بنـــك فيجـــن
Vision Bank io

Million Ambition Campaign

Terms and Conditions, and Frequently Asked Questions - Vision Bank | 1 September 2026 to 31 December 2026

Terms and Conditions

1. Definitions

"Bank" Vision Bank is a closed joint-stock company, registered in the Commercial Register under number: 1010850478

"Campaign" means the "Million Ambition" promotional campaign described in these Terms.

"Campaign Period" means the period from 1 September 2026 to 31 December 2026 (inclusive).

"Chance" means a single entry into a Draw, earned in accordance with Clause 6.

"Draw" means a Monthly Draw or the Grand Draw, as applicable.

"Eligible Account" means an account of a type listed in Clause 4, opened and active in the name of a Participant.

"Participant" means an individual who satisfies the eligibility criteria in Clause 3 and holds at least one Eligible Account.

"Prize" means a cash award granted by the Bank under Clause 9.

"Qualifying Period" means, for each Draw, the calendar period over which Chances are accumulated for that Draw, as set out in Clause 8.

2. Campaign period

The Campaign runs from 00:00 (Riyadh time) on 1 September 2026 until 23:59 (Riyadh time) on 31 December 2026. The Bank may extend, shorten, suspend or withdraw the Campaign in accordance with Clause 18.

3. Eligibility

Participation is open to individuals who, throughout the relevant Qualifying Period:

- are aged 18 years or above (Gregorian calendar) as at the first day of the Campaign Period;
- are Saudi nationals or hold valid legal residency in the Kingdom of Saudi Arabia, evidenced by a valid national identity card or Iqama;
- hold at least one Eligible Account with the Bank that is active, not dormant, not blocked, and not subject to any freeze, attachment or regulatory restriction;
- The following are not eligible to participate or to receive a Prize:
- employees, officers and directors of the Bank, and their spouses and first-degree relatives;
- employees of any agency, supplier or third party engaged in the design, administration, audit or promotion of the Campaign, and their spouses and first-degree relatives;
- holders of business, SME or corporate accounts, as the Campaign is limited to individual personal accounts.

- Any person whose participation, in the Bank's reasonable opinion, breaches applicable laws or instructions, or these Campaign Terms and Conditions, or involves fraud or misuse.
- The bank has the right to reclaim any prize awarded to any person from the prohibited categories above.

4. Eligible products

The following retail products qualify for the Campaign:

- Current Account
- Savings Accounts
- Murabaha Deposit

Balances held in any other product, and balances held with any other institution, do not earn Chances.

4.1 Applicable Profit Rates During the Campaign Period

The following profit rates apply to the eligible products during the Campaign Period:

Savings Accounts:

Balance Tier	Profit Rate
SAR 0 - 5,000	4.25%
SAR 5,001 - 50,000	4.75%
SAR 50,001 - 1,000,000	5.50%
SAR 1,000,001 and above	4.25%

Murabaha Term Deposit:

Tenor	Profit Rate
1 Week	4.25%
1 Month	4.50%
3 Months	5.00%
6 Months	5.25%
9 Months	5.50%
12 Months	6.00%

These profit rates are separate from the calculation of Chances set out in Clause 6.

5. How to participate

No registration fee is required to participate. A Participant is automatically entered into the Campaign upon holding an Eligible Account and earning at least one Chance during a Qualifying Period.

6. Earning Chances

Chances are earned during each Qualifying Period as follows:

Activity	Chances earned	Basis of calculation
Opening an Active Current Account	1 Chance	Per active account, once only,
Maintaining a balance (in Current Accounts, Savings Accounts, and Murabaha Deposit)	5 Chances	Per SAR 500 of average balance
International Outbound remittance	5 Chances	Per SAR 500 of remittance value sent
Debit Card spends	5 Chances	Per SAR 500 of card spend value
Salary Transfer	Double the Total Chanses	Upon the first salary credit to the Current Account during the Campaign Period, awarded once.

Balances held in eligible Current Accounts, Savings Accounts and Murabaha Deposits will be aggregated when calculating the Eligible Average Balance. The Participant will earn 5 Chances for every complete SAR 500, and any remaining amount below SAR 500 will be disregarded.

Transfers between the Participant's own accounts, including transfers from a Current Account to a Savings Account or Murabaha Deposit, will not be treated as incremental balance or New Money.

Cash withdrawals, balance transfers between the Participant's own accounts, reversed or disputed transactions, refunded purchases, and transactions later found to be fraudulent do not earn Chances and any Chances already allocated in respect of them will be withdrawn.

Upon receiving an eligible salary payment in the Current Account, the Participant's total calculated Chances for the relevant Qualifying Period will be doubled. The multiplier will apply only once per Qualifying Period, regardless of the number of salary payments received. Personal transfers and transfers between the Participant's own accounts will not qualify as a Salary Transfer.

7. Chance calculation and cut-off

Chances for each Monthly Draw are calculated from account and transaction data for the relevant Qualifying Period, with balance-based chances calculated using the average balance for that period.

For the Grand Draw, Chances are aggregated across the entire Campaign Period. A Participant who has won a Monthly Draw remains eligible for the Grand Draw.

For existing customers, balance-based Chances will be calculated on the incremental eligible average balance above the customer's month-end balance as at 31 August 2026.

For new customers balance based chances will be calculated on from the date first funding to the end on month for the eligible products.

8. Draw schedule

Draw	Qualifying Period	Draw date	Winners
Monthly Draw 1	1 - 30 September 2026	15-20 October 2026	30
Monthly Draw 2	1 - 31 October 2026	15-20 November 2026	30
Monthly Draw 3	1 - 30 November 2026	15-20 December 2026	30
Grand Draw	1 September - 31 December 2026	15-20 January 2027	1

Exact draw dates will be published on the Bank's website and mobile application not less than seven days before each Draw.

9. Prize structure

The total Prize pool is SAR 1,450,000 awarded to 91 winners as follows.

9.1 Draws — 91 Total Winners

Eligible Month	Winners per Draw	Prize per winner	Total SAR
September	30	SAR 5,000	SAR 150,000
October	30	SAR 5,000	SAR 150,000
November	30	SAR 5,000	SAR 150,000
December	1	SAR 1,000,000	SAR 1,000,000
Total	-	-	SAR 1,450,000

9.2 Grand Draw

One winner will receive SAR 1,000,000, drawn from Chances accumulated across the full Campaign Period.

9.3 Non-Transferability and Non-Substitution of Prizes

Prizes are not transferable, not exchangeable, and no alternative or cash-equivalent substitution is available. A Participant may win only one Monthly Prize during the Campaign. A Monthly Draw winner will be excluded from subsequent Monthly Draws but will remain eligible for the Grand Draw.

10. Conduct of Draws

Draws will be conducted by random electronic selection from the pool of valid Chances, under the supervision of the Bank's internal audit function and an independent external observer. The Bank will retain records of each Draw, including the Chance pool, the selection method and the results, for the period required by applicable regulations.

The Bank's determination of the winners is final. The Bank will not enter into correspondence regarding the selection process beyond what is required by applicable regulation or by the Bank's complaints procedure.

The Bank's determination of the winners is final. The Bank will not enter into correspondence regarding the selection process beyond what is required by applicable regulation or by the Bank's complaints procedure.

11. Winner notification

Winners will be contacted by phone and a SMS will be sent to your registered mobile number within five business days of each draw. If a winner does not respond within two business days of three attempted contacts, the bank will credit the prize directly to their eligible account, after completing the necessary verification procedures. If the winner explicitly declines the prize, they forfeit their right to it, and an alternative winner will be selected from the same pool of opportunities.

12. Prize payment

The Prize will be credited directly to the winner's Eligible Account with the Bank within seven business days of the Draw, subject to completion of the Bank's required verification checks. Prizes will not be paid in cash, by cheque, or to an account held at another institution.

The Bank may withhold payment pending completion of anti-money laundering, sanctions, and identity verification checks.

13. Account conduct

A Participant must hold at least one Eligible Account in good standing on the date of the relevant Draw and on the date the Prize is paid. Accounts closed before either date forfeit any entitlement.

14. Disqualification

The Bank may exclude any Participant from the Campaign, withdraw Chances, or withhold or reclaim a Prize where the Bank has reasonable grounds to believe that the Participant has:

- provided false, incomplete or misleading information;
- used or attempted to use automated means, multiple accounts, or artificial transaction patterns to inflate Chances;
- cycled funds between accounts, or funded and withdrawn balances, principally to generate Chances rather than for a genuine banking purpose;
- breached these Terms or the terms governing the relevant Eligible Account; or
- engaged in conduct that is fraudulent, abusive, or contrary to applicable law.

15. Zakat and taxes

Each winner is solely responsible for any Zakat, tax or other liability arising from receipt of a Prize. The Bank does not provide tax or Zakat advice and recommends that winners obtain independent advice.

16. Personal data

The Bank will process personal data in connection with the Campaign in accordance with the Personal Data Protection Law of the Kingdom of Saudi Arabia and the Bank's Privacy Notice. Data will be processed for the purposes of administering the Campaign, determining eligibility, conducting Draws, verifying and paying Prizes, and meeting regulatory and audit obligations.

17. Publicity

17.1 Subject to the winner's explicit consent, the Bank may record the winner notification call and use the recording, the winner's reaction, first name, first letter of the family name, city and Prize amount for promotional and marketing purposes across the Bank's approved channels. The Bank will inform the winner before recording or using such content. The winner may decline this consent without affecting their entitlement to the Prize.

17.2 If the participant agrees to the terms of paragraph 17.1 above, they grant the bank, its employees, consultants, contractors, and their successors, both general and specific, the right to publish for promotional and marketing purposes indefinitely. This includes producing, publishing, and republishing images, videos, and graphics on all platforms and media available to the bank, including its social media accounts. The bank has full discretion to choose the method, timing, and all related details of content publication. The participant is not entitled to any fees, charges, or compensation for any use of this content. The bank shall not be liable for any damages arising from the implementation of this provision unless such damages are due to negligence or misconduct on the part of the bank.

18. Amendment, suspension and termination

The Bank may amend these Terms, or suspend, shorten, extend or terminate the Campaign, where required by law or regulation, by direction of a regulator, or for reasons of technical failure, fraud, or events beyond the Bank's reasonable control. Material changes will be notified through the Bank's website and mobile application. The Bank will act reasonably and will not exercise this right so as to deprive a Participant of a Prize already validly won.

19. Limitation of liability

The Bank is not liable for any loss arising from failure of communication networks, systems or third-party services outside its control, nor for any indirect or consequential loss. Nothing in these Terms limits liability that cannot be limited under applicable law.

20. Complaints

A Participant who wishes to raise a complaint may do so through the Bank's mobile application, by contacting the Bank's customer care team, or in writing. Complaints will be handled in accordance with the Bank's complaints-handling procedure and the requirements of the Saudi Central Bank. Where a complaint is not resolved to the Participant's satisfaction, the Participant may escalate it to the Saudi Central Bank.

21. Governing law and language

These Terms are governed by the laws and regulations in force in the Kingdom of Saudi Arabia and by the principles of Islamic Shariah as determined by the Bank's Shariah Supervisory Board. Disputes are subject to the jurisdiction of the competent authorities in the Kingdom.

These Terms are issued in Arabic and English. In the event of any conflict or inconsistency between the two versions, the Arabic version prevails.

Part B – Frequently Asked Questions

1. What is Million Ambition?

It is a prize campaign from Vision Bank running from 1 September to 31 December 2026. Save, invest, spend and send with your Vision Bank accounts, and you earn chances to win cash prizes across three monthly draws and one grand draw of SAR 1,000,000.

2. Do I need to register?

No. If you hold an eligible Vision Bank account and earn at least one chance, you are entered automatically. There is no fee and nothing to sign up for.

3. Which accounts qualify?

Current Account, Savings Accounts, and Murabaha Deposit. Balances in other products do not earn chances.

4. How do I earn chances?

1 Chance : Open an active Current Account.

5 Chances: For every SAR 500 of average balance in Current, Savings Accounts, and Murabaha Deposit

5 Chances: For every SAR 500 of card spend, (local or international)

5 Chances: For every SAR 500 you send by International Outbound remittance .

Double your Chances: When you transfer your salary to Vision Bank and receive your first salary payment in your Current Account during the Campaign Period.

5. How many prizes are there?

91 in total, worth SAR 1,450,000. September, October and November draw awards 30 prizes: SAR 5,000 for each winner. The grand draw for December awards a single prize of SAR 1,000,000.

6. When are the draws held?

Monthly draws are held in October, November and December 2026, covering September, October and November respectively. The grand draw is held in January 2027 and covers the whole campaign period.

7. Do my chances carry over between monthly draws?

Yes. Chances for each Monthly Draw are calculated from account and transaction data for of the relevant Qualifying Period, with balance-based Chanses calculated using the average balance for that period.

If you maintain the same average eligible balance, your Chances will remain unchanged for the following Monthly Draw. If your balance increases, your Chances will increase based on the eligible balance increase. If your average balance decreases, your Chances will be recalculated based on the new average eligible balance.
All Chances calculated during the Campaign Period will be accumulated for entry into the Grand Draw.

8. Can I win more than once?

Yes. A Participant may win only one Monthly Prize during the Campaign. A Monthly Draw winner will be excluded from subsequent Monthly Draws but will remain eligible for the Grand Draw.

9. Who can take part?

Anyone aged 18 or over who is a Saudi national or a legal resident with a valid ID or Iqama, and who holds an active eligible account with us in good standing.

10. Who cannot take part?

Bank employees and their immediate families, employees of agencies working on the campaign and their immediate families, and holders of business, SME or corporate accounts in respect of those accounts.

11. How will I know if I have won?

We will contact you by phone and an SMS will be sent to your registered mobile number.

Within five working days of the draw.

12. How is the prize paid?

Directly into your Vision Bank account, within 7 business days of conducting the draw. Prizes are not paid in cash or to accounts at other banks.

13. What if I miss the notification?

We will attempt to contact you three times. If we are unable to reach you or you do not respond within two business days, the prize will still be deposited into your account. If you expressly decline the Prize, it will be forfeited and an alternative winner will be selected.

14. Do I have to keep my money in the account?

You must hold at least one eligible account in good standing on the draw date and on the date the prize is paid. If you close your accounts before then, you lose the entitlement.

15. Is the campaign Shariah compliant?

Yes, the campaign is Shariah Compliant.

16. Do prizes affect my profit rate?

No. Prizes are separate from the profit-sharing arrangements on your accounts and do not change the rate or the way profit is calculated

17. Will my name be published if I win?

Only with your consent, and only your first name, the first letter of your family name, your city and the prize amount. You can decline and still receive your prize.

18. Do I pay tax or Zakat on a prize?

Any Zakat or tax liability is your responsibility. We do not give Zakat or tax advice, and we suggest you take independent advice.

19. Can I opt out of promotional communication?

Yes, at any time through the Vision Bank App. Opting out does not affect your accounts in any way.