



Terms and Conditions governing Credit Card Promotion

The following terms and conditions shall apply to the Bank of Maldives Credit Card Promotion (the “Promotion”).

By participating in the Promotion, each participant agrees to adhere and be bound by these terms and conditions along with any relevant policies issued by the Bank of Maldives (BML) from time to time. BML reserves its absolute rights to revise and amend these terms and conditions from time to time without prior notice. In case of disputes, the interpretation and decisions of BML shall be final and binding on the participants.

1. Eligibility and Promotion Period

- 1.1 The Credit Card Promotion is only open to customers of Bank of Maldives Plc (“Bank”).
- 1.2 The Promotion shall be available from 13th August to 15th October 2023 (the “Promotion Period”).
- 1.3 All existing active Credit Cardholders of the Bank and credit card applications approved during the Promotion Period shall be entitled to participate in the Promotion.

2. Mechanics of the Promotion

- 2.1 During the Promotion Period, among the newly enrolled credit card customers, the initial 300 customers who utilize at least 80% of their credit card limit prior to 15th November 2023, will be eligible to receive a cash back reward of MVR 1,500. This reward will be deposited into the respective winners' BML Credit Card Accounts.
- 2.2 All new Credit Cardholders who are register on BML Rewards before 15th November 2023 will receive an additional 1000 reward points.
- 2.3 At the conclusion of the Promotion Period, a Grand Prize Winner will be selected through a lucky draw. The Grand Prize Winner will receive a 7-day tour package for two to Malaysia and Thailand, encompassing return tickets, accommodations and USD 1,000 in pocket money. All new and existing active Credit Cardholders who make a minimum spend of MVR 3000 on their credit card before 15th November 2023 will qualify for entry into the lucky draw.
- 2.4 The Grand Prize Winner must travel before June 2024. Failure to travel by this date will necessitate the Winner to manage the rescheduling of the travel dates and cover any associated costs for modifying the tour package.
- 2.5 The details of the winners will be published on the Bank’s website. In addition, the winners will receive a call from the Bank’s phone number 3330200 to be informed that they have won the lucky draw.



2.6 If the Bank is unable to contact the Grand Winner within 2 days following the lucky draw and the results have been posted on the Bank's website, the Bank reserves the right to void the original draw and choose an alternative winner.

2.7 The winnings/rewards stipulated in section 2.1, 2.2 and 2.3 is strictly non-transferable.

3. General

3.1 By submitting your details and particulars, you are granting consent to BML to utilize such information, and contacting you for the purpose of marketing endeavors by BML. Additionally you are also agreeing to the potential public disclosure of any statement pertaining to this Promotion.

3.2 If a customer applies for a new credit card within the Promotion Period, or if an existing credit cardholder does not wish to participate in the Promotion, they must notify the Bank in writing. Upon receiving such notification the cardholder will be excluded from the Promotion.

3.3. If BML determines that an individual is not eligible to participate in the Promotion, BML may at its discretion reverse the account credit. No individual shall be entitled to any payment or compensation from BML in the event that any rebate is forfeited or reclaimed.

3.4 BML shall not be liable for any loss or damage incurred by customers or any other individuals in connection with the Promotion. This includes, but is not limited to, any errors in chance calculations, breakdowns, or malfunctions in computer system or equipment.

3.5 The decision of BML on all matters relating to the Promotion shall be deemed final and binding on all participants and any other individuals involved, including, but not limited to, any decision to cancel or suspend the Promotion. No correspondence or communication in this regard will be considered or responded to.

3.6 Unless stated otherwise, this Promotion is not valid in conjunction with other offers, discounts, rebates, vouchers, privileges or promotions of the Bank.

3.7 The Terms contained herein are in addition and without prejudice to the Card Acceptance Terms and Conditions, as well as any other specific product terms ("Other Terms") of the Bank that may be relevant in connection with this Promotion. In the event of any inconsistency between these terms and Other Terms, these terms will prevail only to the extent of such inconsistency.