

## The Power of 22 Campaign Terms & Conditions

1. The Power of 22 Campaign commences on 01/06/2022 at 12:00AM KWT Time until 30/07/2022 at 11:59PM KWT Time (both dates inclusive) unless notified otherwise.

### 2. Eligibility

2.1. All new and existing MasterCard Credit Cardholders of Burgan Bank Credit/ Charge Card(s) ("Burgan Bank Cards") issued by Burgan Bank S.A.K are eligible to participate in the Campaign ("Cardholders").

2.2. The following persons are NOT eligible to participate in this Campaign:

- a) Cardholders whose Burgan Bank Card account(s) are delinquent, suspended, cancelled, or in breach of any terms and conditions herein and/or Cardholder Agreement during the Campaign Period;
- b) Cardholders of Burgan Bank Credit Cards who are in default of any facility granted by Burgan Bank at any time.

### 3. Campaign Mechanics

3.1. "Qualified Transactions" shall include all Online transactions and Point of Sale Transactions made locally and internationally performed via Burgan Bank Mastercard Credit Cards.

3.2. Cardholders Uses Mastercard Credit Card in Kuwait and earn 1 chance to draw for every 10 KD spend locally.

3.3. Cardholders Uses Mastercard Credit Card outside Kuwait and earn 3 chances to draw for every 10 KD spend Internationally

3.4. Each card should have a Minimum spend of KD 200 per month through the Campaign period from 1st June 2022 to 30th July 2022 to be eligible to enter the draw.

3.5. Campaign is at Card level. Supplementary cards with Qualified Transaction(s) will be eligible for the campaign under the same Principal of the Primary Card.

3.6. "Burgan Rewards" Points/Avios will be credited to the "Burgan Rewards" account of the winning credit card on the next day of the draw.

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- 3.7. At the point of crediting, all Burgan Bank Card account(s) of the Eligible Cardholder must not be delinquent, invalid and/or cancelled; otherwise he/she will be disqualified.
- 3.8. The amount to be considered will be KD equivalent of the transaction amount and not the billing amount.
- 3.9. Winners agree to participate in the publicity associated with announcement of prizes.
- 3.10. Winners will be notified by the bank through SMS/Phone call and winner list will be displayed on Burgan Bank website after the draw or on Burgan bank social media.

#### 4. General

- 4.1. By participating in the Campaign, Cardmembers:
  - a) agree to be bound by the terms and conditions herein;
  - b) agree that all records of qualified transactions captured by Burgan Bank's system within the Campaign Period shall be accurate and conclusive;
  - c) agree that Burgan Bank's decision on all matters relating to the Campaign shall be final and binding on all Eligible Cardmembers. No further appeal or further correspondence will be entertained;
  - d) agree that any reversal of Qualified Transaction shall be excluded;
  - e) agree to access Burgan Bank website at [www.Burgan Bank.com](http://www.Burgan Bank.com) to view the terms and conditions and are deemed to have agreed with any changes or variations to the terms and conditions herein and seek clarification from Burgan Bank should any of the terms and conditions be not fully understood;
  - f) shall not be entitled to claim for any compensation against Burgan Bank for any and all loss and damage suffered or incurred by his/ her participation in the Campaign whether as a direct or indirect result of the act of amendments, termination or suspension of the Campaign.

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**5. Burgan Bank reserves the right to:**

- 5.1. disqualify any non-eligible Cardholders at its sole discretion from participating in the Campaign; including but not limited to Cardholders with payment due for thirty (30) days or more, whose accounts are suspected to have been operated fraudulently and/ or closed by Burgan Bank;
- 5.2. forfeit the Burgan Rewards points in the event there is reversal of Qualified Transaction or termination of Burgan Bank Card account(s) during the Campaign Period or non-compliance with the terms and conditions herein; and/or.
- 5.3. withdraw/cancel, suspend, extend or terminate the Campaign earlier in whole or in part, and/or to vary, supplement, add, delete, modify or amend the terms and conditions herein, wholly or in part at its sole discretion, by way of posting on [www.Burgan Bank.com](http://www.Burgan Bank.com) or in other methods which Burgan Bank deems practical on such variation, supplemental, deletion, modification or amendment, as the case may be, to these terms and conditions.

**6. Burgan Bank shall not be liable and responsible for:**

- 6.1. Any failure or delay in transmission of sales transactions by MasterCard Worldwide, merchant establishments or any party which may result in the Cardholder being omitted from the Campaign; and/or.
- 6.2. Any default of its obligation under the Campaign due to any force majeure event which include but not limited to natural disasters, war, riot, lockout, industrial action, fire, flood, drought, storm, or any event beyond the reasonable control of Burgan Bank.

**7. In addition** to the terms stipulated above, Cardholders agree that the general terms and conditions in the Cardmembers' Agreement shall be read together with these terms and conditions as an entire agreement.