

Save Offshore, Fly Offshore ADCB Offering Terms and Conditions

1. The benefits of the ‘**Save Offshore, Fly Offshore ADCB Offering**’ (“ADCB Offering”) are subject to the Terms and Conditions below and shall be in addition to the ADCB Consumer Banking Terms & Conditions, ADCB General Terms and Conditions for Account Operations, ADCB Jersey Branch Terms and Conditions for Personal Accounts and TouchPoints – Rewards Program Terms and Conditions, Etihad Guest Accounts and Debit Cards Terms and Conditions and any other terms and conditions of ADCB’s merchant partners which remain applicable. Capitalised words used herein but not defined shall have the meanings given to them in the Consumer Banking Terms and Conditions.
2. ADCB reserves the right, at its absolute discretion, to vary, delete or add to any of the above terms and conditions as and when required, and to change the period and/or terminate this ADCB Offering, without any prior notice. Customers shall not be entitled to any indemnity or compensation of whatsoever nature arising out of or in connection with such variation, deletion or amendment.
3. This ADCB Offering is valid for all Customers who meet the following criteria:
 - a. the Customer belongs to ADCB Privilege Club, Excellency or ADCB Private;
 - b. the Customer is a new ADCB Jersey account holder who opens his/her first account from 1st April 2017 to 30th June 2017. Campaign is now extended to 31st August, 2017 (“ADCB Offering Period”);
 - c. the Customer must open an ADCB Jersey Offshore Savings Account – USD within the ADCB Offering Period; and
 - d. for Customers belonging to ADCB Privilege Club, Excellency, or Private Clients the Customer must meet the ADCB Jersey total relationship balance criteria (as defined in the ADCB Offshore Banking ‘Schedule of Fees’) at the end of the ADCB Offering Period.
4. The Etihad Guest Miles Rewards under this ADCB Offering are available to all qualifying ADCB Customers as mentioned in section 3 above and those who meet the following rewards criteria:
 - a. the Customer must fund his/her Offshore Savings Account – USD;
 - b. starting from the following month after the date of account opening, the monthly average balance maintained on the Offshore Savings Account - USD will be calculated for three (3) consecutive calendar months;
 - c. the Customer will be awarded Etihad Guest Miles based on the monthly average balance maintained on the Offshore Savings Account – USD after a period of three (3) consecutive calendar months as per the below rewards schedule:

Customer Segment	Minimum Monthly Average Balance	Etihad Miles Reward
Privilege	USD 25,000	10,000
Excellency	USD 50,000	20,000
Private Client	USD 50,000	20,000

- d. the Customer will receive an additional 4,000 Etihad Guest Miles for every incremental USD 10,000 monthly average balance above the minimum monthly average balance criteria; and
- e. for Customers who open more than one (1) Offshore Savings Account – USD during the ADCB Offering Period, calculation of the monthly average balance will be done per account and will not be combined.

5. The Etihad Guest Miles reward for this ADCB Offering will be capped at **500,000 Miles** for every qualified Customer.
6. The Etihad Guest Miles reward for qualifying Customers will be credited to the eligible Etihad Guest Membership Account on ADCB's record within and up to 4 months after the ADCB Offering period.
7. For Customers who do not have an Etihad Guest Membership Account registered with ADCB, the reward will be given as TouchPoints at a conversion rate of 15 TouchPoints per 1 Etihad Guest Miles.
8. The ADCB Offering is not valid in conjunction with any other ADCB offer.
9. ADCB makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability or responsibility with respect to the products and services provided by its partners.
10. ADCB Offshore Banking – Jersey Branch is a registered business name of Abu Dhabi Commercial Bank PJSC, Jersey Branch, which is regulated by the Jersey Financial Services Commission. Its principal place of business in Jersey is 27 Hill Street, St Helier, JE2 4UA. The registered head office of Abu Dhabi Commercial Bank is at Abu Dhabi Commercial Bank Head Office Building, Sheikh Zayed Street, Plot C-33, Sector E-11, P.O. Box 939, Abu Dhabi, U.A.E. Abu Dhabi Commercial Bank's latest financial statements may be viewed at www.adcb.com.
11. ADCB Jersey is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website: www.gov.je/dcs or on request.