

Save Offshore, Fly Offshore offer (the “Offer”)

The Offer is part of an ADCB Rewards Program and Third Party Rewards Program. Terms and conditions set out herein apply to the Offer and, in respect of the Offer, apply in addition to the terms and conditions set out in ADCB Consumer Banking Terms and Conditions (available on www.adcb.com) including the terms and conditions applicable to ADCB Rewards Program and Third Party Reward Program.

If not otherwise defined herein, capitalized terms used herein in relation to the Offer shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. In relation to the Offer, the following terms shall have the meaning set out below:

Eligibility Criteria means:	a. An existing Customer belonging to ADCB Privilege Club, Excellency or ADCB Private; b. The Customer is a new ADCB Jersey Account holder who opens his/her first Account during the Offer Period; c. The Customer must open an ADCB Jersey Offshore Savings Account – USD within Offer Period; and must meet the ADCB Jersey total relationship balance criteria (as defined in the ADCB Offshore Banking ‘Schedule of Fees’) at the end of the Offer Period; d. The Customer must fund his/her Offshore Savings Account – USD e. Starting from the following month after the date of account opening, the monthly average balance maintained on the Offshore Savings Account - USD will be calculated for three (3) consecutive calendar months; f. 3 Months Average Balance in the New – to – Offshore Savings Account should be equal to or greater than the minimum segment wise threshold set; and g. Assets Under Management (AUM)* of Closing Month (<i>i.e. AUM at the end of third month, following the month of account opening</i>) should be <u>higher</u> than AUM of the Opening Month (<i>i.e. AUM of the month prior to new offshore Account opening</i>), subject to the incremental segment wise threshold being met. *Assets Under Management (AUM) means Total Relationship Balance
Offer Period means:	1 st January, 2018 to 31 st March, 2018 (both days inclusive)

Reward means:	<p>The Customer will be awarded Etihad Guest Miles based on the monthly average balance maintained on the Offshore Savings Account – USD after a period of three (3) consecutive calendar months as per the below rewards schedule:</p> <table border="1"> <thead> <tr> <th>Customer Segment</th> <th>Minimum Monthly Average Balance</th> <th>Etihad Reward*</th> <th>Miles</th> </tr> </thead> <tbody> <tr> <td>Privilege</td> <td>USD 25,000</td> <td>10,000</td> <td></td> </tr> <tr> <td>Excellency</td> <td>USD 50,000</td> <td>20,000</td> <td></td> </tr> <tr> <td>Private Clients</td> <td>USD 50,000</td> <td>20,000</td> <td></td> </tr> </tbody> </table> <p>*Etihad Guest Miles Reward for this ADCB Offering will be capped at 500,000 Miles for every qualified Customer.</p> <ul style="list-style-type: none"> ➤ the Customer will receive an additional 4,000 Etihad Guest Miles for every incremental USD 10,000 monthly average balance above the minimum monthly average balance criteria; AND ➤ Customers who open more than one (1) Offshore Savings Account – USD during the ADCB Offering Period, calculation of the monthly average balance will be done per Account and will not be combined. 	Customer Segment	Minimum Monthly Average Balance	Etihad Reward*	Miles	Privilege	USD 25,000	10,000		Excellency	USD 50,000	20,000		Private Clients	USD 50,000	20,000	
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Reward Claim Period:	From 1 st May, 2018 to 31 st July, 2018 (this is the maximum period allowed for a Customer to make any claim for the Reward).																
Channel of Acceptance:	Customer fulfilling the Eligibility Criteria as stated above																
Notification of the Reward:	Reward notification would be communicated to the Customer through the respective Branch’s customer relationship officer or segment relationship manager post closure of the Offer period by 31 st July, 2018																
Reward Payout means:	Etihad Guest Miles will be credited to the Customer’s Etihad Guest Account or CID (subject to the Customer’s Etihad Guest Miles Number), within 4 months from the end date of the Offer Period provided the Customers have satisfied the Eligibility Criteria.																
Additional Terms and Conditions means:	<p>“ADCB Offshore Banking Terms & Conditions” https://www.adcb.com/Images/Offshore_TC_tcm9-22214.pdf</p> <p>For Customers, who do not have Etihad Guest Miles Number, the reward will be given as TouchPoints as per the prevalent conversion rate of Etihad Guest Miles to TouchPoints. Etihad Guest Miles are subject to the terms and conditions of Etihad Airways PJSC.</p>																

The Offer is available to a Customer who meets the Eligibility Criteria and who applies for the Offer, during the Offer Period.

The Customer shall apply for the Offer through the Channel of Acceptance. By applying for the Offer, the Customer is deemed to have accepted the terms and conditions applicable to the Offer.

ADCB will communicate with the Customer, in relation to the Offer and any Reward awarded under the Offer, through the Notification of Reward.

Additional Terms and Conditions shall also apply to the Offer.

Reward shall be delivered to the Customer through the Reward Payout only. Rewards that are not claimed by the Customer during the Reward Claim Period shall be null and void, and the Customer shall have no right or entitlement to any such Reward.

Reward (whether accrued or redeemed) may be cancelled or clawed back by ADCB (in its absolute discretion) if the Customer no longer meets the Eligibility Criteria or is disqualified from the Offer by ADCB (in its absolute discretion or any third party supplier or issuer of the Reward).

If all or any part of any Reward is unavailable at the time of the Customer's redemption, ADCB may (at its absolute discretion) substitute the Reward for another reward or benefit of a similar value.

This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Reward.