

BML Islamic Personal Financing Promotion 2022

Frequently Asked Questions

1. When is the promotion period?

Promotion period will be from 2nd January to 31st January 2022.

2. How to take part in this promotion?

Customers with approved Personal Financing applications during the promotion period will automatically be enrolled to take part in the promotion.

3. What are the fees applicable?

No fees are applicable.

4. Can I refinance my existing Lui express loan and participate in this promotion?

Yes, you can apply to refinance your existing loans or financing facilities and are eligible to participate in this promotion.

5. Who are eligible to take part in this promotion?

All collected and approved applications during promotion period of BML Islamic Personal Financing and BML Islamic Personal Financing (Micro) will be automatically entered into the Promotion.

6. Can BML employees take part in the promotion?

No, Employees of Bank of Maldives and their immediate family members are not eligible for the promotion.

7. What are the promotion prizes?

- Weekly winners will be chosen by a draw every week during the promotion period.
 - Weekly cash prize of MVR 5000 will be awarded as a BML Gift Card.
- The Grand Winner will be chosen by a draw conducted at the end of the promotion period.

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- The grand prize winner will receive a cash price of MVR 50,000 as a gift card.

8. How will the customer know if he/she is selected as the winner?

The weekly draw winners will be chosen every week during the promotion period and the Grand winner will be chosen after the promotion period. The details of the winners will be published on Bank of Maldives website and will receive a call from 3330200 regarding the news.

9. How are winners selected?

Weekly and the grand winners will be selected from the list of customers with approved Personal Financing applications within that week. Lucky draw will be carried out by a cross-functional team of the Bank.

10. Can the winner appoint someone else to collect the winning prize? If so, what documents are required?

Yes. The winner can send an official document to the bank authorizing a representative to collect the Gift Card on their behalf. The document must include the appointed person's details (ID card number, full name, and contact details), and the appointed person must present their ID card, when collecting the prize, for verification.

11. What if a winner fails to collect the prize?

If the winner does not claim the winning prize within 10 working days, the winner shall be forfeited, and Bank of Maldives will be entitled to draw another winner.

12. Can the winner withdraw the funds from the gift card?

No, cash cannot be withdrawn from a Gift card. The card can be used only in POS.

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13. What is the process if any dispute case occurs? And what will happen to the remaining funds in the gift card?

Once the card is being issue to the winner or appointed party, it is the responsibility of the winner to keep the gift card safe and secure always. Bank of Maldives won't be responsible for any actions that may occur once the winner is in possession of the card.