

Terms and Conditions:

1. This Offer is exclusively available to eligible Bank Dhofar customers who do not currently hold, and have not previously held, a Bank Dhofar credit card.
2. The Campaign will be conducted in two phases, with a total of fifty-six (56) winners, comprising twenty-eight (28) winners in each phase, as follows:

Phase 1

Acquisition Period: 13 October 2026 to 12 November 2026, both dates inclusive.

Usage Period: 13 October 2026 to 12 December 2026, both dates inclusive.

Number of Winners: 28.

Phase 2

Acquisition Period: 13 November 2026 to 12 December 2026, both dates inclusive.

Usage Period: 13 November 2026 to 12 January 2027, both dates inclusive.

Number of Winners: 28.

3. To qualify for the Offer, the customer's credit card application and approval must occur within the applicable Acquisition Period for the relevant phase, and the Cardholder must achieve the applicable minimum eligible retail spend threshold specified in Clause 7 within sixty (60) calendar days from the date of issuance of the Card or by the end of the applicable Usage Period, whichever occurs first.
4. A Cardholder shall participate only in the phase corresponding to the Acquisition Period in which his/her credit card application is approved. Where the Acquisition Periods overlap, Bank Dhofar shall determine the applicable phase based on the credit card approval date and the relevant phase dates communicated for the Campaign.
5. It is the Cardholder's responsibility to ensure that all information provided to Bank Dhofar, including the Cardholder's name and mobile number, is accurate and up to date for communication purposes.
6. This Offer cannot be combined with any other active offer during the applicable Campaign period unless otherwise expressly communicated by Bank Dhofar or Holiday Factory.
7. The following minimum eligible retail spend thresholds shall apply according to the relevant credit card product:

Product Type	Threshold- OMR
Gold/Najm	750
Platinum	1,000
World/World Elite	3,000

8. BankDhofar employees are not eligible to participate in the Offer.
9. For the purpose of calculating eligible retail spend:
 - a. Purchase transactions made for personal use using the Card, whether through POS, online or wallet transactions and whether denominated in OMR or any other currency, shall count towards the applicable spend threshold, subject to these Terms and Conditions.
 - b. Business or corporate-related spending shall not be eligible for this Offer.
 - c. Disputed, cancelled, refunded or reversed transactions shall not qualify and, where previously counted, shall be deducted from the Cardholder's total eligible spend.
 - d. Only posted and settled eligible purchase transactions completed within sixty (60) calendar days from the date of Card issuance and no later than the end of the applicable Usage Period shall be considered.
 - e. Quick Cash, Balance Transfers, ATM cash withdrawals, transactions at exchange houses, transactions with government entities and any transactions constituting a top-up of any wallet using a Bank Dhofar credit card shall not qualify for this Offer.
10. A total of fifty-six (56) winners will be selected under the Campaign, comprising twenty-eight (28) winners in Phase 1 and twenty-eight (28) winners in Phase 2. Winners for each phase will be determined based on the highest qualifying eligible spend within each applicable product category during the relevant Usage Period, subject to meeting all eligibility requirements under these Terms and Conditions.
11. Eligible winners will receive the Campaign reward in the form of a holiday package voucher code. Bank Dhofar will communicate the voucher code to the eligible winner by SMS no later than 21st February 2027. The voucher may be redeemed through Holiday Factory's designated booking platform on or before 31 December 2027.
12. Any voucher not redeemed by 31 December 2027 shall automatically expire, and Bank Dhofar shall have no obligation to honor or compensate a customer in respect of an expired voucher.
13. The travel validity period for the holiday packages shall be from 31 January 2027 until 31 January 2028, subject to the applicable blackout periods and Holiday Factory's terms and conditions.
14. Eligible customers may book their holiday packages through Holiday Factory's designated booking platform using the voucher code provided by BankDhofar.

15. Customers may redeem their complimentary holiday package and, where available, purchase an additional voucher during the same booking process or through the Holiday Factory contact center, subject to Holiday Factory's applicable terms and conditions.
16. Customers must submit their requested travel dates at least three (3) weeks prior to the intended date of departure.
17. Applicable travel and booking documents will be sent to the customer's registered email address within seventy-two (72) hours after completion of the applicable booking requirements, subject to Holiday Factory's terms and procedures.
18. Travel during blackout periods is excluded. Blackout periods include public holidays, Christmas and New Year periods, peak-season holidays, as determined in accordance with Holiday Factory's applicable terms and conditions.
19. Customers are responsible for ensuring that they hold valid passports, visas, travel insurance and any other documents required for travel and for verifying all applicable entry and travel requirements prior to travelling.
20. The Holiday Package cannot be exchanged or redeemed for cash. Resale or attempted resale of a holiday voucher is strictly prohibited and may result in the voucher being cancelled and rendered void.
21. Holiday Factory's applicable general terms and conditions shall apply to the booking and provision of the Holiday Package.
22. Bank Dhofar reserves the right to amend, supplement, extend, suspend or withdraw the Offer, subject to providing prior notification to customers where applicable.

Holiday Packages Cancellation and Amendment Terms:

1. The Holiday Package is non-cancellable and non-refundable once the booking is confirmed.
2. Following confirmation of a booking, a customer may request a change to the travel date at least seventy-two (72) hours prior to departure. Any such change shall be subject to Holiday Factory's confirmation, availability and applicable charges.
3. Additional fare differences or other charges may apply depending on the relevant airline and travel arrangements. Date change requests are subject to availability and cannot be guaranteed.