

ADCB Etihad Guest Above Debit Card International Spend Campaign

- a. The ADCB Etihad Guest Above Debit Card International spend campaign will commence on July 1, 2015 and continue until August 31, 2015 or such other dates as may be determined by ADCB at its sole discretion ("Campaign Period");
- b. Only spend made with the ADCB Etihad Guest Above Debit Cards with the VISA logo during the Campaign Period will be considered for rewards;
- c. Offer shall be available only on retail purchases made with the ADCB Etihad Guest Above Debit Cards outside the UAE in non-AED currency, during the Campaign Period which are not voided, disputed, erroneous, unauthorized, and/or illegal;
- d. Cash transactions made using the ADCB Etihad Guest Above Debit Card are not included in the promotion;
- e. Only eligible transactions that are posted to the customer's account during the Campaign Period will be considered;
- f. Conversion of foreign currency amounts charged to the ADCB Etihad Guest Above Debit Card into UAE Dirhams shall be made at ADCB's prevailing rate of exchange;
- g. All rewards will be in the form of Etihad Guest Miles and shall be as follows:

Minimum equivalent spend in USD during the campaign period	Etihad Guest Miles per USD 1 spent	Maximum Etihad Guest Miles
700-<1,000	.75	550
>=1,000	1	1,000

- h. With regards to any matter in relation whatsoever to the Etihad Guest Miles ADCB's decision and records will be final and legally binding
- i. Subject to the applicable terms and conditions, rewards given to the Debit Cardholder shall be at the sole discretion of ADCB;
- j. All the Etihad Guest Miles earned during the Campaign Period will be credited to the Etihad Guest Miles Account on ADCB's records within 60 days after the completion of the Campaign Period provided the customer's account is open, valid, duly activated and in good standing on the date of credit of the reward;
- k. Rewards may not be exchanged with cash;
- l. All offers are made available on a best-effort basis and at the sole discretion of ADCB;
- m. Offers are not valid in conjunction with any other offer;
- n. ADCB staff shall not be eligible for the promotion;
- o. ADCB makes no representation and provides no warranty whatsoever, expressed or implied and undertakes and assumes no liability or responsibility with respect to the products and services provided by its partners;
- p. These terms and conditions are in addition to the specific terms and conditions related to any card promotion carried out by ADCB;

The above terms and conditions shall be in addition to the general Terms and Conditions for ADCB Debit Cards, Etihad Guest Above Debit Cards and Etihad Guest – Rewards Program Terms and Conditions which remain applicable; ADCB reserves the right, at its absolute discretion, to vary, delete or add to any of the above terms and conditions from time to time, and to change the period and/or terminate the offers, without any prior notice and Customer shall not be entitled to any indemnity or compensation of whatsoever nature arising out of or in connection with such variation, deletion or amendment;

"These Terms and Conditions shall be governed by the Federal Laws of UAE and the laws of the Emirate in which the Customer account is maintained. Any dispute arising out of or in connection with these Terms and Conditions shall be settled by the Courts of the Dubai International Financial Centre (DIFC)".