



**Win back what you spent,
like it never happened**



Follow us on:



17 20 7777 | www.bbkonline.com

Licensed by the Central Bank of Bahrain as a conventional retail bank

Settle Your Outstanding Credit Card Balance

Terms and Conditions

1. These Terms and Conditions shall apply to Bank of Bahrain and Kuwait B.S.C.'s (the "Bank") Credit Cards Promotional Campaign 2022 (The "Campaign").
2. The promotional Campaign shall commence on the 1st of July 2022 until the 30th June 2023 (the "Promotional Period").
3. The promotional Campaign is exclusive to the retail banking customers of the Bank (the "Customers"), who hold the new BBK credit card (the "Card") during the Promotional Period.
4. Eligibility to participate in the Campaign will be subject to the utilized credit limit outstanding on a Customer's Card (the "Outstanding Balance"). The Customer will have the chance to win back up to 100% of the Outstanding Balance value on their Card, up to a maximum amount of BD 2,000 (Two Thousands Bahraini Dinars Only) (the "Prize") during the Promotional Period.
5. Every Customer shall be entitled for one entry per draw.
6. There shall be a total of 12 (twelve) winners during the promotional Campaign which shall be distributed as per the following table:

Eligibility Period	Draw Date	Number of Prizes	Value of One Prize
1 st of July 2022 to 30 th of September 2022	16 th October 2022	3	Up to 100% of the credit card outstanding billed balance, Maximum BD 2,000 (Two Thousands)
1 st of October 2022 to 31 st of December 2022	11 th January 2023	3	
1 st of January 2023 to 31 st of March 2023	11 th April 2023	3	
1 st of April 2023 to 30 th of June 2023	11 th July 2023	3	

7. Winners will be contacted by telephone, electronic mail or SMS within 10 (ten) business days from the relevant Draw Date.
8. The Bank shall credit the Prize to the winner's Card. If the Prize winner's Card is closed and the Prize is not claimed after a period of six (6) months from the Draw Date, the Bank shall transfer the Prize to the Ministry of Industry, Commerce and Tourism ("MOICT") for their further actions in accordance with the applicable laws.
9. In case of the death of any Prize winners prior to claiming their Prize, the Prize shall be held in the Bank's custody for a period not exceeding three (3) months from the date of death to enable the heirs to provide the Bank with the necessary documentation to avail of the Prize, including without limitation, the relevant deed of inheritance, death certificate and power of attorney (authorizing an attorney to receive the prize on behalf of the heirs). In case the heirs are not able to meet the Bank's requirements prior to the aforesaid period, the Bank will deposit the Prize with the Ministry of Justice in the heir's names.
10. The Banks' employees, directors and subsidiaries are not eligible to participate in the promotional Campaign.
11. The Prize shall not be paid in cash to the winner.
12. The Bank shall have the right to store, transfer and process the Customer's data to its subsidiaries and/or authorized third parties in order to contact the Prize winners. By accepting the Prize(s) under the promotional Campaign, the Customer consents to the Bank's use of the Prize winner's name and photograph in all current and future promotional advertising campaigns and marketing materials whether in the Kingdom of Bahrain or outside the Kingdom of Bahrain.

13. Subject to the MOICT's approval, a Customer shall be disqualified from participating in the promotional Campaign in the event of the following ("Ineligibility Event"):
 - a. The Customer's accounts and/or credit card account and/or other financing account with the Bank are not in good standing or are in default; or
 - b. The Customer is subject to legal proceedings in any court of law involving the Bank; or
 - c. The Customer has committed fraudulent or wrongful acts in relation to his/her account held with the Bank and/or credit card account and/or any other financing or service granted by the Bank.
14. The Bank shall not be held liable for any unsuccessful transactions made on the Card, nor any delay in the posting any transactions for any reason whatsoever.
15. Void transactions, disputed transactions, or charged-backs shall be excluded and the Bank shall not qualify any such transaction as part of the Outstanding Balance.
16. The Bank's decision on the computation of the Outstanding Balance, the validity of a transaction and the forfeiting of the Prize value will be final, conclusive and binding on the Customer.
17. Subject to the MOICT's approval, the Bank may, in its absolute sole discretion, refuse to award the Prize(s) to any winner in the promotional Campaign on the occurrence an Ineligibility Event.
18. Customers who have discontinued their primary Card or closed their primary Bank account for any reason during the Promotional Period shall be disqualified from participating in the Campaign.
19. All draws shall be held under the supervision of a representative of the MOICT to ensure that the Prize draw is conducted in an unencumbered manner. The Prize draw winners shall be declared by the Bank upon receiving the MOICT's necessary approvals, which will be posted on the Bank's website, or any other available channels.
20. The Terms and Conditions of this promotional Campaign shall be governed and construed in accordance with the laws of the Kingdom of Bahrain and any dispute shall be subject to the exclusive jurisdiction of the courts of the Kingdom of Bahrain.
21. In addition to this promotional Campaign's Terms and Conditions, the Bank's standard account opening terms and conditions, along with any promotional material and/or and any relevant terms and conditions shall continue to apply and form an integral part of these Terms and Conditions.
22. The Bank may at any time in its sole discretion modify or withdraw these Terms and Conditions after obtaining the MOICT's consent and notifying the Central Bank of Bahrain and its customers of such modification(s) or withdrawal, without any liability on Bank's part. The Bank and MOICT's decision regarding the same shall be final and binding.