

Save and Become a Millionaire

Terms and Conditions

Definitions

- "Bank":** means The Commercial Bank (P.S.C.Q.) and its affiliates.
- "Campaign":** Refers to the "Save and Become a Millionaire" promotional programme conducted by the Bank.
- "Eligible Customer":** A retail customer of the Bank who meets all eligibility criteria outlined in these Terms and Conditions and the promotional materials.
- "Draw Entry":** A virtual entry allocated to an Eligible Customer based on qualifying criteria during the Campaign Period. Draw entries are used to enter Quarterly Draws and the Mega Draw and have no monetary value.
- "Draw":** A random selection process conducted electronically under the supervision of relevant authorities to determine winners of Campaign Prizes.
- "Mega Draw":** The final draw conducted at the conclusion of the campaign, where the largest prizes are awarded.
- "Quarterly Draw":** A draw conducted once every three months during the Campaign Period to award Campaign Prizes to Eligible Customers based on accumulated Draw Entries earned during the preceding months.
- "Campaign Prize":** A cash amount credited directly to the winner's account as per the prize structure defined in these Terms and Conditions. Campaign Prizes are non-transferable and cannot be substituted.
- "Campaign Period":** The duration of the Campaign, from 18 January 2026 to 30 September 2026, inclusive of both dates.

1. The campaign is valid from 18 January 2026 to 30 September 2026 (inclusive).
2. Eligibility calculations will be based on the calendar month and assessed at month-end to determine qualification.
3. Only customers who meet the eligibility criteria outlined in the promotional materials and these Terms and Conditions will qualify for entry into the lucky Draw.
4. Winners will be selected at random through an electronic draw system conducted in the presence of relevant ministry officials and authorities.
5. Campaign Prizes will be awarded randomly through a lucky Draw.
6. The Mega Draw will be conducted at the conclusion of the Campaign.
7. All customers eligible for the Quarterly Draws will be automatically enrolled into the Mega Draw. The number of entries will accumulate based on the total Draw Entries earned during previous Quarterly Draws throughout the Campaign. Draw Entries earned during the Campaign are valid only for the Campaign Period from 18 January 2026 to 30 September 2026 and cannot be carried forward, transferred, or redeemed after the Campaign ends.
8. Eligible Customers may earn a maximum of 50 Draw Entries per month.
9. Campaign Prizes will be credited directly and only to the winner's account, and such credit will constitute official confirmation of Campaign Prize disbursement.
10. Eligibility will be assessed at the customer level, not by individual accounts.
11. Customers with expired residency permits, pending KYC, overdue OCDD status, those blacklisted by the Bank, or those not compliant with the Bank's Terms and Conditions, or any other applicable regulatory requirement, may be excluded from the Draw, even if other eligibility criteria are met.
12. The Bank reserves the right to terminate or revoke eligibility or winnings in the event of fraud or breach of any banking policy.
13. Winners will be contacted by the Bank, and winner names will be announced after each lucky Draw.
14. The Bank reserves the right to reclaim any Campaign Prize awarded under the Draw if it is determined that the winner has breached the eligibility criteria, provided inaccurate or misleading information, engaged in fraudulent activity, or failed to comply with these Terms and Conditions. Such reclamation may include full or partial recovery of the Campaign Prize value, and the Bank shall have the authority to take all necessary measures to recover the Campaign Prize.
15. Bank staff members are not eligible to participate in the lucky Draw.
16. The Bank reserves the right to modify eligibility criteria, with any changes effective from the start of the next Quarterly Draw period.
17. All Bank general Terms and Conditions apply. The Bank reserves the right to disqualify any participant found in violation of the general terms or these specific Terms and Conditions.
18. The Bank reserves the right to use the names and images of winners in marketing materials, including but not limited to collaterals, SMS, EDMs, websites, and official publications after obtaining the consent of the winners.
19. In the event of unforeseen circumstances, the Bank reserves the right to withdraw, amend, or terminate the Campaign without prior notice.
20. Participation in the Campaign constitutes acceptance of these Terms and Conditions. If any provision of these Terms and Conditions is found invalid or unenforceable, the remainder shall continue in full force. These Terms and Conditions are available in English and Arabic. In case of inconsistency, the Arabic version prevails.
21. The Bank reserves the right to suspend this Campaign at any time. The Bank may modify, extend, shorten, or terminate the Campaign or these Terms and Conditions (including prize structures and draw mechanics) without prior notice, subject to applicable law. Where required by law, material changes will be communicated via the Bank's official channels.
22. The Bank shall not be responsible for any failure or delay in performing any obligation under these Terms and Conditions where such failure or delay results from events beyond its reasonable control, including acts of God, natural disasters, war, civil disturbance, regulatory changes, embargoes, strikes, telecommunication failures, or system outages.
23. These Terms and Conditions as well as the Campaign are governed by the laws of the State of Qatar. The courts of Qatar shall have exclusive jurisdiction over any dispute arising from or in connection with these Terms and Conditions or the Campaign.

Draw Structure and Campaign Prizes

A total of 285 winners will be selected during the Campaign Period. There will be three (3) Draws conducted every three months (quarterly), with 92 winners selected across these Quarterly Draws, and a Mega Draw with 9 winners at the end of the Campaign. The Campaign Prize distribution is as follows:

Mega Draw:

- 1 winner will receive QAR 2,026,000
- 2 winners will receive QAR 502,026 each
- 6 winners will receive QAR 102,026 each

Quarterly Draws:

- 9 winners will receive QAR 52,026 each
- 15 winners will receive QAR 12,026 each
- 72 winners will receive QAR 5,026 each
- 180 winners will receive QAR 2,026 each

Draw	Dates	Winners
Draw 1	15 April 2026	92
Draw 2	15 July 2026	92
Final & Mega Draw	5 October 2026	101

For Existing CB Retail Customers:

Campaign is valid from 18 January 2026 until 30 September 2026 (inclusive).

- Save and maintain balances in customers Current/Savings account:
 - Customer needs to increase the average monthly balance in the current/savings account by QAR 10,000 to earn a Draw Entry.
 - Each additional increment of QAR 10,000 in the monthly average balance will earn an additional Draw Entry.
 - For customers with a certified and transferred salary of QAR 4,000 or more, the customer is eligible for 1 Draw Entry if the average balance growth is at least 50% of the transferred salary.
- Retention Loyalty:
 - Customers who receive consistent monthly salary credits of at least QAR 4,000 for nine consecutive months from the Campaign start date will be eligible to receive a Draw Entry into the Mega Draw at the conclusion of the Campaign.

For New CB Retail Customers:

Campaign is valid from 18 January 2026 until 30 September 2026 (inclusive).

- New customers with a certified and transferred salary of QAR 4,000 or more who receive their first salary in the respective month will automatically earn one (1) Draw Entry.
- Salary transfer:
 - New customers transferring their first salary of a minimum of QAR 4,000 to their new account will receive one Draw Entry, and for new customers with salaries above QAR 10,000, one Draw Entry will be awarded for every multiple of QAR 10,000 credited.
- Save and maintain balances in the account:
 - Customer needs to increase the average monthly balance in the current/savings account by QAR 10,000 to earn a Draw Entry.
 - Each additional increment of QAR 10,000 in the monthly average balance will earn an additional Draw Entry.
 - For customers with a certified and transferred salary of QAR 4,000 or more, the customer is eligible for 1 Draw Entry if the average balance growth is at least 50% of the transferred salary.
 - Customers who receive consistent monthly salary credits of at least QAR 4,000 for nine consecutive months from the Campaign start date will be eligible to receive a Draw Entry into the Mega Draw at the conclusion of the Campaign.