



The following terms & conditions shall apply to Yawmi Account:

- A non-interest-bearing account with a minimum opening balance of KD 200/-
- Yawmi Account holds two types of draws, Daily and Quarterly.
- To qualify for the Daily Draw:
 - The minimum balance should be KD 100.
 - The account balance must stand credit for 48 hours prior to the draw date to qualify for the draw.
 - Each KD 10/- equals to one coupon. Coupons will be calculated based on the least credit balance during the preceding 48 hours before the draw date.
 - Draws will be conducted on a weekly basis on Sunday of each week. If any given Sunday falls on a holiday, it shall be moved to another date as determined by the bank. Draws will be performed on five prizes of KD 5000/- each i.e. the draws will be repeated for five times covering the days of the week preceding the draw day except official holidays and weekends. A prize for each day of the week and a winner for each day.
- To qualify for the Quarterly Draw:
 - The minimum balance should be KD 500
 - The account balance must stand credit for 2 months prior to draw date in order to qualify for the draw.
 - Each KD 10/- shall give the account holder one coupon. Coupons will be calculated based on the monthly average balance during the preceding 2 months prior to the draw date.
 - Draws will be conducted every 3 months with a prize of KD 125,000 for 1 winner only. 4 winners a year.
- If the account's balance is KD 500 and above, the account holder will be qualified for the Daily and Quarterly Draws.
- A monthly charge of KD 2/- shall be collected for any month in which the balance goes below KD 200/-.
- Withdrawal from the account can be performed using any withdrawal means provided by the bank.
- The account will not enter the daily draw if the balance does not stand credit with KD 100/- for 48 hours prior to draw date and for the Quarterly Draw, the account will not enter the draw if the balance does not stand credit with KD 500 for 2 months prior to draw date.
- Salary transfer or standing instructions are not allowed on this account.
- The account will be blocked or closed at the bank's discretion if the account balance remains zero for three consecutive months without referring to the customer.
- As on the draw date, relatives of Burgan Bank employees up to the second degree are not allowed to participate in the draw. Any winner who proves to be a relative of an employee shall forfeit the prize which shall be cancelled or shall be transferred to the substitute winner of the draw. If the prize is already collected by such winner, the prize shall be returned immediately to the bank. The same applies in case up to the second degree relative of a customer becomes an employee of the bank, after opening the account and before the draw date.
- Yawmi account will turn dormant if no transactions are made for more than 6 months. The dormant account will still be eligible to enter the draw and there will be no dormancy fees deducted.
- The bank reserves the right to amend or cancel the terms and conditions of this account at any time without the need to obtain the customer's prior approval on the same. Such amendment or cancellation shall be valid only after being notified to the customer. Such notification may be made by any means available to the bank including telephone, SMS, email, newspaper, bank's website or any other means the bank may deem fit.
- In addition to the terms and conditions stated herein, this account shall be governed by all the terms and conditions applicable on the bank's services and accounts.

لقد قرأت وفهمت الشروط والبنود المذكورة أعلاه وبناء عليه أوقع.

I have read and understood the above terms and conditions and hereby affixes my signature.

Customer Name

Account No:

Date:

Customer Signature:

اسم العميل:

رقم الحساب:

التاريخ:

توقيع العميل: