

# Rules & Conditions of the Raffle “Win with Bank ABC” Home Equipment / Furnishings

## **Preamble**

As part of a promotional campaign, Bank ABC JSC, located at 38 Boulevard des Frères Bouadou , Bir Mourad Rais, Algiers, is organizing a competition by drawing lots in the form of a raffle bearing the slogan “ *Save and win* » which will take place between March 03<sup>rd</sup>, 2025 launch date and October 27<sup>th</sup> , 2025 closing date.

## **Article 01: Conditions of participation**

Participation in the “Win with Bank ABC” Raffle is open to any customer of the Islamic window of Bank ABC who subscribe to Soukna acquisition Ijara financing , with financing disbursed before 27/10/2025.

## **Article 02: Exclusion**

All employees of the following entity are excluded from the game:

- Bank ABC JSC;

In the event of a violation of the provisions of this article, Bank ABC JSC reserves the right to cancel the draw and award another winner drawn at random.

## **Article 03: Participation and Game Principle**

The game principle consists subscribing to Soukna acquisition Ijara Financing within the subscription period (from 03/03/2025 to 27/10/2025) the financing must be disbursed before the draw .

A list of all customers with the aforementioned condition is given to General Management for the drawing of one (01) winner under the supervision of a judicial officer.

Unless otherwise stated, the draw is scheduled for: Thursday October 30<sup>th</sup> , 2025, In case of a date of change, the public will be informed.

## **Article 0 4: Prize to be won**

The prize to be won is Home Equipment (Home appliances and / or Furniture valued at 1 500 000 DZD.

## **Article 05: Liability of Bank ABC JSC**

Bank ABC JSC declines all liability concerning prejudicial facts, direct or indirect, immediate or future damages, whatever their nature and the circumstances in which they occurred as a result of participation and/or the attribution of the winnings. awarded as part of the “win with Bank ABC ” raffle

It is established that Bank ABC JSC does not issue any guarantee of any nature whatsoever regarding the winnings awarded. It is further established that it is in no way responsible for the use of said winnings, for any fact, of whatever nature, directly or indirectly linked to said use.

#### **Article 06: Validity of participation**

Opening a particular account (savings raffle) with Bank ABC and obtaining Soukna Ijara acquisition financing grants the customers only one participation, meaning they will receive one draw ticket and only one chance to win the prize.

The validity of the participation is included between the account opening date and 27/10/2025 and fulfilling the condition defined above.

#### **Article 07: Winner information**

The winner will be informed of their prize by phone in the presence of judicial officer.

By participating in the game, the winner accepts and irrevocably authorizes Bank ABC JSC to use without any remuneration or restriction, its name and image and identity, for advertising purposes for the benefit of the Bank ABC brand and to submit accordingly and willingly to all the sessions required for the preparation of the various advertising materials. (Photos, press publications, social medias) (Appendix 01)

#### **Article 08: Acceptance of the regulations**

Participation in this game implies pure and simple acceptance of the terms and principles of these regulations.

Except in cases of force majeure, Bank ABC reserves the right to suspend, extend, postpone, shorten, modify or cancel the game subject to these regulations without notice.

Participants in this game cannot hold Bank ABC JSC responsible for any damage of any nature whatsoever that may result directly or indirectly from their participation in the game.

#### **Article 09: Determination of winners and delivery of the prize**

The judicial officer will ensure the legality and conformity of the draw.

The draw can be conducted manually or digitally.

The operation of awarding the prize will take place at the bank or any other location determined by the bank operation in the presence of a Bank representative.

The winner will receive the prize in person or by presenting an official document of power of attorney , in the case of a minor, the winnings are given to their legal guardian.



In the context of this campaign, the accumulation of earnings in the same year is not permitted. In this case the bank will conduct another draw to select a new winner.

#### **Article 10: Deadline for claiming winnings and cases of impediment**

After the draw, the winner will have thirty (30) days to collect their prize from the day of the phone call or the posting of the winner's name on the Bank's social media accounts.

If the deadline is missed, the winner loses his right to acquire their prize, Bank ABC JSC reserves the right to dispose of its allocation or reallocation according to the terms provided.

The prize is accepted by the winner, as described, without possibility of substitution, transformation or exchange.

#### **Article 11: Disclaimer**

The winner has the right to withdraw or offer the prize to a third party of their choice.

The third party must comply with and accept the terms of the rules and conditions in force.

#### **Article 12: Deposit of regulations**

These regulations are filed with the judicial officer, Maître Boudina Hadjira , located at Cité 384 LOGEMENT Bt 22 N°03 SAID HAMDINE BIR MOURAD RAIS , province of Algiers

#### **Article 13: Applicable law and attribution of jurisdiction**

These regulations are subject to Algerian law.

In the absence of an amicable agreement, the court of Bir Mourad Rais will have sole jurisdiction to resolve any dispute resulting from the application or interpretation of these regulations.