

Terms and Conditions Governing Bede Raffle

Terms and Conditions:

1. The Bede Raffle (hereinafter referred to as the “**Raffle**”) is organized and conducted by **Bede B.S.C. (c)** (hereinafter referred to as “**Bede**” or “**Organizer**”). The Raffle is applicable to customers who are financed by Bede, meaning that any customer who receives financing from Bede within a specific period will be automatically eligible to participate in the Raffle without the need for any additional action or registration. The Raffle is open to customers during the period from **5th of May 2025 to 29th of April 2026** both days inclusive (hereinafter referred to as the “**Raffle Period**”).

By applying for a finance from Bede, a customer hereby agrees to the Terms and Conditions mentioned below and gives an irrevocable consent to the procedure for winner selection of the Raffle as set out herein, and any appropriate changes that may be made to this Raffle by the Organizer including due to any legal or regulatory requirement, instructions from any judicial or a quasi-judicial body or due to any natural calamity beyond the reasonable control of Organizer their affiliates and associates or for any reason whatsoever.

2. ELIGIBLE CUSTOMERS:

- a. The customer must have been approved for a finance by Bede and must have an existing financing from Bede within the specified Raffle Period.
- b. The customer must have repaid the first installment of the finance to Bede by the specified deadline, as per the agreement
- c. customers who have settled their financing with Bede and/or have a poor credit history are not eligible to participate in the Raffle.

3. RAFFLE DETAILS:

- a. Every month during the Raffle Period, a winner will be selected by the Organizer to win a prize.
- b. A winner may not be selected more than once in subsequent raffles during the Raffle Period.
- c. Upon selection, the Organizer will notify the winner in accordance with the established notification procedures.
- d. Winners will receive a monetary prize, as specified in section 4.
- e. Any monetary prize awarded will be credited to the customer’s International Bank Account Number (“IBAN”) that was provided by the customer for the finance transaction unless advised otherwise.

4. GRATIFICATION TABLE

- a. Each month, one unique customer will be chosen for each gratification listed in the Gratification Table. The raffle includes the gratifications outlined below. Winners will be selected using an automated winner selection tool from the pool of eligible customers who meet the Winner Selection Criteria. The monetary prize will match the finance amount obtained by the winner, up to a maximum limit of BD 2,025, which is the highest finance amount offered by Bede.

Prize	Prize Type	No of Winners	No of Prizes
Monthly Prize – Up to BD 2025 each month	Monthly Cash Prizes	1 per Month	12

5. WINNER SELECTION CRITERIA

- a. Winner selection will be based on random selection

6. MODIFICATION OF TERMS AND CONDITIONS:

- a. Organizer reserve the right, at its sole discretion, to modify these Terms & Conditions of the Raffle or any part thereof at any time during the Raffle Period and without prior notice to the customer, after informing and receiving approval from MOIC.
- b. If Organizer modifies these Terms, the modified terms will be updated in the URL [Media and RC | Bede](#)

The customer is therefore advised to check the website regularly for any update(s) or amendment(s) made to these Terms.

7. DISCLAIMERS:

- a. You agree that this Raffle is being made purely on a “best endeavour” basis.
- b. Organizer shall not be responsible for any damages, loss, injury or any other liability to any eligible customer arising due to participation in the Raffle.
- c. Organizer makes no representation or warranty of any kind whatsoever, whether express or implied, including, but not limited to, meeting of Your requirements or aspirations, timeliness, cyber security of the Raffle and/or any delay or failure to participate in the Raffle due to technical, network or other problems. To the extent you participate in this Raffle, You do so at Your own initiative and You shall remain responsible. You agree not to hold Organizer, its officers, directors, employees, affiliates, and agents or representatives liable for any direct, indirect, incidental, special, punitive or consequential damages, including loss of profits, incurred by the Winner or any customer or third party, in connection with the Raffle or arising otherwise.

8. GENERAL TERMS AND CONDITIONS

- a. By applying for a Finance from Bede, You confirm that You have read understood and agreed to conform to these Terms and Conditions;
- b. The awards under this Raffle cannot be used in conjunction with any alternative award or promotion of a similar nature;
- c. **Force Majeure** - These Raffles are subject to force majeure circumstances including without limitation, floods, natural disasters, war, act of terror, political unrests, technical snags, act of God or any circumstance beyond the reasonable control of Organizer’s (“Force Majeure Event”). Organizer shall not be liable for any delay or adverse effect caused to Eligible customers as a result of a Force Majeure Event.
- d. Failure by Organizer to enforce any of the Terms and Conditions in any instance shall not be deemed to be a waiver of those Terms and Conditions and shall not give rise to any claim by any person including a customer.
- e. By participating in these Raffles, You, acknowledge and agree that all copyright and trademarks and all other intellectual property rights in the SMS content, website and all material or content related to these Raffles shall remain, at all times, owned by Organizer, its respective owners. All material and content contained is made available based on your personal interest and non-commercial use only. Any other



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- use of the material/ content, or any information disseminated by SMS or any other means of communication is strictly prohibited.
- f. This Raffle is governed by the laws of the Kingdom of Bahrain. Any dispute arises between You and the Organizer shall be referred to the courts of the Kingdom of Bahrain.
 - g. Bede's Directors, employees, partners, Raffle suppliers or agents and or consultants are excluded from this Raffle as well as their spouse, parent, children, siblings, business partner or associates. Bede's customers in "Black List" and "VIP List" are also excluded.
 - h. The Organizer reserves the right, at any time, to unconditionally disqualify any Eligible customer who tampers with or who in any way abuses the process or Terms and Conditions of these Raffles, after informing and receiving approval from MOIC.
 - i. Organizer will reserve the right to verify the eligibility of its customers for participation in the Raffle. Organizer shall be entitled to disqualify any customer or any winner who Bede believes in its sole discretion does not meet the eligibility criteria or is in breach of these terms and conditions, after informing and receiving approval from MOIC.
 - j. Every winner will be contacted by Bede on the mobile phone number he/she has used to register in Bede. Bede will attempt to contact the winner over a period of 2 days between the hours of 9am and 8pm. If the winner cannot be contacted or reached, winners shall have a maximum period of 6 months to claim the prize. In the event that such period lapsed, they will be disqualified and prize shall be forfeited and shall be returned to MOIC.
 - k. Each customer is entitled to receive only one gratification per category. If a winner fails to redeem their gratification within 6 months from the date of contact, he/she will be disqualified and the gratification shall be forfeited and returned back to the Ministry of Industry and Commerce After inform and approval from MOIC.
 - l. By participating in the Raffle the customers agree that personal data which they supply shall be processed by Organizer for the purposes of executing the Raffle and also for the purpose of publicity about the Raffle.
 - m. Nothing in the Raffle shall affect any intellectual property rights of the Organizer or any of its affiliates in any product or service made available on the Website.


Bede B.S.C.(Closed)

Licensed as an Islamic Financing Company
by the Central Bank of Bahrain

Bede - Public information

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