

### Terms and Conditions

The following terms shall have the following meanings:

“ADCB”	Abu Dhabi Commercial Bank PJSC.
“ADCB Credit Card”	Means any Credit Card issued by ADCB.
“Customer”	Means an ADCB retail customer.
“Promotion”	The promotion which entitles eligible customers to be rewarded with gold coins during the Promotion Period and participate in a grand draw for 1kg of gold.
“Promotion Period”	The period between 15 April 2014 to 15 June 2014, both days inclusive.
“Loan”	The loan amount disbursed by ADCB, when a Customer applies for a fresh Personal Installment Loan (“PIL”) in the Promotion Period, with ADCB. In case a customer has applied for a top up to this existing PIL (“Top Up PIL”) during the Promotion Period, then only the topped up amount that is disbursed shall be called the Loan. Islamic products are also eligible for the Promotion.
“Salary Transfer Account”	A current or savings account, held by the Customer, which is the account into which the Customer’s salary is credited by the Customer’s employer.
“Salary Transfer Entry”	A credit entry into a Customer’s Salary Transfer Account that is the salary paid to the Customer by the Customer’s employer, at regular intervals, which is usually 1 month. The description of such an entry shall contain the word “Salary”. Credits by cash or cheque will not be considered as Salary Transfer Entries.

1. For an ADCB Customer to be “Eligible” for the Promotion, he/she will have to do the following:
  - a. Customer must have a Salary Transfer Account with ADCB. Such Salary Transfer Account should have recorded at least one Salary Transfer Entry during the Promotion Period.
  - b. Customer must apply for a Loan during the Promotion Period.
  - c. Customer must spend a minimum of AED 200 during the Promotion Period using his ADCB Credit Card. Such ADCB Credit Card must be valid and active at the time of Reward Payout.
  - d. If a Customer has an existing ADCB credit card whether co-branded or not, he may use it and must spend a minimum of AED 200 using the same during the Promotion Period. However if he does not have an ADCB credit card, he must apply for a non co-branded ADCB Credit Card, and spend a minimum of AED 200 using the same, during the Promotion Period. In either case, such ADCB Credit Card must be valid and active at the time of Reward Payout.
  - e. ADCB Staff are not eligible to take part in the Promotion.
2. On fulfilling all conditions under Clause 1, a Customer shall be deemed eligible for the Promotion (an “Eligible Customer”). Such Eligible Customer shall be entered into the draw as detailed in Clause 5.

3. The “Reward” for Eligible Customers will be:
  - a. A gold coin (22 carat gold of 1 gram each) (“Gold Coin”) for every AED 50,000 of Loan disbursed to them by June 30, 2014 (inclusive) in respect of a Loan applied for during the Promotion Period. In order to qualify for the Reward, new PILs or the amount of any new advance under a Top Up PIL shall not be less than AED 50,000.
  - b. The maximum number of Gold Coins that any Customer can get as a Reward under the Promotion is 15.
4. Reward Payout
  - a. Customers shall be sent a reward redemption voucher (“Voucher”), by 15 July 2014, to the address shown on their Loan account held with ADCB.
  - b. Customers are expected to collect their Gold Coins from the retail outlets of our jeweler partner within UAE by submitting the original Voucher and a signed copy of their photo id. The merchant’s details shall be mentioned in the Voucher.
  - c. The Voucher will be valid for a period of 3 months from the date of issue.
5. The “Draw”
  - a. The draw will be held on 25 June 2014 and there will be one prize of 1kg of gold (the “Draw”).
  - b. An Eligible Customer shall get one entry into the Draw for every AED 10,000 of Loan disbursed to him during the Promotion Period.
  - c. The Customer who wins the Draw shall be contacted by ADCB on this mobile phone and/or his email address registered with ADCB to inform him of the Draw results and redemption mechanism.
  - d. If the winner of a draw is not contactable or does not collect the prize by 1 August 2014, ADCB reserves the right, at its sole discretion, to replay the draw and award the prize to a new winner or cancel such draw.
  - e. All taxes, fees and other charges, if any, payable on the prize shall be the responsibility and liability of the winner.
6. The payout methodology of the Reward shall be at the sole discretion of ADCB and can be changed any time by ADCB without prior notice.
7. Vouchers if lost or expired shall not be replaced or re-issued.
8. Touchpoints shall not be paid for availing a PIL or topping up an existing PIL during the Promotion Period.
9. These terms and conditions are supplemental to the ADCB General Terms and Conditions, notably those related to Account Operation, those related to personal loans and those related to Credit Cards and which will remain applicable.
10. This Promotion and these terms and conditions are made at the sole discretion of ADCB; they may be amended and/or terminated at any time by ADCB without prior notice.

11. All ADCB Customers shall be considered for the Promotion, namely the Reward and the Draw automatically. If any Eligible Customer wishes to opt out of this Promotion they may do so at any time by notifying their ADCB relationship manager in writing.