

## Terms and Conditions

### Promotion for BML Lui Express/Micro, BML Islamic Personal Financing/Personal financing - Micro, BML Vehicle Loan/Financing

1. The Promotion is only open to Bank of Maldives Plc customers, inclusive of BML conventional and BML Islamic customers as stated herein.
2. The period of the Promotion will be from 1 March 2021 to 30 April 2021.
3. All collected and approved loan/financing applications during promotion period for BML Lui Express, BML Lui Micro, BML Islamic Personal Financing, BML Islamic Personal Financing – Micro, BML Vehicle Loan and BML Islamic Vehicle Financing will qualify for the Promotion.
4. All approved loan/financing applications processed during the week will be automatically entered to the Promotion lucky draw to select weekly winners.
5. All approved loan/financing applications processed during the promotion period will be automatically entered to the Promotion lucky draw to select grand winners.
6. Each customer will be eligible for 1 winning slot in each draw. As such;
  - a. 1 customer will be selected as winners each week.
  - b. 3 different customers will be selected as winners in grand draw.
7. Weekly winners: 1 customer will be selected among all successful loan/financing applications and will receive a Gift Card of MVR 10,000.
8. Grand winners: 3 customers will be selected as follows:

Grand Prize BML Gift Card: All successful application BML Lui Express/Micro, BML Islamic Personal Financing/Personal Financing – Micro.	100,000.00
Grand Prize BML Gift Card (BML Vehicle Loan)	50,000.00
Grand Prize BML Gift Card (BML Islamic Vehicle Financing)	50,000.00

9. Cut-off time for weekly lucky draw shall be the 7<sup>th</sup> day of promotion week (Saturday) at 11:59pm.
10. Cut-off time for the grand lucky draw shall be on 30<sup>th</sup> April 2021 at 11:59pm.
11. The weekly draw winners will be chosen every week during the promotion period. The details of the winners will be published on Social Media channels. The Grand winner will be chosen after the promotion period.

12. Employees of the Bank of Maldives Plc and their immediate family members are not eligible for the promotion.
13. The winners chosen by the Bank of Maldives Plc at the draw will be final.
14. If any customer does not wish to participate in the promotion, this must be notified in writing to Bank of Maldives, and the customer will be excluded from the promotion.
15. Participants have read and agree to be bound by the official rules, regulations and decisions of the Bank of Maldives Plc.
16. For BML Islamic customers, this lucky draw is conducted under the Shari'ah concept of Hibah.
17. Bank of Maldives reserves the rights to change the Terms and Conditions at any time during the promotion period.
18. In the event of any disputes, the Bank reserves the right of final decision.
19. If the lucky winner is a BML Islamic customer, the prize expenses will be borne by BML Islamic.

