

## Main Terms and Conditions

Your participation in the promotional campaign is subject to these terms and conditions, and it is important to read and understand the campaign's terms and conditions.

- 1. The promotion is open to all QNB Customers sending money using the Western Union Money Transfer service available on QNB ATM, Internet and Mobile Banking.
- 2.All Western Union remittances during the promotion period are free of charge.
- 3. The validity period of the promotion will be from 15th December to 21st December 2020.
- 4.QNB may, at any time without prior notice, replace or substitute the offer being offered under the Promotion with another offer of equivalent or similar value, at the sole discretion of QNB.
- 5.QNB shall not be in breach of its obligations or otherwise be liable to conduct or to continue to offer the Promotion, offer or award any prize pursuant to the Promotion, as a result of any Force Majeure Event. "Force Majeure Event", in these terms and conditions, shall mean circumstances beyond the reasonable control of QNB including amongst other things, strikes and other industrial disputes, acts and regulations of any governmental or supra national bodies or authorities in any jurisdiction and any transport, port or air disruption, acts of God, hurricane, tornado, and other weather conditions, strike, lockout or other industrial disturbance, war, riot, sabotage, act of public enemy, terrorist act or gang violence, flood or other natural disaster, diseases, pandemics, epidemics, quarantines or government intervention as a result. In such circumstances, QNB's obligation to the eligible persons shall automatically stand discharged without necessity to provide notice.
- 6. The Promoter does not accept responsibility for network, computer, hardware or software failures of any kind, which may restrict or delay the sending or receipt of your entry.
- 7.In all matters relating to the Promotion, QNB's decision and records same shall be final and binding.
- 8.QNB reserves the right, at its absolute discretion, to vary, delete or add to any of these terms and conditions from time to time, without prior notice, including without limitation termination of the Promotion, the manner, mechanics and means on which eligible persons will be awarded by refunding the charges of the transactions.
- 9.In no event shall QNB, any of its affiliates, or any of its/their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to the Promotion.
- 10.QNB does not offer or provide any warranties, or accept any responsibility or liability whatsoever in respect of the Promotion and hereby disclaims any and all express or implied warranties with respect to the same.
- 11.In the event of any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions shall prevail.
- 12. These terms and conditions are governed by the Qatari laws; and the Qatari courts shall have jurisdiction to hear and settle any dispute arising from or in relation whatsoever.