to be eligible to enter draws for prizes as announced by the National Bank of Kuwait ("the Bank") from time to time.
2. This account shall be opened by natural persons after depositing the initial minimum balance therein and may also be opened for customers below 21 years of age by their father or legal guardians. Their mother can also open such an account for any of her minor children as a donation from her and can deposit or withdraw from the account. If her minor child is an orphan, she is prevented from withdrawing from the account. In respect to any prizes resulting from such an account, the mother that grants the donation hereby declares her acceptance to safekeeping these prizes at the Bank until her minor child reaches the age of maturity, whereupon they shall have the right to receive them and dispose of the account.
3. The account can be opened by customers from the age of 17 years until the customer reaches the age of 21 years old. In the event that the customer wins any of the Al Jawhara account draws, the account holder and guardian must sign an acknowledgment letter, either to declare the approval of the guardian to deposit the prizes in the winner's Al Jawhara account or declare guardian's acceptance to safekeeping these prizes at the Bank until her minor child reaches the age of maturity, unless the customer has reached eighteen years of age and has a job or practiced a profession, and has provided the Bank with evidence of this, in that case the customer is entitled to receive the prize.
4. Employees and wage earners of 18 years and above may open Al-Jawhara Account, provided they submit a salary or wage certificate and if such customer wins, winners will be entitled to receive the Al Jawhara prize.
5. Deposits and withdrawals from the account shall only be made by approved banking notices.
6. To allow the customer to participate in the prize draw, the minimum account balance must be KD 50 for the weekly draw, KD 1,000 for the monthly draw and also for the grand prize draw. This balance must also be kept in the account until the last day of the week - Saturday - preceding the date of the weekly draw and the last day of the month preceding the date of the monthly draw and the grand prize, and in each of the previous cases it is necessary for the customer's account to remain open until the date specified for the draw.
7. The customer will get one chance for every KD 50 available in the Al Jawhara account and the number of chances to enter the weekly draw will be determined based on the available balance in the account at the end of Saturday in the same week of the draw, and the chances of entering the monthly draw and the grand prize will be determined based on the available balance in the account at the end of the month preceding the month of the draw or as determined by the bank from time to time.
8. The customer's chances will be doubled for every KD 50 in the Al Jawhara account if the account balance is maintained without making withdrawals or transfers during the required period for each draw, i.e. a week before the weekly draw, one month before the monthly draw and three months before the grand prize draw, and Al Jawhara account holders for more than two years will be rewarded with a double chance for every KD 50 if they do not benefit from the current double chances of the draw.
9. The customer commits to maintaining the minimum balance required to participate in Al- Jawhara Account prize draw, which is currently at the amount of KD 50 (fifty Kuwaiti Dinars) for the weekly draw, and the amount of KD 1,000 (one thousand Kuwaiti Dinars) for the monthly draw and grand prize draw. The customer acknowledges his/her final acceptance from now on, of the amendments decided by the Bank solely to the aforementioned limits from time to time. The Bank has the right, at its absolute discretion, to close the customer's account immediately after the credit account balance drops to zero or falls below the mentioned limit, without the need to alert or notify the customer.
10. The customer undertakes to pay the due commission of KD 2 (two Kuwaiti Dinars) per month, in the event of the average monthly credit balance falling below KD 200 (two hundred Kuwaiti Dinars) and agrees to any amendments made by the Bank, unilaterally in respect of the rate of such commission or the minimum amount for the required balance from time to time. The customer authorizes the Bank to collect such commission from the credit balance of any of the customer's accounts at the

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Bank, and hereby releases the Bank from any liability for damages arising from the reduction of the credit balance of AlJawhara Account due to the collection of such commission, and the decrease in the chances to enter the weekly, monthly and grand prize draws for the prizes or not entering the draw at all.

11. In the event that the customer has won any of the cash prizes distributed as a result of a draw, and in the event that the credit balance has reached its maximum limit as determined by the Bank, the Bank shall deposit the value of the prize and whatever exceeds the aforesaid maximum limit in any other account which is opened in the name of the customer, or being opened by the Bank at its discretion for this purpose.
12. The Bank reserves the right to publish the names and photos of the customers who won the prize, jointly or individually, in any media or advertisement as determined by it, and shall have the right to also use this publication for promotion and marketing of its services and products.
13. The Bank may select a standby winner in case the primary winner does not meet the terms and conditions of Al Jawhara Account. The Bank may, as it deems appropriate, open a new account in the name of the winner to deposit the value of the prize if it is unable to reach the winner or if the winner's sole account has reached its maximum limit.
14. The Bank reserves the right to amend or cancel any or all the account features of this account, or the terms relating to draws for prizes, without serving prior notice to this effect. The customer acknowledges and accepts that all other terms and conditions stipulated in the application form for opening Bank accounts, including any amendments thereto in the future, shall apply to Al-Jawhara Account mentioned above.
15. Employees of the Bank and their first-degree relatives (father, mother, spouse and children) and their second-degree relatives (for example, brother, sister, brother-in-law and sister-in-law) are excluded from all Al-Jawhara draws. Should an employee or any of their first-degree relatives or second-degree relatives win, they shall immediately return the value of the prize to the Bank. Furthermore, the Bank shall have the right to deduct the value of the prize directly from the account(s) of the winner without the need to obtain an approval.
16. Any of the heirs of the account holder may receive/collect his/her share of the inheritance from the account balance. Such heir(s) shall not be considered a joint account holder after receiving his/her share, and may not demand that his/her share be entered into draws that the Bank conducts for prizes. The account shall remain standing for the remaining heirs. The other heirs may participate in the draws for prizes within the existing balance of the account at the time of the draw. In all events, the Bank may, at its discretion, decide at any time to close the account without any liability towards the heirs.
17. The maximum allowed limit for each customer to enter the draw for Al Jawhara prizes is KD 500,000 (five hundred thousand Kuwaiti Dinars) for all Al Jawhara accounts of the customer. The amount will be determined based on the first account opening date of any the customer's accounts, and the chances of entering the draw will be calculated according to the terms and conditions of Al-Jawhara accounts.
18. Customers under the age of 21 will enter the Al-Jawhara Junior draw, provided that the minimum account balance is KD 50 to enter the Jawhara Junior draw for a monthly prize of KD 1,000 for three winners and KD 500 for four winners, and a grand prize worth KD 10,000 for one winner three times in the year. In addition, Al-Jawhara Junior draw customers will automatically enter all Al-Jawhara draws, taking into account all the terms and conditions of the Al-Jawhara account above.
19. Any winning customer shall be excluded from entering any subsequent draws for a minimum period of ninety (90) working days from the date of winning.
20. Winners are excluded in cases where the value of a single prize, or the total value of prizes won by the customer, is equal to or exceeds 50,000 KD, for a period of one year from the date of the most recent win. This applies regardless of any specific time period used to calculate the total value of prizes.
21. The external audit teams responsible for auditing all Al-Jawhara draws, shall be excluded from participating in the draws.
22. Any customer whose nationality has been withdrawn due to forgery shall be excluded from participation in all draws, whether upcoming or deferred draws upon their resumption.