

TERMS AND CONDITIONS FOR ETHICA'S PROMOTION

These terms and conditions apply to those registering for Ethica's "Win an Islamic Bank Internship and a Holiday in Dubai" promotion ending on May 7, 2015:

1. This promotion offer is only valid for those who register for Ethica's CIFE™ certification program between April 7 and May 7, 2015.
2. This is a skill-based promotion not a lucky draw.
3. The pass mark for Ethica's CIFE™ examination is 70%.
4. To be eligible for the promotion you need to score a minimum of 85%.
5. The examination should be attempted any time before September 7, 2015. Anyone appearing for the exam after this date will not be eligible for the competition.
6. Anyone found cheating on the examination will be disqualified at Ethica's sole discretion.
7. Payment for the course must be made in full before to May 7, 2015. Installment plans will not be offered in combination with this offer since it already includes a 20% discount on Ethica's certification programs. Anyone seeking an installment plan will not be eligible for the promotion.
8. One named individual who scores the highest mark in the CIFE™ examination will be the recipient of the award.
9. If two individuals score the same marks on the CIFE™ examination, the one who finishes his exam first (based on Ethica's server date and time) will be declared winner.
10. Scenario: If a candidate enrolls for the CIFE™ on April 7, takes the examination on the same day and scores 100% marks – the competition will be closed as he would have met the award criteria. Alternately, if he scores 99% marks, the competition will remain open till the time someone beats that by scoring 100%.
11. The winner will be entitled to:
 - a. Ethica will arrange a 14 day transit visa for you if your nationality is not already entitled for a visa on arrival in Dubai. You will need to submit the necessary documents for visa processing. Any shortcoming in your documents will result in the visa being denied by the Naturalization and Residency Department of Dubai. In some cases where Ethica is unable to process your visa you can seek help from local travel agents in your country and Ethica will reimburse the visa fee subject to pre-approval.
 - b. One economy class return ticket from the country where the user had enrolled and taken the examination from. This value is capped at US\$1,000. The candidate must pre-approve his travel costs before purchasing his tickets.
 - c. 3 nights stay at a 5 star hotel in Dubai between October 1 2015 and Jan 31 2016 (exact dates to be announced by Ethica after consultation with the winner).
 - d. Should you want to extend your stay at the hotel beyond the 3 day period you will have to arrange it on your own.
 - e. Breakfast will be included with the hotel accommodation. Other meals are not part of the package.
 - f. Ethica will arrange airport pickup and drop off to the hotel or reimburse the taxi fare in cash (AED), whichever is appropriate.
 - g. Meetings with Islamic finance scholars, bankers, and leading experts will be conducted at Ethica's office and are subject to their availability. Exact meeting times will be announced closer to your arrival in Dubai.
 - h. Job search coaching will be conducted by the Ethica team at our office.
 - i. Access to Ethica's global network of CIFE's (now in 64 countries) will be granted on a case by case basis, based on your education, experience and professional performance record.

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- j. Other bonuses that are part of your Dubai weekend include:
 - i. Visit to the observation deck of Burj Khalifa, the world's tallest building
 - ii. Hop-on, hop-off sightseeing tour of Dubai's famous landmarks: A 48 hour pass will be given to you along with the necessary information. You will have to board the bus on your own from one of the known spots and plan your journey as per your availability.
 - iii. Arabian dhow cruise on Dubai creek: You will have to make your way to the boarding station and choose a time that suits you.
 - iv. Visit the Dubai Museum and the Sharjah Islamic Civilization Museum: This is part of the 48 hour hop-on, hop-off tour and more information can be had from the bus operator.
 - v. Rewards booklet offering shopping, leisure, and dining discounts in Dubai
Ethica's top business book picks: As offered by the operator.
 - vi. 2 complimentary months of CIFE™ access (a \$395 value) in addition to the standard 4 months which is part of the CIFE™ program
 - vii. 30% lifetime discount voucher for Advanced CIFE certificates

12. ISLAMIC BANK INTERNSHIP:

- a. The 7 day internship has been generously offered by Maisarah Islamic Banking Services, the Islamic banking window of BankDhofar in Oman.
- b. The winning candidate will have to comply with all procedures, policies and confidentiality agreements during his 7 day internship at Maisarah.
- c. Visa, travel, and accommodation for the internship in Muscat is neither the responsibility of Maisarah nor Ethica. The candidate will have to arrange this himself.
- d. The exact dates for this internship will have to be determined in collaboration with Maisarah.
- e. Ethica will try its best to offer the 3 day Dubai holiday package around the same time as the internship to save the winning candidate from making two different trips to the region.

13. All other standard terms and conditions as listed on www.EthicaInstitute.com/termsconditions.aspx are also applicable here.

I accept the above terms and conditions:

Name:

Location:

Date:

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