

Shan E Ramadan

**HAR GHAR JEETO!
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**SEND MONEY & WIN A HOME
EVERY TWO WEEKS**

25th February to 20th April 2023

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TERMS & CONDITIONS:

1. Send money through Index Exchange branches across the UAE for a chance to Win A Home In Every Two Weeks during the promotion period.
2. Promotion Period: 25th February 2023 — 20th April, 2023
3. Raffle Draw Mode: E-raffle draw (Electronic raffle draw)
4. E-raffle Draw Eligibility: To enter into the electronic draws, simply 'Send Money' (remittance transactions) from any Index Exchange branch.
5. Applicable only for UAE residents with valid Emirates ID.

Participating Index Exchange branches in the United Arab Emirates:

1. All the branches of Index Exchange in the UAE
2. The Winning Prizes — 4 (Nos) Home in Back Home Country to be won within 55 days of the promo period or the equivalent cash amount approved by the DED.
3. All corporate remittances, FC transactions, bill payments, and cancelled transactions are excluded from the draws.
4. Index Exchange reserves the right to request proof of identity and the original receipt of the winning transaction from the winners, at the time of claiming the prizes.
5. All prizes must be claimed 60 days from the end of the promotion date.
6. The prize winners will be officially contacted by the authorized staff of Index Exchange, using the customer information provided on their transaction receipt.
7. Index Exchange strongly advises customers to keep their contact information updated.
8. Index Exchange will never ask customers for their personal identification numbers, bank account details, and other important documents or request the winners to pay any charges for claiming the prizes.
9. Transactions conducted during the promotion period only will be considered for the raffle draw.
10. Index Exchange reserves the right to cancel or amend the terms and conditions in its absolute discretion with/without prior notice, due to unusual/unforeseeable events beyond the Company's reasonable control including, but not limited to, any actual, anticipated, or alleged breach of any applicable law or regulation.
11. In the event of any dispute regarding the terms and conditions or the conduct, results, or any other matter relating to the Promotion, the decision of Index Exchange shall be final and binding and no further correspondence or discussion shall be entered into nor shall be challenged in any court of law.
12. Index Exchange will be displaying the promotion content at the branches and front glass area.
13. The Company shall not be liable to perform any of its obligations under the promotion campaign where it is unable to do so as a result of circumstances beyond its reasonable control and shall not be liable to compensate the participant in such circumstances.
14. Index Exchange will be appointing agents/agencies for the distribution of flyers.
15. Photos and names of winners may be published on Index Exchange social media channels and websites. Winners of each draw may be required to share pictures of themselves, social media content, or to share video or photo footage of themselves and by the customer's very participation in the Raffle, the winner hereby expresses his/her consent to the publication and/or sharing of their name, photos and any other forms of social media content associated with the Raffle. The winner agrees to cooperate with Index Exchange and to provide any photos, videos, and other social media content, as requested by Index Exchange. Winners acknowledge and agree that no compensation will be provided for this.
16. Index Exchange employees, its direct partners & their immediate relatives are not eligible to participate in the promotion.

For more details, please visit the Index Exchange website & social media handles

Draw Date for the promotion:

Draw	Branch	Draw Date
1st Draw	Hamdan- Abu Dhabi	7th March 2023
2nd Draw	Al Ain Sanaya - Al Ain	22nd March 2023
3rd Draw	Crown Mall - Dubai	3rd April 2023
4th Draw	Sharjah City Centre - Sharjah	26th April 2023