

Refer a Friend program (the “Program”) Terms and Conditions (the “Terms and Conditions”):

The Program allows you to benefit from sales of Excellency as a result of your customer referrals, subject to the Terms and Conditions. By submitting a referral you are agreeing to abide by the Terms and Conditions.

Terms and Conditions:

- Referrals shall be made by submission of the referral form.
- A referrer shall provide all the required information about a reference as specified by ADCB from time to time. The information provided shall be accurate and complete to the best of the referrer’s ability.
- The referrer shall ensure that the referral relationship is true, and the referred person knows the referrer and that he/she has obtained the consent of the referred person to provide the contact details to the Bank for the purpose of this promotion. The referrer shall also ensure that the information of the contact details of the referred person is true, accurate and complete. If the aforesaid undertaking is breached, the referrer shall return all benefits obtained in relation to such unqualified referral, including without limitation, gifts or pay to the Bank the value of the gifts at market price.
- The referrer and the referred provide their consent on being contacted by ADCB
- The referrer shall be granted the reward in the following month after the referred Excellency customer meets the required Excellency eligibility criteria as set out by ADCB.
- If the referred customer does not meet the Excellency eligibility criteria as set out by ADCB within 3 months of account opening the referrer shall lose any right in the reward.
- In the event of an advertised prize being unavailable, ADCB shall reserve the right to offer an alternative prize of equal value, as determined by ADCB at its sole discretion.
- The participants to the Program shall be 21 years old and above.
- Housewives can refer working wives but cannot be referred to.
- A reference may only be made to a new Excellency customer. Any existing ADCB customer(s) may not be referred. No retroactive referrals shall be considered as part of the Program. The Maximum number of customer referrals shall be limited to ten per month per customer

- A reference will not be considered in light of assessment of an Excellency application, which will only be assessed based on ADCB usual standard criteria, at ADCB's sole discretion. No reference shall be considered as an endorsement, guarantee or an Excellency applicant's commitment.
- The referral scheme is open to all individuals.
- ADCB reserves the right, at any time, and without any prior notice, to terminate and/or withdraw the prize and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the Terms and Conditions, and/or withdraw or change the merchants designated for the prize and referrer shall not be entitled to any indemnity of whatsoever nature..
- All other Terms and Conditions for Excellency are applicable and are available on www.adcb.com