

TERMS & CONDITIONS OF THE CAMPAIGN

Special Terms and Conditions Applicable during the TOUCHPOINTS BONANZA promotion period:

The following terms shall have the following meanings:

“Account(s)”	Any Savings or Current Account product held with Abu Dhabi Commercial Bank PJSC;
“ADCB”	Abu Dhabi Commercial Bank PJSC;
“ADCB Customer”	Means an existing ADCB Aspire, Privilege or Excellency customer;
“ADCB Jersey”	Abu Dhabi Commercial Bank PJSC, Jersey Branch;
“ADCB Jersey Customer”	Means an existing ADCB Customer who holds Offshore Account(s) with ADCB Jersey;
“Auto Loan”	A loan, for purchase of a vehicle, granted on the basis of the borrower’s eligibility and ability to repay (individuals only);
“Bancassurance Product”	A Protection or Savings financial solution offered by a licensed 3 rd party insurance provider and distributed by ADCB;
“Bonus TouchPoint(s)”	Additional TouchPoints being awarded over and above the standard TouchPoints;
“Campaign”	The <u>TOUCHPOINTS BONANZA</u> campaign which entitles eligible customers to Bonus TouchPoints during the Promotion Period;
“Credit Card”	A payment card issued by the Bank on the basis of the borrower’s credit history, ability to repay and assignment of salary to the bank for the purposes of making purchases and /or cash withdrawals;
“Investment Product”	Investment Products refers to collective investment vehicles (eg: Mutual Funds), structured products, exchange traded funds, bonds and other fixed income securities, either issued by ADCB or issue by a third party and distributed by ADCB;
“Offshore Account(s)”	Any Savings or Current or Call Account product held with ADCB Jersey;
“Overdraft”	A pre defined line of credit extended on the customer’s bank account;
“Personal Loan”	A loan granted basis the borrower’s credit history, ability to repay and assignment of salary to the bank;
“TouchPoints”	TouchPoints means the reward points credited/debited to the TouchPoints Account (provided to the NTB Customer or ADCB Customer by ADCB or ADCB Jersey in accordance with ADCB guidelines) as a result of any TouchPoints Relationship or ADCB Debit/Credit card transactions that are eligible for inclusion/exclusion in the TouchPoints Program.

1. The Bonus TouchPoints shall be provided only during the Promotion Period and the customer can earn Bonus TouchPoints only once, as per the criteria provided in Clause 4 below.
2. Following products will be categorized as “Eligible Products” under the Campaign:
 - a. Account(s) opened in the Aspire, Privilege and Excellency Segments with salary transfer as per the eligibility criteria and either one internet banking funds transfer or one internet banking utility bill payment carried out by 31st Dec 2014. The Account(s) should be opened during the Promotion Period, and funded before the 31st Dec 2014.
 - b. Offshore Account(s) opened by an NTB Customer or an ADCB Customer for the first time ever. To be eligible, the Offshore Account(s) should be opened during the Promotion Period and funded as per the segment criteria, defined in the Offshore Banking Schedule of Fees, available at [http://www.adcb.com/Images/Offshore Schedule of Fees tcm9-29454.pdf](http://www.adcb.com/Images/Offshore_Schedule_of_Fees_tcm9-29454.pdf), before the 31st of Dec 2014.
 - c. Overdraft facility taken by ADCB Customers and NTB Customers with no existing active Overdraft facility, during the Promotion Period.
 - d. Credit Card(s) taken by ADCB Customers and NTB Customers with no active Credit Card(s), during the Promotion Period. Credit Card should be activated and a minimum spend of One(1) AED must be made on the credit card during the promotion period to be eligible for the campaign.
 - e. Personal Loan(s) availed of, by ADCB Customers and NTB Customers, with no outstanding Personal Loan(s). To be eligible the Personal Loan should be applied in the Promotion Period only and disbursed by 31st Dec 2014.
 - f. Smart Loan(s) availed of, by ADCB Customers and NTB Customers, with no outstanding Smart Loan(s). To be eligible, the Smart Loan should be applied in the Promotion Period only and disbursed before 31st Dec 2014.
 - g. Auto Loan(s) availed of by ADCB Customers and NTB Customers with no outstanding Auto Loan(s). To be eligible, the Auto Loan(s) should be applied in the Promotion Period only and disbursed before 31st Dec 2014.
 - h. Mortgage Loans(s) availed of by ADCB Customers and NTB Customers with no outstanding Mortgage Loan(s). The Mortgage Loan(s) should be approved during the Promotion Period, and disbursed before the 31st Dec 2014.
 - i. All loans, overdrafts and credit cards are offered at the sole discretion of ADCB, subject to ADCB's terms and conditions and upon submission of the documentation acceptable to ADCB.
 - j. Any Investment Product(s) booked by ADCB Customers and NTB Customers, are eligible for Bonus TouchPoints. To be eligible the Investment product should be subscribed during the Promotion Period. In case of multiple bookings/subscriptions of investment products, only the 1st booking/subscription during the promotion period will be considered for bonus TouchPoints.
 - k. Investment Products are not bank deposits and are not guaranteed by ADCB, they are subject to investment risks, including possible loss of principal amount invested. Past performance does not

guarantee future results. Please refer to ADCB Terms and Conditions for “Investment Services” available at http://www.adcb.com/Images/Investment_TC_tcm9-5248.pdf.

- l. Bancassurance Products are made available to clients based on their need analysis and request. Bancassurance products are underwritten by respective Bancassurance providers and issued subject to their terms and conditions. ADCB does not offer Bancassurance advice, nor does it manage, underwrite or issue Bancassurance policies. ADCB is not responsible for rejected applications or claims by any Bancassurance company. Premiums received by ADCB for Bancassurance plans are not bank deposits. To be eligible, the Bancassurance Product(s) should be applied for within the Promotion Period and policy issued by 31st Dec 2014.
 - m. In order to be eligible for the Additional Bonus TouchPoint(s) on subscribing for a Bancassurance Product(s), the customer must avail at least one Bancassurance Product(s) during the promotion period.
 - n. In case of multiple Bancassurance Product(s) subscriptions, only the 1st policy issued during the Promotion Period will be considered for Bonus TouchPoint(s) as per the campaign.
 - o. For Bancassurance Product(s) subscriptions, no Additional Bonus TouchPoint(s) will be given where customer stops premium payment or cancels his savings or protection plan within the 30 days free look period or during the campaign period that is 1st Sep 2014 to 30th Nov 2014.
 - p. For Bancassurance Product(s) subscriptions, eligible products include protection & saving plans offered by Zurich International Life, MetLife and Dubai Islamic Insurance & Reinsurance Company (AMAN) only.
3. If a customer takes multiple products from each product category as defined in Clause 2, only one product of each category shall be considered as an Eligible Product, with a maximum of 6 number of eligible products.
4. Customers will be rewarded the following TouchPoints depending on the number of Eligible Products taken:

NTB customers Touchpoints Reward Matrix for new products availed during Campaign period

Number of Eligible Products	Aspire Customer	Privilege Customer	Excellency Customer
1	NA	NA	NA
2	25,000	50,000	75,000
3	50,000	100,000	150,000
4	100,000	200,000	300,000
5	200,000	400,000	600,000
6	400,000	800,000	1,200,000

Existing customers Touchpoints Reward Matrix for additional products availed during Campaign Period

Number of Eligible Products	Aspire Customer	Privilege Customer	Excellency Customer
1	12,500	25,000	37,500
2	25,000	50,000	75,000
3	50,000	100,000	150,000
4	100,000	200,000	300,000
5	200,000	400,000	600,000
6	400,000	800,000	1,200,000

- a. Aspire Customers shall be awarded a maximum of 400,000 Bonus TouchPoints in the Promotion Period;
- b. Privilege Customers shall be awarded a maximum of 800,000 Bonus TouchPoints in the Promotion Period;
- c. Excellency Customers shall be awarded a maximum of 1,200,000 Bonus TouchPoints in the Promotion Period;

Additional Bonus Touchpoints matrix on purchase of Bancassurance policy

Bancassurance	Aspire (Touch Points Bonus)	Privilege Club (Touch Points Bonus)	Excellency (Touch Points Bonus)
Additional Bonus TouchPoints for Bancassurance Policy Purchase	25,000	50,000	75,000

- d. All Bonus Touchpoints and Additional Bonus Touchpoints will be awarded before 31st Jan 2015.
5. These terms and conditions are supplemental to the ADCB General Terms and Conditions available at http://adcb.com/general/termcondition/TC_Conventional.asp and ADCB Jersey Terms & Conditions available at http://adcb.com/Images/Offshore_TC_tcm9-22214.pdf, notably those related to account operation, as well as Terms and Conditions for Investments Services which shall remain applicable.
6. This Campaign 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, at its sole discretion and without prior notice.
7. ADCB reserves the right, at its absolute discretion, to vary, delete or add to any of these terms and conditions from time to time, without any notice
8. The Bonus Touchpoints under the Campaign shall be applied to all eligible ADCB Customers and ADCB Jersey Customers automatically. If any eligible customer wishes to opt out of this Campaign they may do so at any time by notifying ADCB.