

## Cards Usage Campaign - LULU OAB Mondays / Surprise Mondays Terms & Conditions

(Period: On selected Mondays during OAB Cards Campaign Qtr4, 2022)

- 1. All OAB Credit Cards used at all LULU Hypermarkets within the Sultanate (27 stores), will be getting instant Discount of 25% during the selected and announced Mondays, during the Cards Campaign Quarter 4, 2022.
- 2. All such discounts will have a maximum per transaction ceiling value of OMR 5. i.e., the applicable discount will be 25% of the OAB credit card spend or OMR 5 whichever is lower.
- 3. Such discounts will be applicable at the transaction level and no limits for the number of transactions for which the discounts applicable.
- 4. The discount will be applicable to all In-store, face-to-face purchases as well as online purchases through Lulu digital space.
- 5. All such discounts will be automatically calculated and adjusted within the customer invoice before completing the payment at the merchant counter/online store
- 6. Promotion days & Times are expected to be the 24 Hour Oman Standard time/calendar. However, the same as defined in the Lulu Hyper Market Billing System will prevail as applicable, in case there are changes in comparison to the Oman standard time.
- 7. Bank reserve the rights to announce or withdraw such promotions either with Lulu Hypermarkets or any other partners through formal announcements through the Bank's web site, any time at its sole discretion.
- 8. Bank may announce such promotions through various channels periodically.
- 9. Bank will not be a party to any disputes between the cardholder and the promotion partner who may have different policies and trade practices that may be applicable in resolving such disputes. Bank will not be held responsible for any short comings of customer expectations in this respect.