

TERMS AND CONDITIONS

► ETIHAD GUEST ABOVE CREDIT CARDS

- CLASSIC
- GOLD
- PLATINUM
- INFINITE



These terms and conditions (the “Etihad Guest Credit Card Terms”) apply to the following Credit Cards:

- Etihad Guest Above Classic Credit Card
- ADCB Etihad Guest Gold Credit Card
- ADCB Etihad Guest Platinum Credit Card
- Etihad Guest Above Infinite Credit Card

(each a “ADCB Etihad Guest Card” and collectively the “ADCB Etihad Guest Cards”)

The ADCB Etihad Guest Credit Card Terms shall be without prejudice to the Consumer Banking Terms and Conditions. These Etihad Guest Credit Card Terms set out various benefits and Specific Features applicable to ADCB Etihad Guest Cards, and form part of the Credit Card Terms for the purposes of the Consumer Banking Terms and Conditions.

Your activation and/or use of a ADCB Etihad Guest Card will constitute binding and conclusive evidence of your confirmation to be bound by these Etihad Guest Credit Card Terms (as well as the Consumer Banking Terms and Conditions).

Capitalised words used herein but not defined shall have the meanings given to them in the Consumer Banking Terms and Conditions.

ADCB is entitled, in its sole discretion, at any time and without any prior notice or liability to the Qualifying Cardholder in any manner whatsoever, to terminate, withdraw, cancel, delete, amend and/or vary any of these benefits and Specific Features.

Benefit	Qualifying Cards
The Etihad Rewards Program	Etihad Guest Above Classic, Gold, Platinum and Infinite Qualifying Cardholders
Welcome Bonus/Anniversary Bonus Miles	Etihad Guest Above Platinum and Infinite Qualifying Cardholders
Fast Track to Etihad Guest Premium Tiers	Etihad Guest Above Platinum and Infinite Qualifying Cardholders
Tier Miles on Spends	Etihad Guest Above Platinum and Infinite Qualifying Cardholders



Discounts on Upgrade Vouchers	Ethiad Guest Above Platinum and Infinite Qualifying Cardholders
Unlimited Lounge Access	Ethiad Guest Above Platinum and Infinite Qualifying Cardholders
Airport Chauffeur Service	Ethiad Guest Above Platinum and Infinite Qualifying Cardholders
Complimentary Golf Access	Ethiad Guest Above Infinite Qualifying Cardholders
Ferarri World Abu Dhabi and Yas Water World Benefits	Ethiad Guest Above Classic, Gold, Platinum and Infinite Qualifying Cardholders

For the purposes of these Etihad Guest Credit Card Terms, the following terms have the following meanings:

Bank	Abu Dhabi Commercial Bank P.J.S.C.
Benefit	Each Benefit set out in these Etihad Guest Card Terms.
Card Account	The credit card account opened by the Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any, under these ADCB Etihad Guest Card Terms.
Consumer Banking Terms and Conditions	The terms and conditions that are applicable to your Etihad Guest Card and govern your entire consumer banking relationship with ADCB, available on the Bank's website (www.adcb.com).
Eligible Transaction	Any Retail Purchase which is made by use of a Card or any other means permitted by ADCB, excluding any Non-Eligible Transaction.
Etihad	Etihad and Etihad Airways P.J.S.C., a public joint stock company incorporated in the United Arab Emirates.

Etihad Guest	Any individual who has been accepted by Etihad for membership in the Etihad Guest Programme.
ADCB Etihad Guest Cards	The loyalty cards issued by Etihad to an Etihad Guest pursuant to the Etihad Guest Programme.
Etihad Guest Programme	The frequent flyer programme established and maintained by Etihad as amended from time to time.
Etihad Guest Miles	All miles earned by travel on qualifying Etihad Airways flights, qualifying flights of Etihad partner airlines and by purchasing their products and services in accordance with and as specified in the Etihad Guest Programme and also miles calculated by the Bank in such manner as may be determined by the Bank, from time to time, based on the expenses incurred on the ADCB Etihad Guest Card. For the avoidance of doubt, Etihad Guest Miles also includes Etihad Guest Tier Miles, as defined in the Etihad Guest Programme.
Etihad Guest Terms and Conditions	The terms and conditions issued by Etihad from time to time to govern the Etihad Guest Programme.
Etihad Guest Tier	The tier level of an Etihad Guest under the Etihad Guest Terms and Conditions.
Etihad Guest Premium Tier	The Etihad Guest Silver or Gold Tier as under the Etihad Guest Terms and Conditions.
Etihad Guest Account	The account maintained by Etihad for each Etihad Guest pursuant to the Etihad Guest Programme.
Non-Eligible Transaction	Any transaction relating to (a) all fees and charges; (b) cash advances; (c) balance transfers; (d) credit card loans; (e) purchase of foreign currency, saving certificates, bonds and other debt instruments; (f) finance charges; (g) premiums or other payments in relation to

insurance products or other products that the Bank may choose to offer; (h) bill payments made by utilizing any payment channel provided by the Bank exceeding AED 3,500 every month; (i) any payments or amounts deposited or credited to the card account; (j) charitable donations; (k) transactions conducted at any exchange house; (l) Card Transactions incurred by utilizing amounts in excess of the Credit Limit; (m) transactions that the Bank determines, in its sole discretion, are disputed, erroneous, unauthorized, illegal and/ or fraudulent; (n) any other transactions that the Bank may include on this list from time to time, or (o) misuse of the ADCB Etihad Guest Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall also be excluded for purposes of qualifying for Etihad Guest Miles.

Qualifying Cardholders

Individuals who have been issued ADCB Etihad Guest Cards.

1. Etihad Guest Programme

1.1 Who is eligible for the ADCB Etihad Guest Card?

- ▶ All persons who have enrolled in the Etihad Guest Programme shall be eligible for the ADCB Etihad Guest Card.
- ▶ All persons who are considered as eligible to receive the ADCB Etihad Guest Card pursuant to the Credit Card Terms and Conditions shall either be automatically enrolled into the Etihad Guest Programme with a new membership number, or if an existing Etihad Guest Programme membership number is provided by the person at the time of application, the ADCB Etihad Guest Card account shall be linked to it for transfer of Etihad Guest Miles accrued through usage of the ADCB Etihad Guest Card. The Bank is not responsible should a Qualifying Cardholder provide an incorrect Etihad Guest membership number.
- ▶ On enrolment into Etihad Guest Programme, the Qualifying Cardholder shall be bound by the Etihad Guest Terms and Conditions in addition to these terms and conditions.

1.2 How are Etihad Guest Miles awarded?

- ▶ A Qualifying Cardholder shall be considered eligible to be awarded Etihad Guest Miles, only if (a) the ADCB Etihad Guest Card of the Qualifying Cardholder is valid and in good standing as per the criteria and standards of the Bank as amended from time to time; (b) no breach has been committed by the Qualifying Cardholder of these terms and conditions; (c) no other event, which, in the sole discretion of the Bank has occurred that would result in the cancellation of the benefit of Etihad Guest Programme.
- ▶ No Etihad Guest Miles shall be earned for Card Transactions related to any Non-Eligible Transaction.
- ▶ Etihad Guest Miles shall be calculated by the Bank as a percentage of the value of a qualifying transaction and awarded to Qualifying Cardholders under the Etihad Guest Programme for usage of the ADCB Etihad Guest Card.
- ▶ The Bank may, in its sole discretion and without prior notice to the Qualifying Cardholder, add to, or remove from, the

above list of Non-Eligible Transactions. All determinations made by the Bank shall be in its sole discretion, and each determination shall be final, conclusive and binding on the Qualifying Cardholder, absent manifest error. Furthermore, the records, books and other information of the Bank shall be conclusive evidence of calculations hereunder.

- ▶ In case of any erroneous credit of Etihad Guest Miles, as determined by the Bank in its sole discretion, the erroneous entries shall be reversed. If adequate Etihad Guest Miles are not available in the Qualifying Cardholder's Etihad Guest Account for reversal, the Bank will debit the Card Account for the deficit number of Etihad Guest Miles at the rate of USD 0.5 per Guest Mile.
- ▶ Etihad Guest Miles shall be earned when Eligible Transactions are transacted on the ADCB Etihad Guest Card. Miles shall be credited by the Bank and transferred to the Qualifying Cardholder's Etihad Guest Account at a pre-designated frequency decided by the Bank. If the Qualifying Cardholder is in breach of his payment obligations, the Bank may suspend the usage of the ADCB Etihad Guest Card and the credit of Etihad Guest Miles until the Qualifying Cardholder has remedied the breach. No transfer / credit of Etihad Guest Miles shall be done retrospective after the breach is remedied.
- ▶ Etihad Guest Miles shall be credited to Card Account at such rates as the Bank may decide from time to time. The Bank reserves the right, in its sole discretion, to be exercised at any time and without any prior notice to the Qualifying Cardholder, to change the basis of the award of Etihad Guest Miles for amounts charged to the ADCB Etihad Guest Card.
- ▶ Etihad Guest Miles accruing for Eligible Transactions by a Supplementary Qualifying Cardholder shall be credited to the Primary Qualifying Cardholder's Etihad Guest Account.
- ▶ All Etihad Guest Miles related calculations shall be based on conversion rate of US\$1 = AED 3.67. The Bank reserves the right to change the conversion rate at any given time and/or without prior notice to the Qualifying Cardholder.
- ▶ Where the Qualifying Cardholder successfully disputes any transaction on the ADCB Etihad Guest Card, the credit of the corresponding Miles shall be reversed. Where the relevant

Etihad Guest Account has been closed, the corresponding Etihad Guest Miles may be debited from any other Etihad Guest Account held by the Qualifying Cardholder.

- ▶ In addition to any other conditions outlined in these terms and conditions, Etihad Guest Miles shall not be credited to a Card Account and/or existing valid Miles shall be forfeited by the Qualifying Cardholder if (a) the Card Account is not current (i.e. there are past due balances on the Card Account); (b) the Card Account is not in good standing in the sole opinion of the Bank; (c) there has been a breach by the Qualifying Cardholder under any terms or conditions governing the use of the ADCB Etihad Guest Card; (d) the ADCB Etihad Guest Card is cancelled, or (e) any other event, which, in the sole discretion of the Bank should result in the cancellation of the benefit of the Etihad Guest programme to the Qualifying Cardholder.
- ▶ The Bank shall have the right to determine the maximum number of Etihad Guest Miles and/or similar benefits obtained with respect to a Card from time to time at its sole discretion. However, in any given month, a Qualifying Cardholder shall only be entitled to Etihad Guest Miles and/or similar benefits for transactions carried out up to the extent of the assigned Credit Limit on the Card. Transactions exceeding the assigned Credit Limit of the Card shall not be entitled to earn Etihad Guest Miles during that month.

1.3 Who is eligible for Welcome Bonus Miles?

- ▶ Qualifying Cardholders shall be eligible to receive a one-time additional Etihad Guest Miles in the form of 'Welcome Bonus Miles' during the first year of set-up of the Card Account. Qualifying Cardholders shall also be eligible for 'Anniversary Bonus Miles' in the subsequent year upon Card Anniversary.
- ▶ The quantum of Etihad Guest Miles offered under Welcome Bonus Miles and Anniversary Bonus Miles shall be awarded within 60 days of complete payment realization of the Annual Fee applicable on the Card as published in the Service and Price Guide by the Bank from time to time.
- ▶ The Bank reserves the right, in its sole discretion, to be exercised at any time and without any prior notice to the Qualifying Cardholder, to change the number of Etihad Guest

Miles offered under 'Welcome Bonus Miles' and 'Anniversary Bonus Miles'.

1.4 How are Etihad Guest Miles transferred?

- ▶ All Etihad Guest Miles earned on the Card Account shall be transferred to the Qualifying Cardholder's Etihad Guest Account at a predesignated frequency decided by the Bank.
- ▶ Etihad Guest Miles earned by the Qualifying Cardholder shall not be transferred to the Qualifying Cardholder's Etihad Guest Account if at the time of the transfer (a) the Card Account is not current (i.e. there is a past due amount on the Card Account); (b) the Card Account is not in good standing in the opinion of the Bank in its sole discretion; (c) there has been a breach by the Qualifying Cardholder under any terms or conditions governing the use of the ADCB Etihad Guest Card; (d) if the ADCB Etihad Guest Card is cancelled, or (e) any other event, which, in the sole discretion of the Bank should result in the cancellation of the benefit of Etihad Guest Miles to the Qualifying Cardholder.
- ▶ Once transferred, Qualifying Cardholders shall be able to view the quantum of Etihad Guest Miles transferred successfully in their statement of Etihad Guest Miles issued by Etihad as well as in the Statement of Account issued by the Bank pertaining to the Card Account for that particular month. All queries regarding any discrepancies in the Etihad Guest Miles reflected in the statement issued by Etihad must be addressed directly with Etihad and all queries regarding any discrepancies in the Statement of Account issued by the Bank must be addressed directly with the Bank.
- ▶ Transfer of the Etihad Guest Miles to the Qualifying Cardholder's Etihad Guest Miles Account is an automatic process and cannot be controlled on a selective basis.
- ▶ Once transferred, the validity of the Etihad Guest Miles shall be governed by the Etihad Guest Terms and Conditions.

1.5 How are Etihad Guest Miles redeemed?

- ▶ The redemption of Etihad Guest Miles shall be pursuant to the Etihad Guest Programme, and is governed by the Etihad Guest Terms and Conditions.

- ▶ Etihad Guest Miles can be redeemed for flights and upgrades on Etihad Airways, its partner airlines, a variety of leisure and lifestyle rewards and exclusive shopping in accordance with the Etihad Guest Terms and Conditions or in the most recent Etihad Guest communications issued by Etihad. Etihad may amend the products and services offered in the Reward Shop, the Etihad Guest website or marketing collateral without prior notice. Products and services offered are subject to the terms and conditions of each reward provider. Surcharges are not covered by the Etihad Guest Miles.
- ▶ Etihad shall be solely liable to the Qualifying Cardholder for the redemption of Etihad Guest Miles. The Bank gives no guarantee and has no liability to the Qualifying Cardholder or any other person for any failure to redeem Etihad Guest Miles by Etihad or any other person.
- ▶ The Bank shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by a Qualifying Cardholder as a result of the redemption of Etihad Guest Miles, possession and/or use of the Etihad Guest Miles, or in any other way arising from membership in, or in connection with, the Etihad Guest Programme, nor shall the Bank be responsible or held liable for any amounts payable by a Qualifying Cardholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise, of the Etihad Guest Miles, or of any negligence, breach of statutory or other duty on the part of the Bank, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with the Etihad Guest Programme.
- ▶ The Bank makes no representation and provides no warranty whatsoever, express or implied, and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of Etihad Guest Miles or the products and services availed by the Qualifying Cardholder through redemption of the Etihad Guest Miles or the suitability or fitness thereof for any use or purpose. All Etihad Guest Miles and the products and services availed by the Qualifying Cardholder through redemption of the Etihad Guest Miles shall be accepted by the Qualifying Cardholder "as is" at his/her own risk and peril.

1.6 What other terms apply?

- ▶ Etihad Guest Miles are not transferable to any other person. Where a Qualifying Cardholder has more than one eligible ADCB Etihad Guest Card, the Qualifying Cardholder may aggregate the Etihad Guest Miles earned in relation to each ADCB Etihad Guest Card.
- ▶ Etihad Guest Miles have no monetary value and cannot be exchanged for cash, credit or used for the payment of any fees or charges payable to the Bank.
- ▶ The Bank is entitled, at any time in its sole discretion, without any prior notice and without being liable to the Qualifying Cardholder in any manner whatsoever, to terminate the benefits accruing to the Qualifying Cardholder under the Etihad Guest Programme, and/or change, vary, modify, add to or delete any of the terms and conditions outlined herein, and/or withdraw and/or revoke any accrued Etihad Guest Miles and/or modify or limit the value of the Etihad Guest Miles and/or the manner of accrual and/or transfer of Etihad Guest Miles.
- ▶ For the avoidance of any doubt, it is clarified that the ADCB Etihad Guest Card is intended for Qualifying Cardholder's personal use only. Use of the ADCB Etihad Guest Card for commercial or business transactions may be permitted in certain exceptional cases. However, any such commercial transaction shall not entitle the Qualifying Cardholder to earn Etihad Guest Miles with respect to the corresponding transaction(s). Whether a transaction is a commercial or business or personal transaction shall be determined by the Bank in its sole discretion and a Qualifying Cardholder shall remain responsible to obtain the approval from the Bank prior to conducting such a transaction on his ADCB Etihad Guest Card. The Bank's determination in such respect shall remain final and binding.
- ▶ The Bank and/or Etihad reserve the right to disqualify the Qualifying Cardholder from further participation in the Etihad Guest Programme, if in the Bank's sole judgment; the Qualifying Cardholder has in any way violated these terms and conditions or Etihad Guest Terms and Conditions. Suspension and disqualification will lead to forfeiture of all Etihad Guest Miles earned by the Qualifying Cardholder.

2. Fast Track upgrade to Etihad Guest Premium tiers

2.1 What is the "Fast Track upgrade to Etihad Guest Premium Tiers"

- ▶ Qualifying Cardholders shall be enrolled into the Etihad Guest Silver or Gold tier subject to the Qualifying Cardholder fulfilling the upgrade criteria of the Bank from time to time. Upgrade of the Platinum/Infinite Qualifying Cardholder to the Etihad Guest Silver/Gold tier respectively is subject to approval by Etihad. Etihad shall be responsible to upgrade and communicate the same to Qualifying Cardholders. The Bank shall not be responsible for any failure or delay on the part of Etihad to either upgrade the Qualifying Cardholders or to communicate the same to the Qualifying Cardholders.
- ▶ Once enrolled into Etihad Guest Silver/Gold tier, maintenance of the Etihad Guest Tier status shall be governed by Etihad Guest Terms and Conditions and shall be subject to the Qualifying Cardholder ensuring that (a) the Card Account is current (i.e. there are no past due balances on the Card Account); (b) the Card Account is in good standing in the opinion of the Bank in its sole discretion; (c) there has been no breach by the Qualifying Cardholder under any terms or conditions governing the use of the ADCB Etihad Guest Card; (d) the ADCB Etihad Guest Card is not cancelled, or (e) no event, which, in the sole discretion of the Bank has occurred which shall result in the cancellation of the benefit of Etihad Guest Programme to the Qualifying Cardholder.
- ▶ The Etihad Guest Cards shall be delivered by Etihad directly to the Qualifying Cardholder in accordance with Etihad Guest Terms and Conditions. The Bank shall not be liable for non-delivery of such cards by Etihad to the Qualifying Cardholders.

2.2 Will the membership be affected if the Qualifying Cardholder is already a premium tier member

- ▶ In case the Qualifying Cardholder is an existing Etihad Guest Gold or Silver member, the Qualifying Cardholder's tier status will be subject to the existing Etihad Guest Programme.

3. Upgrade Voucher

3.1 What is an "Upgrade Voucher"?

- ▶ Qualifying Cardholders who meet the qualifying criteria for upgrade to Etihad Guest Gold/Silver tiers are eligible for an Upgrade Voucher, which entitles them to pre-defined discounts on redeeming Etihad Guest Miles for a one class upgrade on any Etihad Airways flight.

3.2 What terms and conditions apply to the Upgrade Voucher?

- ▶ The Upgrade Voucher shall be issued by Etihad subject to the Qualifying Cardholder meeting the requirements as determined by Etihad from time to time.
- ▶ Qualifying Cardholders shall receive an Upgrade Voucher in an electronic form which shall allow the Qualifying Cardholder to use their available Etihad Guest Miles to obtain a one class upgrade on Etihad flights at preferential terms.
- ▶ The use of the Upgrade Voucher shall be governed by the Etihad Guest Terms and Conditions, amended from time to time.
- ▶ For the avoidance of doubt, it is clarified that the Bank bears no responsibility for issuance and use of the Upgrade Voucher and shall not be liable for any losses, damages, expenses, claims or any other liability whatsoever sustained by the Qualifying Cardholder as a result of issuance and/or use of the Upgrade Voucher. Etihad shall be liable to issue, honour and execute the Upgrade Voucher and communicate the same to Qualifying Cardholders.

4. Airport Chauffeur Service

4.1 What is the "Airport Chauffeur Service"?

- ▶ ADCB Etihad Guest Platinum Card members receive 2 one-way complimentary airport transfers in one calendar year, allowing the member and 3 other members of his/her family to commute to or from Abu Dhabi International Airport to his/her residence anywhere in the UAE.

- ▶ ADCB Etihad Guest Infinite Card members receive 4 one-way complimentary airport transfers in one calendar year, allowing the member and 3 other members of his/her family to commute to or from Abu Dhabi International Airport to his/her residence anywhere in the UAE.

4.2 What terms and conditions apply to the Airport Chauffeur Service?

- ▶ Airport Chauffeur Service shall be provided from within the United Arab Emirates when the Qualifying Cardholder has made an airline ticket purchase using the Qualifying Card and provided reservation is confirmed to the service provider providing the Airport Chauffeur Service at least 48 hours prior to departure time.
- ▶ The Airport Chauffeur Service shall be provided by service providers of the Bank. Only one (1) car with chauffeur shall be provided for every purchase transaction that can accommodate a maximum of four (4) passengers, excluding the chauffeur.
- ▶ The Airport Chauffeur Service shall be provided subject to reservation being confirmed to the service provider providing the Airport Chauffeur Service at least 48 hours prior to departure time.
- ▶ A Qualifying Cardholder can avail the Airport Chauffeur Service only for a specified number of transfers during a calendar year as determined by the Bank and amended from time to time.
- ▶ The Qualifying Cardholder may, request for additional Airport Chauffeur Services beyond the specified complimentary transfers, provided the Qualifying Cardholder directly pays for the Airport Chauffeur Service to the providers of the Airport Chauffeur Service as per the applicable tariff of such service provider.
- ▶ A Qualifying Cardholder can avail the Airport Chauffeur Service only within city limits of the United Arab Emirates.
- ▶ The Airport Chauffeur Service shall be provided on a best effort basis. The Bank shall not be liable for and shall not entertain claims relating to the Airport Chauffeur Service, including accidents, injury, deaths and delays that may be

suffered by the Qualifying Cardholders and other passengers availing the Airport Chauffeur Service.

5. Complimentary Golf Access

5.1 What is “Complimentary Golf Access”?

- ▶ The Complimentary Golf Access allows Qualifying Cardholders to access specified golf courses in UAE on a first come first serve basis, and is subject to availability at participating golf courses.

5.2 What terms and conditions apply to the Complimentary Golf Access?

- ▶ The Golf Program is only available to Qualifying Cardholders who meet the eligibility criteria as determined by ADCB in its sole discretion from time to time.
- ▶ Golf access requires prior booking with the Bank, and is available only on first come first serve basis to Qualifying Cardholders who meet the eligibility criteria as determined by the Bank at its sole discretion.
- ▶ Usage of golf course facilities shall also be governed by prevailing terms and conditions as may be prescribed by the management of participating golf courses from time to time, or as confirmed by ADCB at its sole discretion from time to time.

6. Lounge Access

6.1 What is “Lounge Access”?

- ▶ Lounge Access is a program offered by third-party service providers, which gives Qualifying Cardholders access to participating airport lounges (“Lounges”). A list of participating Lounges is available at www.adcb.com.

6.2 What terms and conditions apply to Lounge Access?

- ▶ Lounge Access is available only to Qualifying Cardholders on a best effort basis.

- ▶ Lounge Access may vary and be limited depending on the type of Qualifying Cards.
- ▶ Lounge Access is provided by third-party service providers. You will not hold ADCB responsible for any changes made by a third-party provider and you will hold ADCB harmless in such an event.
- ▶ To avail the lounge access, Qualifying Cardholders may be required to do activation and/or registration prior to any visit to the Lounges. The most up to date details about Lounge Access and details are available on www.adcb.com.
- ▶ ADCB reserves the right to restrict, alter or amend the amenities, services and lounge hours, locations, reciprocal lounge arrangements at any time with or without written notice.
- ▶ ADCB reserves the right in its absolute discretion to discontinue any Lounge Access at any time or to refuse to permit to any Cardholder use of any Lounge. ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any such refusal, cancellation, or denial.

7. Ferarri World Abu Dhabi and Yas Water World Abu Dhabi benefits

7.1 What are the benefits available at Ferrari World Abu Dhabi and Yas Water World?

- ▶ Etihad Guest Above Credit Cardholders enjoy the following benefits from Ferrari World Abu Dhabi and Yas WaterWorld Abu Dhabi simply by presenting their original Credit Cards:
 - 15% discount on Bronze, Silver and Gold admissions;
 - 15% discount on Bronze, Silver and Gold Annual Pass;
 - 10% discount on F&B items;
 - 15% discount on Merchandise items;
 - 0% Personal Payment Plan for a tenor of 6 months for all purchases above AED 500

7.2 What terms and conditions apply to Ferrari World Abu Dhabi and Yas Water World Benefit?

- ▶ This benefit can be used during Public Holidays or any special events.

- ▶ Each Eligible Guest can purchase up to four tickets (Cardholder plus three accompanying guests) for entry to Yas Water World or Ferrari World Abu Dhabi at a 15% discount from the normal gate price.
- ▶ Subject to availability, guests who show a valid Platinum, Infinite, World or World Elite Credit Card issued by ADCB at the Yas WaterWorld or Ferrari World Abu Dhabi ticketing counter will receive a complimentary upgrade for up to four tickets (Cardholder plus three accompanying guests) to the level above the ticket which they have purchased.
- ▶ Eligible Guests may also purchase up to four Yas Water World Abu Dhabi Annual Pass tickets (Cardholder plus three accompanying guests) at a 15% discount from the normal gate price.
- ▶ The offer is only applicable to admission tickets purchased at the Ticket Counter at Yas WaterWorld, and excludes Legends Passes, Yas Park Passes or Premium Passes.
- ▶ The offer is not available for advance or online ticket purchases.
- ▶ The offer is not valid in conjunction with any other discount, offer or promotion.
- ▶ The Eligible Guest may avail of a 15% discount at Merchandise outlets at Ferrari World Abu Dhabi and Yas WaterWorld, however the following items are excluded from this offer:
 - Yas Pearl Diving Experience
 - Driving experience
 - Imaging products (any souvenir photo related merchandise)
 - Memorabilia (parts of original F1 or GT Cars)
 - Collectibles (high end car models)
 - Ferrari Cars
 - Items on sale
- ▶ The 0% interest instalment plan is available for 6 months tenor on all purchases above AED 500 made at Ferrari World Abu Dhabi or Yas WaterWorld.
- ▶ The Ferrari World Abu Dhabi and Yas Water World Abu Dhabi benefit is provided by third-party service providers. You will not hold ADCB responsible for any changes made by a third-

party provider and you will hold ADCB harmless in such an event.

- ▶ ADCB reserves the right to restrict, alter or amend the benefits at any time with or without written notice.

8. Additional General Terms and Conditions

The following terms and conditions shall be applicable to all the Benefits set out above:

- ▶ The Benefits will be offered, at ADCB's sole discretion, to Qualifying Cardholders, provided they meet the eligibility criteria as determined by ADCB from time to time. ADCB reserves the right to refuse to grant a Benefit without revealing the reasons for such refusal.
- ▶ The books and records of ADCB shall be conclusive evidence in respect of whether or not a Qualifying Cardholder has qualified for a Benefit.
- ▶ In addition to any other conditions outlined in these Etihad Guest Credit Cards Terms, the Benefits will not be offered if (a) the Card Account is not current (i.e. there are past due balances on the Card Account); (b) the Card Account is not in good standing in the opinion of ADCB; (c) there has been a breach by the Qualifying Cardholder and/or company under any terms and conditions governing the use of the Card; or (d) any other event, which, in the sole discretion of ADCB should result in the cancellation of the Benefit to the Qualifying Cardholder and/or company.
- ▶ ADCB is entitled, at any time without any prior notice and without being liable to the Qualifying Cardholder and/or company in any manner whatsoever, to terminate the Benefits and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw and/or modify or limit the value of the Cash Transactions that will be required to earn Benefits, if applicable, and/or withdraw and/or the merchants/service providers/travel agents that are designated to provide the Benefits.
- ▶ ADCB shall not be liable for and shall not entertain claims related to any Benefits or in respect of any services provided

by merchants/ service providers/ travel agents/lounges offering the Benefits, including any accidents, injuries, delays, death suffered by the Qualifying Cardholder and/or any of the other persons utilising a Benefit.

- ▶ ADCB shall not at any time be deemed as an agent or representative of the merchant/ service provider/ travel agent/ Lounges providing the Benefits.
- ▶ The Benefits are for the personal use of the Qualifying Cardholders. Any other use of the Benefits including use of the Benefits for business or commercial purposes shall be deemed as wrongful use of the Benefits by the Qualifying Cardholder and the Qualifying Cardholder shall be liable to refund the Benefit or the cost of the Benefit to ADCB. The Qualifying Cardholder shall indemnify and hold harmless ADCB against any wrongful use of the Benefits.

