

Special Terms and Conditions Applicable during the Insurance Wealth Campaign

The following terms shall have the following meanings:

“ADCB”	Abu Dhabi Commercial Bank PJSC;
“Insurance Product”	A Protection or Savings financial solution offered by a licensed 3 rd party insurance provider and distributed by ADCB;
“APE”	Annualized Premium Equivalent;
“Campaign”	The Insurance Wealth Campaign which entitles eligible customers to earn Bonus TouchPoints during the Campaign Period;
“Campaign Period”	The period between 1 st September – 30 th November 2016, both days inclusive;
“New to Insurance Customer”	Means a customer who is applying for an Insurance product for the first time through ADCB;
“Existing Customer”	Means a customer who already holds one or more Insurance product(s) through ADCB but may be applying for additional products;
“TouchPoints”	TouchPoints means the reward points credited/debited to the TouchPoints Account (provided to the NTI Customer or Existing Customer by ADCB in accordance with ADCB guidelines);
“Protection Plans”	Consists of any Unit Linked Whole of Life or Term Life insurance plans subscribed for during the Campaign Period;
“Savings Plans”	Consists of any Unit Linked Saving plans subscribed for during the Campaign Period;
“Lump Sum Plans”	Consists of any Single Premium plans, or Saving Plans less than 5 years, subscribed for during the Campaign Period;
“Additional TouchPoints”	Refers to a extra bonus which will apply in the event the Customer has their birthday during the campaign period or opts for Quarterly, Semi Annual or Annual mode of payment;
“Free Look Period”	Refers to the 30 days grace period, from the time of policy issuance, where the customer has the right to cancel his plan with a full premium refund.

1. This Campaign is open to (i) Aspire, Privilege, Excellency & Simplylife customers who are New to Insurance (ii) New to Bank Customers, and/or (iii) Existing Insurance Customers, where TouchPoints will be given as per the segment eligibility table.
2. Insurance Products from MetLife, AMAN, Zurich (Except for Easy Protection) and Orient Insurance (only Critical Guard Plus) are only eligible under the Campaign.
3. All premium payment modes are eligible under the Insurance Products.
4. For the Lump sum Plans & Savings Plans (less than 5 Years), New to Insurance Customers will earn 3,500 TouchPoints for every \$1,000 of APE contributed.
5. For Lump sum Plans & Savings Plans (less than 5 Years), Existing Customers will earn 1,750 TouchPoints for every \$1,000 of APE contributed.
6. For Savings Plans (5 years +), New to Insurance Customers will earn 6,500 TouchPoints for every \$1,000 of APE contributed.
7. For Savings Plans (5 years +), Existing customers will earn 3,250 TouchPoints for every \$1,000 of APE contributed.
8. For Protection Plans, New to Insurance Customers will earn 40,000 TouchPoints for every \$1,000 of APE contributed.
9. For Protection Plans, Existing Customer will earn 20,000 TouchPoints for every \$1,000 of APE contributed.
10. Minimum Lump sum & Savings Plans (less than 5 Years) APE should be greater than or equal to \$15,000.
11. Minimum Savings (5 Years +) APE should be greater than or equal to \$6,000.

12. Minimum Protection APE should be greater than or equal to \$1,250.
13. Minimum Protection Plan term should be 10 Years.
14. Lump sum plans consist of single premium mode of payment plans (whether savings or protection).
15. Savings Plans (less than 5 Years) include non- contractual Savings Plans.
16. Customers, who opt for quarterly mode of payment, will earn additional 2.5 % TouchPoints over and above the qualified TouchPoints reward based on their customer type.
17. Customers, who opt for semi annual mode of payment, will earn additional 5 % TouchPoints over and above the qualified TouchPoints reward based on their customer type.
18. Customers, who opt for annual mode of payment, will earn additional 10 % TouchPoints over and above the qualified TouchPoints reward based on their customer type.
19. In the event any of the qualifying customers have their birthday during the Campaign Period, they will earn an additional **5%** TouchPoints over and above the qualified TouchPoints reward based on their customer type.
20. If a customer subscribes for two different types of policies during the Campaign Period, which satisfies two different financial needs, then they will receive **5%** additional TouchPoints on the combined APE of both policies (e.g. if a customer subscribes for a Protection plan for his life insurance needs and an Savings plan for his child's education in June, he will qualify for **5%** additional TouchPoints on the combined APE of both policies. However, if a customer applies for two policies during the Campaign Period of the same type catering to one financial need, then he will not be eligible for any additional TouchPoints and will only earn the standard TouchPoints based on their customer type).
21. If a customer happens to have his birthday during the Campaign Period, and also applies for more than one policy catering to two different financial needs (e.g. One Savings and one Protection policy). Then he will qualify for **10%** additional TouchPoints on the standard TouchPoints earned on the combined total APE of those two Insurance Products.
22. TouchPoints rewarded to be capped at 1,800,000 per customer (at CID level) irrespective of the number of Insurance Products taken by the customer.
23. TouchPoints will be credited to Customer's Touch Point account up front once the Campaign is concluded and post 60 days from Campaign closure date, subject to continuous premium payment.
24. If Customer selects regular payment mode and defaults any scheduled payment, Customer will be disqualified and forego any and all TouchPoints payable as per the Campaign criteria.
25. No TouchPoints will be given where Customer cancels his Lump sum Plan, Savings or Protection Plan within the 30 days free look period or during the 3 and a half months of the Campaign Period.
26. Customers who subscribe to an Insurance Product and already qualify for TouchPoints under any other existing campaigns or bundle offers, will not be eligible for the Campaign TouchPoints rewards stated herein.
27. Nothing in this offer commits ADCB to make the offer to any person other than the intended recipients and ADCB shall not be liable for any loss or damage arising from this Campaign.
28. Respective Insurance products as well as Investments Services and TouchPoints Terms and Conditions will apply.
29. ADCB reserves the right to terminate this Campaign, withdraw, amend or modify any of its terms and conditions at any time without prior notice and at its sole discretion and customer shall not be entitled to any compensation of whatsoever nature.
30. Any default of payment by customer of any scheduled payment or to fulfill any of his obligations towards ADCB arising from any document whatsoever signed between him and ADCB will not allow him to benefit from the present Campaign and/or to continue availing of it and the Terms and Conditions of ADCB relating to the default of payment or other shall apply in relation to the customer.
31. ADCB provides the Insurance Products and services only in its capacity as a distributor and 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 or any third party provider of such products/ services.
32. In no event ADCB shall be liable to the Customer for any lost profits, losses or damages from any kind whatsoever arising out of the investment or the Insurance Product.
33. The above Terms and Conditions shall be in addition to the General Terms and Conditions for Consumer Banking, amended from time to time, available at adcb.com, which remain applicable.
34. The records of ADCB shall be taken into consideration and shall prevail with regard to the above.