

## Terms and Conditions

1. Promotion Period This promotion is valid from March 16th, 2026, to March 21st, 2026 (both dates inclusive), for a total period of six (6) days ("Promotion Period").
2. Offer Details Eligible for all Gulf Bank Mastercard Lulu Prepaid Cashback cardholders shall receive a fifteen percent (15%) discount on qualifying purchases, subject to the terms and conditions set forth herein
3. Discount Cap The maximum discount per transaction shall not exceed KD 10.
4. Minimum Purchase Requirement To qualify for this promotion, customers must make a minimum purchase of thirty Kuwaiti Dinars (KD 30) in a single transaction.
5. Eligible Categories This promotion applies exclusively to purchases made from the following departments: Grocery Food, Roastery, Chilled & Dairy, Frozen, and Fresh Food Departments. Other departments are excluded. Consumer Electronics including Mobile Phones, Fashion, Beauty Items, All Tobacco and related products, Department store items such as stationery, Toys, etc.
6. Redemption Channels This offer is valid for online transactions made through the Lulu website or mobile application.
7. Redemption Limit Each customer is entitled to ONE (1) redemption per day during the Promotion Period.
8. Eligible Payment Method This promotion is exclusively available to Gulf Bank customers and is valid only when using the Gulf Bank Mastercard Lulu Prepaid Cashback card for payment. No other payment methods qualify for this promotion.
9. Eligible Transactions This offer is valid for online transactions only ("Eligible Transactions"). Disputed transactions, reversed transactions, cancelled orders, and refunded purchases will not be considered eligible for this promotion.

10. Transaction Reversals and Claw back in the event of any reversal, cancellation, or refund of Eligible Transactions for which a discount has been applied, Gulf Bank reserves the right to claw back the full incentive amount rewarded to the customer. The customer shall be liable to repay such amounts as determined by the Bank.
11. Non-Transferability This promotion is non-transferable and cannot be exchanged for cash or combined with any other offers, promotions, or discounts unless explicitly stated otherwise.
12. Amendment of Terms Gulf Bank reserves the right, at its absolute discretion, to amend, add, modify, vary, cancel, and/or supplement these terms and conditions at any time without any prior notification to the Bank's cardholders and without any responsibility whatsoever on its part.
13. Disqualification Rights Gulf Bank reserves the right to disqualify any cardholder from this promotion at any time, at its sole discretion and without prior notice, including but not limited to cases of suspected fraud, abuse, or breach of these terms and conditions.
14. Governing Terms These terms and conditions supplement, and do not replace, Gulf Bank's general Terms and Conditions governing the use of Gulf Bank Mastercard Lulu Prepaid Cashback cards and related banking services.
15. Disputes In case of any disputes arising from this promotion, the decision of Gulf Bank shall be final and binding.