

MYCHOICE TERMS AND CONDITIONS

1. What is “MyChoice”?

- ▶ “MyChoice” is program provided by ADCB where the Customer can choose respective ADCB Offering or a pre-defined combination of ADCB Offering(s) detailed under Clause 4 below (the “Bundle(s)”) through an online platform (the “Platform”) available on ADCB Website. Further, MyChoice offers ADCB Customers enhanced rewards described at Clause 1.1 and 1.2 below (the “Reward(s)”) on taking respective ADCB Offering or the Bundle through the Platform subject to the eligibility criteria list at Clause 4 and 5 below.

1.1 What are the Rewards for eligible new to bank (“NTB”) retail banking Customers opting for the Bundle?

- ▶ **Product Rewards (the “Product Reward”)** – offers and discounts on ADCB Offering opted by the Customer as a Bundle through the Platform. For detailed information on the Product Reward, please refer to Clause 9 below.
- ▶ **Bundle Rewards (the “Bundle Reward”)** – bonus TouchPoints Reward upon successfully availing all the ADCB Offering included within the Bundle opted by the Customer. For detailed information on the Bundle Reward, please refer to Clause 5 below.
- ▶ **Raffle Draw entry** – Automatic entry into a periodic raffle draw (the “Raffle Draw”) to win TouchPoints, based on the total number of “Product Categories” completed by the Customer. For more information on the Product Categories refer to Clause 2 and for information on the Raffle Draw, please refer to Clause 12.

1.2 What are the Rewards for existing ADCB eligible retail banking Customers choosing ADCB Offering on the Platform?

- ▶ **Raffle Draw entry** – automatic entry into a periodic Raffle Draw to win TouchPoints, based on the total number of the Product Categories completed. For details on Raffle Draw please refer to Clause 12.

2. What ADCB Offering(s) are offered on the Platform and what are the Product Categories of ADCB Offering, for the purpose of the Raffle Draw?

- ▶ The ADCB Offering(s) offered through the Platform are grouped under five broad Product Categories, as follows:

Sl. No	MyChoice Product Category
1	Cards and Accounts
2	Pay and Transfer
3	Borrow
4	Insurance
5	Save and Invest

- ▶ For e.g. ADCB Loan products like Auto Loan, Mortgage Loan, and Personal Loan etc. are grouped under the category Borrow, likewise ADCB Current Account and Credit Cards are grouped under the category Cards and Accounts.

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3. Who is eligible to apply under MyChoice?

- ▶ Both existing Customers and NTB Customers can apply for the individual ADCB Offering through the Platform. However, the Bundles under MyChoice are offered only to NTB Customers.
- ▶ Non-salaried Customers, non-retail banking ADCB Offerings, SimplyLife Customers and ADCB staff are not eligible for MyChoice. Notwithstanding the above non-salaried self-employed Customers are eligible for MyChoice.
- ▶ Existing Customer with ADCB Customer identification number (CID) but with no active ADCB relationship during the previous six (6) months will be considered NTB Customer.
- ▶ Any Customer who has cancelled his/her CID will be considered as existing Customers, for a period of six (6) months from the time of cancellation of the CID, when they apply for any ADCB Offering under MyChoice.
- ▶ Customers with ADCB relationship in dormant status will be considered as existing Customers.

4. What is a Bundle?

- ▶ The Bundle comprises of various ADCB Offerings. A Customer can choose any ADCB Offering included in the Bundle. Any pre-defined combination of ADCB Offering offered through the Platform is referred to as the Bundle. The Customer is free to choose any ADCB Offering of his/her choice within the Bundle. For e.g. under the Loan the Customer can choose from various consumers Loans like ADCB Auto Loan, Personal Loan etc.
- ▶ There are five unique Bundles offered on the Platform based on the Customer’s eligibility criteria, as listed in the following table

Monthly Income	Less than AED 20,000 income				
Bundle Name	My Life	My Plans	My Priority	My Options	My Prize
Products	Current Account	Current Account	Current Account	Current Account	Current Account
	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
		Save	Insurance	Insurance	Insurance
				Loan	Loan
					Save

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Monthly Income	AED 20,000 to less than AED 75,000 income				
Bundle Name	My Plans	My Priority	My Future	My Options	My Prize
Products	Current Account	Current Account	Current Account	Current Account	Current Account
	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
	Save	Insurance	Investment	Insurance	Insurance
				Loan	Loan
					Save

Monthly Income	Minimum AED 500,000 TRB with ADCB*				
Bundle Name	My Plans	My Priority	My Future	My Options	My Bonus
Products	Current Account	Current Account	Current Account	Current Account	Current Account
	Credit Card	Credit Card	Credit Card	Credit Card	Credit Card
	Save	Insurance	Investment	Insurance	Insurance
				Loan	Loan
					Investment

- ▶ TRB means Customer's Total Relationship Balance (TRB) with ADCB, which includes Customer's investment deposits/investments principal value, and Current Account Savings Account special Savings Account (CASA) monthly average balance with ADCB.

5. What is the Bundle Reward?

- ▶ Upon successfully enrolling for the Bundle opted by the Customer on the Platform, the Customer shall be awarded bonus TouchPoints as per the following table:

Income per month	Less than AED 20,000 income				
Bundle Name	My Life	My Plans	My Priority	My Options	My Prize
Bonus TouchPoints	15,000	30,000	30,000	60,000	100,000

Income per month	AED 20,000 to less than AED 75,000 income				
Bundle Name	My Plans	My Priority	My Future	My Options	My Prize
Bonus TouchPoints	50,000	50,000	50,000	100,000	200,000

Income per month	Minimum AED 500,000 TRB with ADCB				
Bundle Name	My Plans	My Priority	My Future	My Options	My Bonus
Bonus TouchPoints	75,000	75,000	75,000	150,000	250,000

- ▶ The Customer shall be considered as successfully enrolled to the Bundle only if all the ADCB Offerings under the respective Bundle have been successfully booked, under the Customer's name as per ADCB's Record, within ninety (90) days from the date the Customer selected the Bundle on the Platform. The Bundle Reward will be credited to the Account of the

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Customer within fifteen (15) Business Days from the time of successful enrollment of the Customer to the Bundle.

6. Can a Customer apply for more than one Bundle?

- ▶ A Customer can apply for only one Bundle and only once when he/she is NTB. As soon as the Customer receives first ADCB Offering from ADCB, the Customer ceases to be NTB. Hence, will not be eligible to apply for any additional Bundle.

7. Can a Customer change the Bundle after registering for a Bundle on the Platform?

- ▶ Yes, the Customer can change the selected Bundle with the assistance of an ADCB's advisor. This change in the Bundle is possible only if none of the ADCB Offering in the initial Bundle has been approved by ADCB.
- ▶ If a Customer submits multiple requests by selecting multiple Bundles at different instances, only the latest Bundle, registered as per the ADCB's Records, will be considered as the Customer's choice for the purpose of the Bundle Reward. All the previous requests shall be considered as null and void.

8. What happens if the Customer is unable to successfully enroll to any ADCB Offering within the chosen Bundle?

- ▶ If the Customer is unable to enroll successfully for any ADCB Offering in the Bundle within ninety (90) days from the date the Customer selected the Bundle on the Platform, the Bundle Reward will not be awarded. Also, the Customer's Raffle Draw eligibility will be determined based on the number of Product Categories active at the end of the month.

9. What is the Product Reward?

- ▶ Product Reward is offered on the respective ADCB Offering availed as part of the Bundle upon successful enrolment to the ADCB Offering. Depending on the type of the ADCB Offering, the Product Reward may be offered either when the Customer successfully enrolls to an ADCB Offering or after completion of a specified timeline. For example, for a Loan, the Product Reward is offered at the time of disbursal of the Loan amount but for an insurance product, the Product Reward may be offered after completion of stipulated time period from the date of enrolment.
- ▶ The Product Reward may include discounted fees, preferential rates or TouchPoints. In case any individual ADCB Offering is taken in addition to the chosen Bundle, the individual ADCB Offering will not be eligible for the Product Reward.
- ▶ **Following Product Reward are offered under MyChoice:**

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Product	Product Reward	Product Reward Additional Terms and Conditions								
Current Account	Higher Interest rate offered on On-Shore Current Accounts for Balance Transfer	<p>Balance Transfer - Special rate of interest is offered on the incremental balance in the transacting On-Shore Current Accounts. The incremental balance should be with new to bank funds and by a minimum daily amount of AED 25,000 for Aspire, Privilege, Emirati and AED 500,000 for Excellency and Emirati Excellency over the Customer's existing Account balance. The special rate offered for ninety (90 days) from the date of current Account opening <i>considering minimum daily average balance</i>.</p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Customer income and/or TRB</u></td> <td style="text-align: center;"><u>Balance Transfer Rate*</u></td> </tr> <tr> <td>Less than AED 20,000 income</td> <td style="text-align: center;">- 2% per annum</td> </tr> <tr> <td>Minimum AED 20,000 income</td> <td style="text-align: center;">- 3% per annum</td> </tr> <tr> <td>Minimum AED 500,000 TRB</td> <td style="text-align: center;">- 4% per annum</td> </tr> </table> <p>*The Reward will be applicable only on on-Shore AED Current Accounts. There will be a maximum ceiling of AED 30,000 on the rate of interest offered on Balance Transfer. For receiving the special rate of interest on Balance Transfer, Customers are required to open the Current Account within ninety (90) days of applying for the Bundle on the Platform. The Balance Transfer rate of interest will be applicable from the day the Current Account is opened and the rate will be applicable for ninety (90) days. A minimum Balance Transfer amount of AED 25,000 for Aspire, Privilege, Emirati and AED 500,000 for Excellency and Emirati Excellency will be applicable to be eligible for Balance Transfer rate of interest. Interest will be paid only if the interest amount is AED 100 or above.</p> <p>No other interest rate offers over and above this special rate will be applicable. Customers cannot take any other exceptional interest rate offer in conjunction with the above rate offer.</p> <p>For detailed terms and conditions, please refer to https://www.adcb.com/about/Termsandconditions/default.aspx</p>	<u>Customer income and/or TRB</u>	<u>Balance Transfer Rate*</u>	Less than AED 20,000 income	- 2% per annum	Minimum AED 20,000 income	- 3% per annum	Minimum AED 500,000 TRB	- 4% per annum
<u>Customer income and/or TRB</u>	<u>Balance Transfer Rate*</u>									
Less than AED 20,000 income	- 2% per annum									
Minimum AED 20,000 income	- 3% per annum									
Minimum AED 500,000 TRB	- 4% per annum									
Credit Card	Choice of free Credit Cards	<p>The following Credit Cards are offered with Nil Annual Fees.</p> <ul style="list-style-type: none"> - Lulu Platinum Credit Card - Lulu Titanium Credit Card - TouchPoints Gold Credit Card - TouchPoints Titanium Credit Card - Etihad Gold Credit Card <p>Annual Fees will be applicable for all other types of Credit Cards as per ADCB Schedule of Fees.</p> <p>Please refer to ADCB Schedule of Fees at http://adcb.com/general/chargesandfees/chargesandfees.asp for more details on applicable fees.</p>								

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Save	Higher rate of return on On-Shore Fixed Deposits	<p>Fixed Term Deposits - Additional Rate of Interest will be offered on On-Shore IB Century AED Deposits on the RACK rates as per below.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Customer income and/or TRB</u></th> <th style="text-align: left;"><u>Additional Rate of Interest*</u></th> </tr> </thead> <tbody> <tr> <td>less than AED 20,000</td> <td>- 0.10% per annum</td> </tr> <tr> <td>AED 20,000 to less than AED 75,000</td> <td>- 0.15% per annum</td> </tr> <tr> <td>Minimum AED 500,000 TRB</td> <td>- 0.20% per annum</td> </tr> </tbody> </table> <p>* The Rewards will be applicable only on on-Shore IB Century AED Deposits. Additional rate of interest on Fixed Term Deposits will be applicable only for Fixed Term Deposits booked within ninety (90) days from the date of applying for the Bundle on the Platform. Higher rate of interest on Fixed Deposits will be applicable only for the initial period for which the Fixed Deposit is booked. There will be a maximum ceiling of AED 10 Million on the Fixed Term Deposit amount. No other interest rate offers over and above this special rate will be applicable. Customer cannot take any other exceptional interest rate offer in conjunction with the above rate offered.</p> <p>For detailed terms and conditions, please refer to https://www.adcb.com/about/Termsandconditions/default.aspx</p>	<u>Customer income and/or TRB</u>	<u>Additional Rate of Interest*</u>	less than AED 20,000	- 0.10% per annum	AED 20,000 to less than AED 75,000	- 0.15% per annum	Minimum AED 500,000 TRB	- 0.20% per annum
<u>Customer income and/or TRB</u>	<u>Additional Rate of Interest*</u>									
less than AED 20,000	- 0.10% per annum									
AED 20,000 to less than AED 75,000	- 0.15% per annum									
Minimum AED 500,000 TRB	- 0.20% per annum									
Insurance	Additional TouchPoints rewards on Insurance	<p>The following TouchPoints Reward will be offered for insurance protection plans.</p> <p>2,000 TouchPoints will be awarded for every AED 1,000 Annual Premium equivalent (APE) subject to a maximum of 800,000 TouchPoints per customer identification number (CID).</p> <p>Additional conditions are as follows.</p> <ul style="list-style-type: none"> ▶ The TouchPoint Reward will be applicable only on the first year APE. ▶ All protection plans will be entitled to earn TouchPoints, except for non-contractual and Life Insurance Corporation International (LICI) Plans. ▶ All plans need to meet the minimum qualification criteria to earn proportional TouchPoint Reward. ▶ For all protection plans, Customer has to apply for a policy with a minimum APE of AED 8,800. ▶ For all protection plans, for every AED 1,000 of APE, 2,000 TouchPoints will be awarded. ▶ Regular premium component is only included. Single premium component is excluded. 								

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		<ul style="list-style-type: none"> ▶ TouchPoints Reward will be credited to Customer’s account by the last working day of the month, following the month of subscription. ▶ TouchPoints will be paid for multiples every AED 1,000 only (no pro-rata or rounding up). ▶ If the Customer fails to pay any premium/s during that period, the Customer will forego all TouchPoints that the Customer has qualified for towards premiums paid up to that period. 								
Loan	Processing fee discount on Loan	<p>A discount of 0.25% on applicable processing fee as per ADCB Schedule of Fees will be offered on the Loans. This discount is subject to a maximum limit as per below.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Customer income and/or TRB</u></th> <th style="text-align: left;"><u>Maximum Processing Fee discount*</u></th> </tr> </thead> <tbody> <tr> <td>less than AED 20,000</td> <td>- AED 2,500</td> </tr> <tr> <td>AED 20,000 to less than AED 75,000</td> <td>- AED 2,500</td> </tr> <tr> <td>Minimum AED 500,000 TRB</td> <td>- AED 5,000</td> </tr> </tbody> </table> <p>*No other offers over and above this discount will be applicable.</p> <p>In case, for a certain income segment/Customer segment, the current processing fee is zero, then that will be the minimum fee discount that the Customer will be eligible for.</p> <p>Please refer to ADCB Schedule of Fees at http://adcb.com/general/chargesandfees/chargesandfees.asp for more details on applicable Processing Fees.</p>	<u>Customer income and/or TRB</u>	<u>Maximum Processing Fee discount*</u>	less than AED 20,000	- AED 2,500	AED 20,000 to less than AED 75,000	- AED 2,500	Minimum AED 500,000 TRB	- AED 5,000
<u>Customer income and/or TRB</u>	<u>Maximum Processing Fee discount*</u>									
less than AED 20,000	- AED 2,500									
AED 20,000 to less than AED 75,000	- AED 2,500									
Minimum AED 500,000 TRB	- AED 5,000									
Investment	Subscription Fee discount	<p>A discount on applicable wealth fee as per ADCB Schedule of Fees will be offered on Investments.</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;"><u>Customer income</u></th> <th style="text-align: left;"><u>Wealth Fee discount*</u></th> </tr> </thead> <tbody> <tr> <td>All incomes</td> <td>- 0.15%</td> </tr> </tbody> </table> <p>*Wealth fee includes Execution fees, Subscription fees or Setup fees as applicable depending on the type of Investment. No other offers over and above this discount will be applicable. Customers cannot avail of any other exceptional fee discount offer in conjunction with the above fee offer</p> <p>Please refer to ADCB Schedule of Fees at http://adcb.com/general/chargesandfees/chargesandfees.asp for more details on applicable Wealth Fees.</p>	<u>Customer income</u>	<u>Wealth Fee discount*</u>	All incomes	- 0.15%				
<u>Customer income</u>	<u>Wealth Fee discount*</u>									
All incomes	- 0.15%									

10. What is the process to submit application for Offerings chosen on the Platform?

- ▶ Once the Customer applies for a Bundle or respective ADCB Offering on the Platform, the Customer will be contacted by an ADCB advisor on the contact details provided by the Customer at the time for opting for the Bundle or the ADCB Offering. The advisor will assist

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the Customer in completing the application process/Form for respective ADCB Offering chosen by the Customer. Qualification for respective ADCB Offering by the Customer is subject to ADCB policy and Terms and Conditions.

11. Are Islamic products included in the Platform?

- ▶ Yes, Islamic products & bundles are included in the Platform.

12. What is the Raffle Draw and who is eligible to participate in the Raffle Draw?

- ▶ In order to be eligible for the Raffle Draw the NTB and existing Customer needs to successfully fulfill at least three Product Categories, listed in the table at Clause 2 above (Product Categories are decided by ADCB at its sole discretion, which the Customer can review on the Platform) during the calendar month for an entry into the Raffle Draw during the following month.
- ▶ A Product Category is considered fulfilled, if at least one active ADCB Offering is held by the Customer from the Product Category as on the last day of the month. For the Pay and Transfer Product Category, the Customer needs to complete at least three transactions in a given calendar month.
- ▶ There are three (3) categories of Reward awarded under the Raffle Draw, depending on the number of Product Categories fulfilled by the Customer as follows:

MyChoice Product Categories completed	Raffle Draw Prize Value
5	3 Million Touchpoints
4	2 Million Touchpoints
3	1 Million Touchpoints

- ▶ ADCB will conduct a total of three Raffle Draw every month, one Raffle Draw for each of the prize value stated in the table above.
- ▶ The Raffle Draw for all the eligible Customers during the calendar month will be conducted during the following month. All eligible Customers, as per ADCB Records, will be automatically enrolled for the Raffle Draw by ADCB.
- ▶ The periodic Raffle Draw for a particular month will be held after the 15th day of the subsequent month and before completion of the subsequent month.
- ▶ The winners will be decided by an automated prize draw system in the presence of a UAE Government representative.

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- ▶ The winners will be contacted by ADCB at their registered Address, as provided in the ADCB Records, and the Reward will be credited to the winners within fifteen (15) Business Days from the date of the Raffle Draw.

13. How many times can a Customer participate in the Raffle Draw?

- ▶ Each eligible Customer will get one chance to enter in the Raffle Draw, every month, once the Customer has met the eligibility criteria. As long as the eligibility criteria is met during a particular month, the Customer will continue participating in the Raffle Draw irrespective of any previous winnings.

14. Will a Customer receive the exact TouchPoints mentioned on the Platform?

- ▶ The TouchPoints mentioned on the Platform is indicative and represents the potential TouchPoints a Customer can earn, if a Customer actually receives the ADCB Offering opted by him/her on the Platform TouchPoints on the Platform are calculated based on the information the Customer has provided regarding the ADCB Offering on the Platform. For example, if the Customer gets the same Loan from ADCB, as the Customer has opted on the Platform, the Customer potentially earns the TouchPoints as mentioned on the Platform.

15. How is the Reward displayed on the Platform when certain ADCB Offering are eligible for Third Party Rewards and not TouchPoints?

- ▶ For certain ADCB Offering, the Customer may earn Third Party Rewards and not TouchPoints. For indicative purpose only, such Third Party Rewards shall be shown as equivalent amount of TouchPoints on the Platform. However, the Customer will receive the actual Reward as a Third Party Reward only. For e.g. a respective ADCB Offering may be eligible for airline miles as Reward but that will be shown as equivalent amount of TouchPoints on the Platform. However, the Customer will receive airline miles only for the respective ADCB Offering.

16. What is the application and scope of these terms and conditions?

Upon opting for any ADCB Offering or the Bundle on the Platform, the Customer irrevocably undertake that he/she has read and understood the terms and conditions stated herein and agree that the terms and conditions set out herein apply to MyChoice and are in addition to the terms and conditions set out in ADCB Consumer Banking Terms and Conditions (available on www.adcb.com), the terms and conditions applicable to a ADCB Rewards Program, respective ADCB Offering and third party terms and conditions applicable to the Third Party Reward. If not otherwise defined herein, capitalised terms used herein shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. The Reward offered will not be in conjunction with any other campaigns or offers of ADCB. Any decisions taken by ADCB regarding MyChoice will be final and binding. ADCB reserves the right to change any of the ADCB Offering or Reward offered under MyChoice, amend these terms and conditions or discontinue MyChoice at any time without notice to the Customer.

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