



Terms & Conditions for al mazyona Prize Scheme 2019

1. All individual al mazyona Savings Account are automatically included in all the al mazyona savings scheme prize draws, provided they meet the minimum balance conditions. Minimum balance of RO 100 is required at all times to participate in any of the al mazyona savings scheme prize draws. All al mazyona saving accounts held in OMR and AED are entitled for the prize schemes.
2. To participate for the al mazyona 2019 Scheme, There are 15 monthly prizes guaranteed for every region (Capital regions of North, South, Central, East and West, North and South Batinah, North and South Dakhiliya, Dhahirah, Buraimi, North and South Sharqiya, and Dhofar regions) each worth RO 1,000 for eligible customer with a minimum saving balance of RO 100.
3. Every additional RO 100 in the savings account gives the account holder an extra chance to win the monthly prize. Thus, a customer maintaining a minimum balance of RO 1,000 automatically gets 10 chances in the monthly draw.
4. To participate in the special occasion draws during: Eid Al Adha, Omani Women's Day and National Day customers must maintain a monthly minimum balance of RO 1,000. For the Omani Youth Day minimum balance of RO 100 is required and every additional RO 100 in the savings account gives the account holder an extra chance to win the prizes. For the National Day draw, there will be 49 winners across the bank each winning RO 3,000. For the Eid Al Adha draw there will be 50 winners each winning RO 2,000, for Omani Youth day there will be 50 winners each with RO 500 and the Omani Women's Day where 50 Zeinah customers will get a chance to win RO 2,000 each. For all of the above mentioned category the winners will be selected across the bank.
5. To participate in the Mid and End of Year prize draw of RO 10,000, customers must maintain a monthly minimum balance of RO 1,000 additional RO 100 in the savings account gives the account holder an extra chance to win the Mid and End of Year prize. There will be 2 winners from the regions across the bank (Capital regions of North, South, Central, East and West, North and South Batinah, North and South Dakhiliya, Dhahirah, Buraimi, North and South Sharqiya, and Dhofar regions) for the Mid and End of the year, each winning RO 10,000.
6. There will be separate/exclusive prize draws for asalah Priority Banking as per the pre-defined eligibility criteria. For asalah customers, there will be 10 monthly winners each winning RO 20,000. Moreover there will be 10 winners in Mid and End of Year draws each winning RO 30,000. A special draw will be conducted in Mid and End of Year with 2 winners each winning RO 100,000. In addition to the above mentioned exclusive draws, asalah customers are also eligible to participate in other draws depending on the balance maintained.
7. There will be separate/exclusive prize draws for al jawhar Privilege Banking customers as per the pre-defined eligibility criteria. For these customers, there will be monthly 10 winners each winning RO 10,000. Moreover there will be 10 winners in Mid and End of Year draws each winning RO 20,000. A special draw will be conducted in Mid and End of Year with 2 winners each winning RO 50,000. In addition to the above mentioned exclusive draws, al jawhar customers are also eligible to participate in other draws depending on the balance maintained.
8. For Zeinah account holders 20 monthly winners will get RO 1,000 each. For the mentioned category the winners will be selected across the bank. Customers must maintain a monthly minimum balance of RO 100. These customers can also participate in other draws depending on the balance maintained by them.
9. All al mazyona Children's Account holders of bank muscat are automatically included in the al mazyona savings scheme, provided they meet the minimum balance conditions. For every RO 100 balance in al mazyona Children's Account, the children will have 1 chance to win any of the above prizes. In addition to the above, al mazyona Children's Account holders can also participate in an exclusive monthly draw where there will be 40 winners every month for RO 100 each and another 10 Birthday prize draw for 100 each for eligible customer with a minimum saving balance of RO 50. The Birthday prize draw will select 10 children whose birthday falls in a particular month. The bank will consider child's date of birth as provided by the customer at the time of opening the al mazyona Children's Account for including in this draw.
10. 50 shababi Account holders will get a chance to win RO 100 each in the monthly draws if they maintain a minimum balance of RO 10. In addition, these customers can also participate in other draws depending on the balance maintained by them.
11. Customers who transfer their salary to bank muscat are automatically included in the salary prize scheme, provided the minimum salary transferred is RO 350 per month. There is no maximum amount for transfer of salary amount. There will be 10 customers whose salary (350 -999) will win a fixed salary prize of RO 500 every month for 1 full year. And there will be 10 customers whose salary (1000+) will win a fixed salary prize of RO 500 every month for 1 full year. In order for the winner to receive the prize amount every month, he/she must continue to transfer a minimum salary of RO 350 for One year with the bank and if in case the winner transfers his/her salary out of the bank midway, he/she would not get the fixed prize amount thereafter. Any credit amount classified by the employer as 'salary' will be considered as salary for the above prize draw scheme and the bank is not responsible for defining what constitutes a salary. For Salary transfer Prizes; All savings i.e. Nonbearing interest and current account in OMR and AED are entitled for this draw and there is no loyalty point calculation for the Salary Transfer draw.
12. To qualify for the grand prize draw at the Mid and End of the Year prize of RO 250,000 for two winners, the customer must maintain a minimum monthly balance of RO 30,000 and with every additional RO 100 in the savings account, the customer

will have an additional opportunity to win prizes at Mid and End of the Year.

13. A special quarterly draw is provided for accounts aged 10 years and more, intended to reward loyal customers. The minimum monthly balance required for this prize is RO 100 and 50 customers will win a prize of RO 500 each.
14. In addition to increasing chances depending on balances, al mazyona savings account customers can multiply their chances to win any of the above prizes depending on the age/length of the relationship. The date of opening of the savings account will be considered for the purpose of calculating age/length of relationship. The longer the customer has maintained the relationship, more are the chances to win the prizes.
15. Customers will be included in all prize draws, even if they have previously won any of the prizes.
16. The bank also offers an interest-bearing Savings Account option to all customers. However, customers opting for this option are not eligible to participate in the al mazyona savings scheme or any of the prize draws. It is to be noted that al mazyona savings account does not offer any kind of interest to customers.
17. The bank reserves the right to publish/announce the winner's name and details which will be advertised in the mass media, social media and/or on the Bank's website. In case winners do not wish to have the winning prize amounts, they need to submit a written declaration (as per the Bank's prescribed format), confirming that they are voluntarily forfeiting the prize amount and they have no objection to the bank transferring this prize amount to Oman Charitable Organization as per Central Bank of Oman directive no: BDD/CBS/BM/2018/2716 dated 23rd May, 2018.
18. The staff of bank muscat and staff with non-fixed contracts who work for the Bank, Management team and Directors and their families, i.e. spouse and children are not eligible to participate in the bank muscat al mazyona Prize Scheme.
19. The classification of (asalah, al jawhar, zeinah, shababi and child accounts) are based on banks policy and can be changed from time to time.
20. Non individual accounts including but not limited to accounts related to Clubs, Associations, Charities, Mosques, Churches, Sport clubs and Temples or similar accounts are not eligible to participate in the bank muscat al mazyona Prize Scheme.
21. The bank is not responsible for any loss in transit of application forms, payment instructions, Certificates or any other documents. The civil courts of the Sultanate of Oman shall have the exclusive jurisdiction to resolve any dispute arising out of the above transactions. The bank reserves the right to introduce any changes to the Terms and Conditions at any time.