

TERMS AND CONDITIONS

▶ ADCB TRAVELLER
CREDIT CARD



These terms and conditions (the "ADCB Traveller Credit Card Terms") shall be without prejudice to the Consumer Banking Terms and Conditions. These ADCB Traveller Credit Card Terms set out various Benefits and specific features applicable to "ADCB Traveller Credit Cards", and form part of the Credit Card Terms for the purposes of the Consumer Banking Terms and Conditions. Your activation and/or use of an ADCB Traveller Credit Card will constitute binding and conclusive evidence of your confirmation to be bound by these ADCB Traveller Credit Card Terms as well as the Consumer Banking Terms and Conditions.

Capitalised words used herein but not defined shall have the meanings given to them in the Consumer Banking Terms and Conditions.

ADCB is entitled, in its sole discretion, at any time and without any prior notice or liability to the Cardholder in any manner whatsoever, to terminate, withdraw, cancel, delete, amend and/or vary any of these Benefits and specific features. The Benefits are offered by third parties as Third Party Offering and ADCB shall not be held responsible for refusal or denial of the Benefits by the third parties or any loss or damage suffered by the Cardholder while availing those Third Party Offerings.

For the purposes of these ADCB Traveller Credit Card Terms, the following terms have the following meanings:

| | |
|--|--|
| Benefit | Each Third Party Offering offered under the Card, either set out in these ADCB Traveller Credit Card Terms or that may be added from time to time. |
| Card | An ADCB Traveller Credit Card. |
| Card Account | The Credit Card account opened by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any, under these ADCB Traveller Credit Card Terms. |
| Consumer Banking Terms and Conditions | The terms and conditions that are applicable to your Card and govern your entire consumer banking relationship with ADCB, available on the Bank's website (www.adcb.com). |
| Qualifying Card | The type of Card which qualifies for the particular Benefit (as set out in table above) subject to ADCB discretion, criteria and terms and conditions provided from time to time. |
| Qualifying Cardholder | The holder of a Qualifying Card for the particular Benefit. |

1. Complimentary Stay Voucher

1.1 What is the “Complimentary Stay Voucher”?

- ▶ The “Complimentary Voucher” is a voucher that entitles the Cardholder to a complimentary night stay at a hotel of the Cardholder’s choice amongst the available hotels booked through Hotels.com at www.hotels.com, using the Card.

1.2 What terms and conditions apply to the Complimentary Stay Voucher?

- ▶ The Complimentary Stay Voucher will be offered only to new Primary Cardholders to whom the Card is issued and provided the Cardholder has paid the annual fee of the Card or the Total Outstanding in the first or second Statement of Account sent to the Cardholder.
- ▶ The Complimentary Stay Voucher will be issued only once during the lifetime of the Customer.
- ▶ The Complimentary Stay Voucher can be redeemed for stay at one of the available hotel on the hotels.com website.
- ▶ The Complimentary Stay Voucher can only be used once and for hotel bookings only.
- ▶ The Cardholder must redeem the Complimentary Stay Voucher before the expiry of the validity date. No extension of such time-period for redemption shall be available.
- ▶ Cardholders will not be allowed to exchange the Complimentary Stay Voucher for any other product and/or service offered by ADCB or request for a cash payment in lieu of the Voucher.
- ▶ The Complimentary Stay Voucher is non-transferable, non-exchangeable, non-encashable and non-extendable.
- ▶ The Complimentary Stay Voucher is subject to the term and conditions of the third party vendor.
- ▶ ADCB has no role or responsibility regarding the services provided by the third party under the Complimentary Stay Voucher.
- ▶ The Customer shall keep ADCB harmless and shall not bring any claim whatsoever if any third party fails to honour the Complimentary Stay Voucher.
- ▶ ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any refusal, cancellation, or denial by any third party of the Complimentary Stay Voucher or the applicable services under the Complimentary Stay Voucher.

2. Anniversary Voucher

2.1 What is the “Anniversary Voucher”?

- ▶ The Anniversary Voucher is a voucher that entitles the Cardholder having the Qualifying Card, as per the ADCB’s criteria, to a

complimentary night stay at a hotel of the Cardholder's choice amongst the available hotels booked through Hotels.com at www.hotels.com, using the Qualifying Card.

2.2 What terms and conditions apply to the Anniversary Voucher?

- ▶ Anniversary Voucher is only available to the Qualifying Cardholders.
- ▶ Anniversary Voucher will be issued upon the full payment of the subsequent annual fees applicable from the second year and when the cardholder meets a certain spend requirement.
- ▶ The Anniversary Voucher can only be used once and for hotel bookings only.
- ▶ The Cardholder must redeem the Anniversary Voucher before the expiry of the validity. No extension of such time period for redemption shall be available.
- ▶ The Anniversary Voucher is non-transferable, non-exchangeable, non-encashable and non-extendable.
- ▶ The Anniversary Voucher is subject to the terms and conditions of the third party vendor.
- ▶ ADCB has no role or responsibility regarding the services provided by the third party under the Anniversary Voucher.
- ▶ The Customer shall keep ADCB harmless and shall not bring any claim whatsoever if any third party fails to honour the Anniversary Voucher.
- ▶ ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any refusal, cancellation, or denial by any third party of the Anniversary Voucher or the applicable services under the Anniversary Voucher.
- ▶ ADCB reserves the right to amend or vary the terms and conditions stated herein or withdraw the Anniversary Voucher at any point of time without any notice to the Customer.

3. Golf Program

3.1 What is the "Golf Program"?

- ▶ The Golf Program allows Qualifying Cardholders to access specified golf courses in UAE on a first come first serve basis, and is subject to availability at participating golf courses.

3.2 What terms and conditions apply to the Golf Program?

- ▶ The Golf Program is only available to the Qualifying Cardholders who meet the eligibility criteria as determined by ADCB in its sole discretion from time to time.
- ▶ To access a golf course, Qualifying Cardholders are required to make prior reservation with ADCB.
- ▶ ADCB shall be entitled to, at its sole discretion, to choose the golf course, the day, date and time of access to the golf course.

- ▶ Usage of golf course facilities shall also be governed by prevailing terms and conditions as may be prescribed by the management of participating golf courses from time to time, or as confirmed by ADCB at its sole discretion from time to time.
- ▶ ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any refusal, cancellation, or denial by the respective golf course or for any loss or damage suffered by the Cardholder at respective golf course while availing their services under the Golf Program.

4. Lounge Access

4.1 What is "Lounge Access"?

- ▶ Lounge Access is a program offered by third-party service providers, which gives Qualifying Cardholders access to participating airport lounges ("Lounges").

4.2 What terms and conditions apply to Lounge Access?

- ▶ Lounge Access is available only to Qualifying Cardholders on a best effort basis.
- ▶ Lounge Access may vary and be limited depending on the type of Qualifying Cards.
- ▶ Lounge Access is provided by third-party service providers. You will not hold ADCB responsible for any changes made by a third-party provider and you will hold ADCB harmless in such an event.
- ▶ To avail the lounge access, Qualifying Cardholders may be required to do activation and/or registration prior to any visit to the Lounges. The most up to date details about Lounge Access and details are available on www.adcb.com/lounge
- ▶ ADCB reserves the right to restrict, alter or amend the amenities, services and lounge hours, locations, reciprocal lounge arrangements at any time with or without written notice.
- ▶ Cardholder has the sole responsibility to review the third party's terms and conditions applicable to the Lounge Access.
- ▶ ADCB reserves the right in its absolute discretion to discontinue any Lounge Access at any time or to refuse to permit to any Cardholder use of any Lounge. ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any such refusal, cancellation, or denial.

5. Ferrari World Abu Dhabi and Yas Waterworld Abu Dhabi Benefits

5.1 What are the Benefits available at Ferrari World Abu Dhabi and Yas Waterworld?

- ▶ ADCB Traveller Credit Cardholders enjoy the following benefits from Ferrari World Abu Dhabi and Yas Waterworld Abu Dhabi simply by

presenting their original Credit Card:

- 15% discount on Bronze, Silver and Gold admissions;
- 15% discount on Bronze, Silver and Gold Annual Pass;
- 10% discount on F&B items;
- 15% discount on Merchandise items;
- 0% Personal Payment Plan for a tenor of 6 months for all purchases above AED 500.

5.2 What terms and conditions apply to Ferrari World Abu Dhabi and Yas Waterworld Benefit?

- ▶ This benefit can be used during Public Holidays or any special events.
- ▶ Each Eligible Guest can purchase up to four tickets (Cardholder plus three accompanying guests) for entry to Yas Waterworld or Ferrari World Abu Dhabi at a 15% discount from the normal gate price.
- ▶ Subject to availability, guests who show a valid Platinum, Infinite, World or World Elite Credit Card issued by ADCB at the Yas Waterworld or Ferrari World Abu Dhabi ticketing counter will receive a complimentary upgrade for up to four tickets (Cardholder plus three accompanying guests) to the level above the ticket which they have purchased.
- ▶ Eligible Guests may also purchase up to four Yas Waterworld Abu Dhabi Annual Pass tickets (Cardholder plus three accompanying guests) at a 15% discount from the normal gate price.
- ▶ The offer is only applicable to admission tickets purchased at the Ticket Counter at Yas Waterworld, and excludes Legends Passes, Yas Park Passes or Premium Passes.
- ▶ The offer is not available for advance or online ticket purchases.
- ▶ The offer is not valid in conjunction with any other discount, offer or promotion.
- ▶ The Eligible Guest may avail of a 15% discount at Merchandise outlets at Ferrari World Abu Dhabi and Yas Waterworld, however the following items are excluded from this offer:
 - Yas Pearl Diving Experience
 - Driving experience
 - Imaging products (any souvenir photo related merchandise)
 - Memorabilia (parts of original F1 or GT Cars)
 - Collectibles (high end car models)
 - Ferrari Cars
 - Items on sale
- ▶ The 0% interest instalment plan is available for 6 months tenor on all purchases above AED 500 made at Ferrari World Abu Dhabi or Yas Waterworld.
- ▶ The Ferrari World Abu Dhabi and Yas Waterworld Abu Dhabi benefit is provided by third-party service providers. You will not hold ADCB responsible for any changes made by a third party provider and you will hold ADCB harmless in such an event.
- ▶ ADCB reserves the right to restrict, alter or amend the benefits at any time with or without written notice.

6. 20% off on flight bookings on Cleartrip

6.1 What are the terms and conditions for the Cleartrip Promotion?

- ▶ The Cardholders who make booking of any international round-trip flights booked on cleartrip.ae (the "Website") before 31st March 2018 (the "Offer Period") using the Card will avail the discount of 20% (the "Discount") on such flights.
- ▶ To avail the Discount, the Cardholder must enter the coupon code "ADCBWORLD" before payment during the booking process. If the correct coupon code is not entered, the Cardholder will not be entitled to receive the Discount.
- ▶ The base rate will be reduced by the amount of the Discount at the time of making the payment on the Website. In the event that the Cardholder amends or cancel the booking (in whole or in part) the entire Cardholder Discount availed for the booking will be deducted from the refund amount.
- ▶ The Cardholder's Discount is valid on a per booking basis and the Cardholder will receive the Discount depending on the number of passengers booked in the same transaction.
- ▶ The Cardholder's Discount is applicable on the base fare (excludes any carrier-imposed charges or government taxes), on Cardholder's purchase when using the Card to pay.
- ▶ The Discount offers is valid on international round trips only, wherein the point of origination and point of arrival are in different countries.
- ▶ Valid on Adult and Child tickets only.
- ▶ A Cardholder can avail the Discount Offer for only up to a maximum of 6 transactions per Card during the Offer Period.
- ▶ The Discount is also subject to the third party's terms and conditions.

7. 20% off on hotel bookings on hotels.com

7.1 What are the terms and conditions for the hotels.com Promotion?

- ▶ The Cardholders who make booking on hotel.com through the Card during 1st April 2017 to 14th March 2018 (the "Offer Period") will avail a discount of 20% (the "Discount") on such bookings.
- ▶ To avail the Discount, the Cardholder must enter the coupon code "ADCBWORLD" before payment during the booking process. If the correct coupon code is not entered, the Cardholder will not be entitled to receive the Discount.
- ▶ Cardholder must pay for the stay when finalising the booking. The Discount only applies to the first room in the booking. Cardholder will need to pay the full price for any other rooms.
- ▶ The discount does not apply to any taxes, fees or additional costs.
- ▶ Capped at maximum of 28 days per room per booking.

- ▶ A Cardholder can avail the Discount Offer for only up to a maximum of 12 transactions per Card during the Offer Period.
- ▶ The Discount is also subject to the third party's terms and conditions.

8. Additional general terms and conditions

The following terms and conditions shall be applicable to all the Benefits set out above:

- ▶ The Benefits will be offered, at ADCB's sole discretion, to Qualifying Cardholders, provided they meet the eligibility criteria as determined by ADCB from time to time. ADCB reserves the right to refuse to grant a Benefit without revealing the reasons for such refusal.
- ▶ The books and records of ADCB shall be conclusive evidence in respect of whether or not a Qualifying Cardholder has qualified for a Benefit.
- ▶ In addition to any other conditions outlined in these ADCB Traveller Credit Cards Terms, the Benefits will not be offered if (a) the Card Account is not current (i.e. there are past due balances on the Card Account); (b) the Card Account is not in good standing in the opinion of ADCB; (c) there has been a breach by the Qualifying Cardholder under any terms and conditions governing the use of the Card; or (d) any other event, which, in the sole discretion of ADCB should result in the cancellation of the Benefit to the Qualifying Cardholder.
- ▶ ADCB is entitled, at any time without any prior notice and without being liable to the Qualifying Cardholder and/or company in any manner whatsoever, to terminate the Benefits and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw third party service providers that are designated to provide the Benefits.
- ▶ ADCB shall not be liable for and shall not entertain claims related to any Benefits or in respect of any services provided by third party service provider offering the Benefits, including any accidents, injuries, delays, death suffered by the Qualifying Cardholder and/or any of the other persons utilising the Benefit.
- ▶ ADCB shall not at any time be deemed as an agent or representative of the third party service provider providing the Benefits.
- ▶ The Benefits are for the personal use of the Qualifying Cardholders. Any other use of the Benefits including use of the Benefits for business or commercial purposes shall be deemed as wrongful use of the Benefits by the Qualifying Cardholder and the Qualifying Cardholder shall be liable to refund the Benefit or the cost of the Benefit to ADCB. The Qualifying Cardholder shall indemnify and hold harmless ADCB against any wrongful use of the Benefits.