# Salary Transfer Campaign Terms & Conditions

1 **Promotion**

> 1.1 This Promotion commences from 1ˢᵗ September 2019 to 31ˢᵗ August 2020 (the "**Promotion Period**").

2 **Eligibility**

> 2.1 This Promotion shall be applicable for Doha Bank salary transfer customers, new to bank customers who opened their account on or before 31ˢᵗ of August 2020 and existing salary transfer customers, with a minimum salary of QR 5000/- credited to Doha bank account on or before 30ᵗʰ September 2020 "**Eligible Customers**").

3 **Benefits**

> 3.1 Each Eligible Customer shall be entitled to benefits as per applicable conditions mentioned below:

a) **Win LEXUS LX -570 2019:**

i.      One lucky salary transfer customer to be chosen at the end of the campaign.
ii.     Applicable for New to Bank and Existing Salary Transfer Customers.
iii.    Minimum salary of QAR 5,000 and average minimum balance of QAR 5000/- to be maintained in the account at the end of September 2020.
iv.     Every QAR 1,000 in the account provides one chance in the draw.
v.      Double chances in the draw for customer taking a minimum personal loan of QAR 50,000 during the campaign period
vi.     Draw will be conducted on October 2020

b) **Free Remittance Facility:**

- Applicable for new to bank salary transfer customers with specific number of free monthly remittance valid for 6 months post account opening with Doha Bank.
- E-Remittance should be through mobile and online banking only.

c) **Up to 1% Discount on personal loans subject to floor rate as per respective salary brackets defined under the campaign. ( Applicable to New to Bank & Buyout Customer)**

| SALARY RANGE | Rate Discount - |
|---|---|
| QR 5K =< QR 15K | 0.25% |
| QR 15K =< QR 35K | 0.75% |
| AL RIYADA** | 1.00% |

  **Salary above QAR 30,000 (Qatari) or QAR 35,000 (Expatriate)

d) **Loan Postponement:**

- 3 months' loan installment postponement for personal loan during the first year of the loan.
- Customer should pay at least one installment to avail postponement offer.
- Only one postponement can be availed at a time. There should be a minimum one-month gap between two postponements.
  The remaining Loan tenor should not exceed the maximum cap at any time during the loan.

e) **Insurance Cashback**

i.   Cashback is applicable if the customer signs up for MetLife Future Protect premium policy, with a minimum personal loan of QR 100,000 or a minimum car loan of QR 50,000

ii.  Customer should purchase an insurance premium within 30 days after loan is disbursed to be eligible for cashback and the cash back amount will be given within 60 days after policy has been issued.

iii. Customer shall pay back the cashback amount in case the loan is settled / transferred to another bank or cancelled the insurance policy before 2 years or in case the insurance policy is not continuously paid for 2 years.

iv.  Cashback will be given as per below table.

| PREMIUM POLICY | CASH BACK (QR) | MINIMUM TENOR |
|---|---|---|
| USD 165 – ABOVE | 2500 | 10 YEARS |
| USD 225 – ABOVE | 5000 | 10 YEARS |

### f)  Free car insurance with Car Loan:

- Repayment period of the car loan should be the maximum allowed under the promotion for each segment which is 72 months for Qatari customers & 48 months for Expatriates.
- Early settlement or transferring the car loan to any other bank before completing 2 years from the date of granting the car loan is subject to customer paying the amount of the FREE car insurance at the rate of 2.5% on the car value on demand by the Doha bank.

## 4   Bank's Terms

5.1  This Promotion is governed and subject to be contained within the Bank's terms and conditions on which the Bank provides its products including the Customer Terms and any other documents forming the banking agreement.

## 5   General

5.1  In order to ensure transparency of the draw process and ensure integrity of the product, the Bank has the right to advertise the winning numbers, winners' names and nationalities of the customers as and when required.

5.2  Civil courts of the QATAR shall have exclusive jurisdiction to resolve any dispute arising out of the above transaction.