

## Credit Card Transition Exclusive Bonus Program (the "Offer")

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](http://www.adcb.com)).

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:

- the Customer should have received communication from ADCB about the Offer;
- the Customers who have not received the communication from ADCB with regard to the Offer are ineligible;
- in order to participate in the Offer:
  - the Customer must opt for the new Credit Card ("New Card") offered by ADCB under the Offer, during the Offer Period;
  - the Customer should successfully activate the New Card issued by ADCB to the Customer; and
  - for the Welcome Bonus (mentioned under the Reward) the Customer must meet the "Minimum Spend Criteria" within first 45 days from issuance of the New Card, as communicated in email, SMS or push notification from ADCB.
- "Minimum Spend Criteria" includes cumulative spends made on the New Card (including primary Card and Supplementary Card)

### Reward means:

the Customers meeting the Eligibility Criteria within the Offer Period are eligible for the following Reward:

	Reward in AED	Minimum Spend Criteria
<b>Welcome Bonus</b>	One-time cashback as communicated by ADCB through email, SMS or push notification	Applicable
<b>Additional Bonus</b>	Cash back capped to a fixed amount calculated as a percentage of monthly spends as communicated by ADCB through email, SMS or push notification*	Not applicable

\*only monthly spends on the New Card till 31<sup>st</sup> December 2025, shall be eligible for this Reward.

### Offer Period means:

4<sup>th</sup> September 2025 to 15<sup>th</sup> October 2025 or any other period amended and communicated by ADCB from time to time.

### Reward Payout means:

the Customers meeting the Eligibility Criteria will receive the Reward as per below timelines in their relevant Card Account as per ADCB Policy applicable to the Reward:

	Payout Timeline
<b>Welcome Bonus</b>	Within 45 days from completion of period required to meet Minimum Spend Criteria
<b>Additional Bonus</b>	Within 45 days from completion of a month

**Reward Claim Period means:**

till 15<sup>th</sup> February 2026 (this is the maximum period allowed for a Customer to make any claim for the Reward).

**Channel of Acceptance means:**

the Customer must perform the Eligibility Criteria.

**Notification of the Reward means:**

SMS, push notification via ADCB Mobile App or email at the Customer registered mobile number or email address with ADCB and or through the Statement of Account.

**Additional Terms and Conditions means:**

- ADCB's decision with regard to the Customer eligibility will be final and binding.
- Purchase transactions on the New Card in the form of reversals, refunds or disputed purchases will be deducted from the qualifying spends under the Minimum Spends Criteria.
- Domestic cash withdrawals, international cash withdrawals, quasi cash transactions and Funds Transfers are not eligible spends for the purpose of this Offer.
- ADCB is neither responsible for a transaction that does not get captured under the appropriate merchant category code nor accepts any responsibility for refusal of acceptance of the New Card for any reason whatsoever.
- The Offer Period is solely determined by ADCB and can be terminated or amended at its sole discretion.
- ADCB may amend the Offer and Reward from time to time subject to ADCB Policy or sole discretion.

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.