

## Conditions of participation for the referral program in the UAE market

### AWNIC referral program rules

As a member, you will earn points when making qualifying purchases on motor insurance. Participation in the referral program is only possible under the conditions listed here. By participating, the participant expressly accepts these conditions of participation.

**These program terms and conditions (“terms and conditions”) apply in respect of the program. These apply to you so far as law and regulation permits, so please read them carefully.**

#### A. What is the program offer:

**AwnicPoints is AWNIC's loyalty programme that rewards you on your motor insurance purchase or by referring a friend and family or colleague.**

Referred Customer Criteria	AED value	Points	Referral Code discount
Bonus Referrer is eligible for per successful referral	AED 1	5 Points	AED 50 (Additional)

- Earn 5 points for each aed1 spent at Al Wathba motor insurance.
- Once your referred person completes a purchase from us you will get a similar number of total points accumulated.
- By sharing your unique code, you are gifting the referred person AED 50.
- A link to the invitation to the referral program can be generated via the AWNIC app and shared via various applications. Earned points will be credited to the existing customer and to the referred customer in the form of a top-up after the successful purchase of an Al Wathba insurance product by the referred customer.
- Benefits and offers made to you through the program may change or be withdrawn without prior intimation. AWNIC will not be responsible for any liability arising from such situations
- AWNIC points once redeemed cannot be used again.

#### B. Who is eligible to participate in the program:

- All AWNIC customers are eligible to participate in the referral program to refer new customers.
- A referrer must register through AWNIC mobile app or website to make a referral. No previous purchase is required (purchasers and non-purchasers alike are eligible). Once a referrer refers a friend, he/she will be provided with a confirmation email.
- Referrers must respect the spirit of the program by only referring real individuals who meet the requirements of these terms and conditions. Referrers cannot refer themselves. For example, a referrer may not create multiple or fake accounts with AWNIC or participate in the program using multiple or fake email addresses or identities.
- Members need to have a complete updated profile in our system to redeem their points.

#### C. Cancellation, refund, redemption:

- If a member does not redeem the entire value of his/her points, the balance value will remain in the member's account and can be used towards future transactions (max 26 months).
- The points will expire and cannot be re-credited to the member's account.

- In case of a return transaction, a credit note will be issued to the member against the returned purchase. Awnic originally given for this item will not be deducted from the member's account, when the member uses the credit note, he/she is not eligible to earn points
- Credit note will be issued in all cases of refund.
- Awnic reserves the right to modify, cancel or withdraw the terms and conditions at any point of time at Awnic 's own discretion, which inter alia includes the right to withdraw or cancel any or all the Awnic memberships issued, refuse to award points, withdraw points, refuse the right to redeem points collected for any breach of these conditions or failure to pay for the purchases without prior notice.