



# MALDIVES ISLAMIC BANK

## Terms and Conditions

### Maldives Islamic Bank Ramadan Campaign 2025

1. The Promotion will be held from 1<sup>st</sup> February 2025 to 2<sup>nd</sup> April 2025.
2. The Promotion is applicable for purchases that fall in the below mentioned categories.
  - a. Purchases conducted locally.
  - b. Purchases made by an MIB Everyday Debit card, Platinum Card or Faisawear.
3. Purchases made from Business Debit Cards are not eligible for the promotion.
4. The prizes allocated for the promotion are as follows:
  - a. **Weekly prize:** 5 winners will be selected each week via a draw and a voucher will be provided for Iftar packages for 2 persons at the selected merchant outlet.
  - b. **Grand prize:** 3 Grand prizes will be awarded.
    - i. **First Prize:** Return Trip to Dubai (including return tickets, accommodation, and Activity packages) 7 Nights / 8 Days for 2 persons.
    - ii. **Second Prize:** iPhone 16 Pro Max.
    - iii. **Third Prize:** All-inclusive Resort Trip for 2 for 3 nights.
5. Customers who perform a minimum of 7 transactions above MVR 100 per week will be eligible for the weekly prize.
6. From the pool of eligible transactions, 5 winners will be selected from each week via a draw.
7. A voucher will be provided to the winner with Iftar Packages for 2 persons at a selected merchant outlet.
8. Weekly winners must accept their vouchers within 5 banking days from the official announcement to avoid cancellation of the voucher.
9. Weekly winners will be notified to collect their voucher from the Hulhumalé Branch. Voucher details, including the voucher number, validity period, and redemption information, will be sent via email and/or SMS.
10. Weekly winners outside of greater Male would be visiting to the MIB closest branch to accept the voucher.
11. The winners' details, including their ID card numbers, will be sent to the designated merchants associated with the corresponding voucher numbers.



12. Winners must visit the merchant with the corresponding voucher number and provide their ID card and SMS to utilize the voucher.
13. Vouchers must be utilized at one go and cannot be utilized over multiple attempts at the same merchant outlet.
14. The voucher is non-exchangeable and cannot be redeemed for cash or other benefits.
15. Any unclaimed vouchers after the validity period will be considered void.
16. The grand prize winners will be selected through a draw at the end of the campaign period from a pool of customers who have completed a minimum of 50 transactions during the campaign period, with transactions exceeding MVR 1000 qualifying for the draw.
17. The Grand Prize winners selected for the 1<sup>st</sup> and 3<sup>rd</sup> Prize must complete their travel before 30<sup>th</sup> June 2025. Failure to do so will result in forfeiture of the prize, and no alternative dates, cash compensation, or replacements will be provided.
18. MIB reserves the right to modify the travel dates at its sole discretion, subject to availability and unforeseen circumstances.
19. The prize must be collected by the cardholder in person.
20. In cases where the winner is unable to collect the prize due to a valid reason, an authorized representative may collect the prize on behalf of the winner.
21. The representative must present the winner's National ID, a signed authorization letter, and their own National ID.
22. Winners can nominate an additional individual to collect their prize, by submitting the nominee's name and National ID to MIB within 15 days of winning.
23. Permanent and contractual employees of MIB will not be eligible for the campaign.
24. MIB reserves the right to modify, extend, or suspend this campaign at any time during the campaign period.
25. MIB reserves the right to disqualify any suspicious transactions that may arise during the campaign.
26. With mutual consent, MIB may use photos and videos of the winners for promotional purposes on the MIB website and social media platforms.
27. Winners will be announced via MIB's social media platforms and notified through SMS and email on the following week of every draw.
28. These terms and conditions are subject to change at MIB's discretion, with no prior notice.

