## Promotion Index Exchange – "Air Ticket to Home Country" Terms and Conditions

- 1. Index Exchange Air Ticket to Home Promotion shall run from 18th April to 18th May 2017 for a period of one month.
- 2. Customers who make valid remittance transactions during the campaign period and like our facebook page will be eligible for this offer, provided they register their submissions as per defined process explained on www.indexexchange.ae or www.facebook.com/indexexchangeuae
- 3. Gifts will be given out during the promotion period and draws will be held at and by Index Exchange.
- 4. There shall be 2 lucky draw winners during the campaign period.
- 5. The winners of the fortnightly lucky draw during the Promotion Period shall get return flight ticket to their home country for up to AED 2,500 from Index Exchange. The prize can be redeemed in form of voucher or equivalent cash.
- 6. All reasonable efforts will be taken by Index Exchange to contact the winners via e-mail or a telephone call on the draw dates at the provided contact details to inform them about the prize they have won. No claim by the prize winner regarding non-receipt of timely information from Index Exchange will be entertained.
- 7. Index Exchange will inform the winners on the process to claim the prize.
- 8. Winners will need to produce their remittance receipt along with their photo ID in order to claim their prizes. In case a registered corporate customer wins the prize, an authorization letter for the company with transaction receipt and photo ID will be required to claim the prize.
- 9. The prize is non-transferable.
- 10. Index Exchange may publish the winners' photos in any media for present/future promotional, marketing and publicity purposes,

subject to our Data Protection and Privacy policies. Index Exchange reserves the right to create, amend or modify these terms and conditions at any time during the Promotion Period, without any prior notice; all such changes will be notified through our Index Exchange Branches or our website.

- 11. In case the Promotion/offer is made void at a future date under any law or regulation, Index Exchange shall not be liable to provide any free gift(s) and/or compensation to the participants.
- 12. All disputes arising out of or in connection with this Promotion are subject to the Laws of UAE. The decision of Index Exchange on all matters relating to the Promotion (including but not limited to any dispute/controversy arising out of this Promotion) shall be final and binding on the participants.
- 13. Index Exchange makes no representations or warranties as to the quality, suitability or merchantability of the prizes offered in this Promotion
- 14. Index Exchange staff members / Employees of associate companies and their relatives are not eligible to participate in this Promotion.
- 15. By participating in the Promotion, the customer accepts all the terms and conditions as specified above.
- 16. For any clarifications, customers may please contact Mr.
  Ramjee Chandranat 00971-56-2568191or email at
  ramjee.chandran@indexexchange.ae with 'Index Exchange Air Ticket
  promotion 2017' in the subject line.
- 17. Index reserves the right to notify the eligible participant by phone or any other means of communication which Index, in its absolute discretion as it deems fit.
- 18. Index reserves the right to publish or display the name picture, identification and city of residence of the eligible customer of this offer for advertising and publicity purposes. By participating in this Offer,

the eligible customer hereby consents to and agrees that Index shall be at liberty to publish his/her name, picture and city of residence for advertising and publicity purposes without compensation and/or prior notice

- 19. Index may exclude any customer where it doubts the genuineness of the transaction e.g. a reversal transaction or rejections due to any other reason as deemed appropriate by index. Any excluded / disqualified customer shall not, under any circumstances, be compensated.
- 20. Index reserves the right, at its absolute discretion, to amend and/or supplement these terms and conditions at any time without any prior notification. Any such amendments or supplements shall be provided on Index's website: www.indexexchange.ae
- 21. In no event shall Index, any of its affiliates, or any of its officers, directors, employees or agents be liable or responsible for any loss, damage or expense arising out of or otherwise related to this Offer
- 22. Index does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of this Offer and hereby disclaims any and all express or implied warranties with respect of the same
- 23. Index shall not be in breach of its obligations or otherwise be liable to continue this offer as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Index including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, Index's obligations to the customer shall automatically stand discharged without the need to provide notice.