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Vision Bank io

SUPPLEMENTARY TERMS AND CONDITIONS

Women's Car Draw

These Supplementary Terms and Conditions ("Supplementary T&Cs") govern the Women's Car Draw, operated by Vision Bank. These Supplementary T&Cs are additional to, and must be read together with, the main Million Ambition Campaign Terms and Conditions ("Parent T&Cs"). In the event of conflict between these Supplementary T&Cs and the Parent T&Cs in respect of the Women's Car Draw, these Supplementary T&Cs shall prevail.

Terms and Conditions

1. Campaign Name and Period

1.1 The qualification period for the Women's Car Draw commences on 1 November 2026 and closes at 23:59:59 KSA time on 31 December 2026 (the "Qualification Period").

1.2 The exclusive Women's Car Draw shall be conducted in January 2027 on a date to be announced by Vision Bank. This draw is entirely separate from the main Million Ambition Grand Draw.

2. Eligibility

2.1 Participation in the Women's Car Draw is limited exclusively to:

- Natural persons who identify as female;
- Who are new customers of Vision Bank opening their first eligible account during the Qualification Period (1 November 2026 - 31 December 2026);
- Who hold at least one (1) valid chance entry in the Women's Car Draw pool as at the draw date;
- Whose eligible account(s) remain in active status (not suspended, blocked, or flagged for compliance review) as at the draw date.

2.2 Existing Vision Bank women customers, who held any Vision Bank account prior to 1 November 2026, are not eligible for the Women's Car Draw,.

2.3 Vision Bank employees, and their first-degree relatives, Board members, are not eligible to participate.

2.4 Vision Bank reserves the right to verify eligibility at any point, including after a winner is announced.

3. Eligible Products

3.1 To earn chances for the Women's Car Draw, participants must obtain one or more of the following eligible products during the Qualification Period, as follows:

- Active Current Account
- Savings Account (with funding)
- Murabaha Term Deposit (with funding) (any tenor from one (1) week to twelve (12) months)

3.2 Eligibility of products is subject to the applicable product terms, Shariah-compliant structures, and SAMA regulations in force at the time of account opening.

4. Chance-Earning Mechanics

4.1 Chances for the Women's Car Draw are earned using the same mechanics as the Parent Campaign, applied to qualifying activity during the Qualification Period (November and December 2026) only. The mechanics are:

- Opening an Active Current Account: One (1) chance (once only, per account).
- Average eligible balance: Five (5) chances for every SAR 500 of average eligible balance across all qualifying accounts (Active Current Account, Savings Account, and Murabaha Deposits), calculated on a monthly average basis.
- Customers are not required to maintain a balance across all qualifying accounts (Active Current Account, Savings Account, and Murabaha Deposits); chances are calculated based on the average balance held in any of the qualifying accounts.
- International outbound remittance: Five (5) chances for every SAR 500 of remittance value sent during the qualifying month.
- Debit card spend: Five (5) chances for every SAR 500 of local or international debit card spend during the qualifying month.
- Salary transfer: Activating a salary transfer (recurring monthly salary credited to the account) doubles the total accumulated chances for that qualifying period. This multiplier applies once per period.

4.2 Chances are calculated from the date of first funding of the eligible account to the end of the relevant calendar month.

4.3 Chances carry over between November and December and are aggregated for the single Women's Car Draw in January 2027.

4.4 Chance calculations are final and binding as determined by Vision Bank campaign management system.

5. Dual Eligibility

5.1 Eligible new female customers who qualify for the Women's Car Draw automatically also qualify for the main Million Ambition prize pools (monthly draws and Grand Draw), subject to the Parent T&Cs and the standard eligibility criteria applicable to all Million Ambition participants.

5.2 No separate registration is required. A single account opening and qualifying activity generates entries in both prize pools simultaneously.

5.3 The same chance count generated by a customer's eligible activity is applied independently to the main Million Ambition prize pool and the exclusive Women's Car Draw pool.

5.4 Winning a prize in the main Million Ambition draws (monthly draws or Grand Draw) does not affect or reduce a customer's eligibility or chances in the Women's Car Draw, and vice versa.

6. Prize – Women's Car Draw

6.1 The Women's Car Draw prize consists of one (1) motor car (the "Prize Car").

6.2 The Prize Car shall be determined by Vision Bank at its sole discretion. The make, model, and specifications shall be announced prior to the draw date.

6.3 The Prize Car is awarded in kind only. The following conditions are absolute and admit no exception:

- The Prize Car is strictly non-transferable. It may not be transferred, assigned, or given to any other person under any circumstances.
- The Prize Car is strictly non-exchangeable. It may not be substituted for any other product, service, voucher, credit, or any other form of consideration.

- The Prize Car CANNOT under any circumstances be converted to, or exchanged for, money, cash, bank transfers, cheques, digital currency, stored-value instruments, or any cash-equivalent instrument of any kind whatsoever. This condition is absolute. There are no exceptions.

6.4 If the winner expressly declines to accept the Prize Car within the stipulated acceptance period, Vision Bank shall select an alternate winner. No cash or alternative consideration shall be offered to the declining winner or to any other party.

6.5 The winner is solely responsible for all costs, taxes, fees, and obligations associated with ownership, registration, insurance, and maintenance of the Prize Car following delivery.

7. Draw Date and Conduct

7.1 The Women's Car Draw shall take place in January 2027 on a date to be notified to participants via Vision Bank's official channels.

7.2 The Women's Car Draw is entirely separate from the main Million Ambition Grand Draw. They may be conducted on the same or different dates.

7.3 The draw shall employ a certified random electronic selection mechanism applied exclusively to the validated Women's Car Draw chance pool.

7.4 The draw shall be conducted under the supervision of a representative from Vision Bank's control functions.

7.5 A full audit trail of the draw process shall be maintained and retained for a minimum of ten (10) years in accordance with applicable SAMA requirements.

7.6 The decision of the draw is final and binding. No appeals, challenges, or complaints regarding the outcome of the draw shall be entertained.

8. Winner Notification and Prize Delivery

8.1 The winner will be contacted by Vision Bank within five (5) business days of the draw date using the contact information registered in the customer's Vision Bank account.

8.2 If Vision Bank is unable to contact the winner after three (3) reasonable attempts using registered contact details, the prize may be forfeited and an alternate winner selected at Vision Bank discretion.

8.3 The winner must verify their identity and eligibility to the satisfaction of Vision Bank within ten (10) business days of initial notification.

8.4 The Prize Car shall be arranged for delivery or collection within forty-five (45) business days of winner verification, subject to availability, vehicle registration, and logistical arrangements.

8.5 All documentation required for vehicle ownership transfer shall be completed in accordance with Saudi Arabian traffic and registration laws.

9. Account Conduct Requirements

9.1 To remain eligible for the Women's Car Draw, the participant's eligible account(s) must be in active status as at the draw date.

9.2 "Active status" means the account is active, not suspended, not blocked, not under investigation, and not flagged for fraud or compliance review.

9.3 Vision Bank reserves the right to disqualify any participant whose account status changes adversely between the end of the Qualification Period and the draw date or prize delivery date.

10. Disqualification

10.1 Vision Bank reserves the right, at its absolute discretion, to disqualify any participant who:

- Provides false, misleading, or incorrect information at any stage;
- Is found to have engaged in fraudulent activity, manipulation of the chance system, or any form of dishonest conduct;
- Breaches any term or condition of these Supplementary T&Cs or the Parent T&Cs;
- Fails to meet the eligibility criteria at any point during the campaign or at the time of the draw;
- Has an account suspended, closed, or flagged for compliance review prior to prize delivery.

10.2 Where disqualification occurs after a winner has been announced, Vision Bank reserves the right to select an alternate winner.

11. Publicity and Consent

11.1 By participating in the Women's Car Draw, eligible participants agree that Vision Bank may, upon winning, use their first name, last initial, and city of residence for promotional and publicity purposes across Vision Bank's official communication channels.

11.2 No further personally identifiable information shall be published without the winner's explicit written consent.

11.3 Vision Bank may record the prize presentation ceremony or draw event and use such recordings for marketing purposes. Winners will be notified in advance.

11.4 Participation in publicity is at the winner's discretion. Declining publicity does not affect the winner's entitlement to the Prize Car.

12. Governing Law and Language

12.1 These Supplementary T&Cs are governed by and construed in accordance with the laws of the Kingdom of Saudi Arabia, including applicable Shariah principles.

12.2 Any dispute arising from these Supplementary T&Cs shall be subject to the exclusive jurisdiction of the competent courts of the Kingdom of Saudi Arabia.

12.3 These Supplementary T&Cs are issued in both the English language and the Arabic language. In the event of any inconsistency or conflict between the two versions, the Arabic version shall prevail.

12.4 Vision Bank reserves the right to amend these Supplementary T&Cs at any time, subject to applicable regulatory requirements. Material changes will