

TERMS AND CONDITIONS

► BUSINESS PLATINUM CREDIT CARD



These terms and conditions (the "Business Credit Card Terms") apply to the following Credit Cards:

- ADCB Business Platinum Credit Card (the "Business Card")

The Business Credit Card Terms shall be without prejudice to the Consumer Banking Terms and Conditions. These Business Credit Card Terms set out various benefits and Specific Features applicable to the Business Credit Card, 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 Business Card will constitute binding and conclusive evidence of your confirmation to be bound by these Business 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.

For the purposes of these Business 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 Business Platinum Credit Card Terms.
Business Card Account	The Business Credit Card account opened by the Bank in the name of the Primary Cardholder for the purpose of entering all credits and debits received or incurred by the Cardholder under these Business Credit Card Terms.



Business Cashback	A programme that rewards Company and/ or Qualifying Cardholders, in the form of cashback, for using their Cards, calculated as a percentage of the value of a qualifying transaction, the amount of such percentage to be determined by the Bank at its sole discretion from time to time, and which the Bank will credit into the Business Card Account, all subject to the terms and conditions outlined hereafter.
Card	A Business Platinum Credit Card.
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 Business Credit Card Terms.
Consumer Banking Terms and Conditions	The terms and conditions that are applicable to your Card and govern your entire consumer banking relationship with ADCB, available on the Bank's website (www.adcb.com).
Qualifying Card	The type of Card which qualifies for the particular Benefit (as set out in table above).
Qualifying Cardholder	The holder of a Qualifying Card for the particular Benefit.

1. Business Cashback

1.1 Who is eligible for the Business Cashback?

- ▶ All Companies and/or Qualifying Cardholders are eligible to take part in the Business Cashback subject to the terms and conditions set forth hereinafter.

1.2 What terms and conditions apply to Business Cashback?

- ▶ In order for a Company and/or Qualifying Cardholder to benefit from Business Cashback programme, the Card must be valid and in good standing as per the criteria and standards applied by the Bank from time to time. The Company and/or Qualifying Cardholder shall be deemed to have accepted all terms and conditions contained herein upon signing, activating and using the Card.
- ▶ The Bank reserves the right, to be exercised at any time and without any prior notice to the Company and/or Qualifying Cardholder, to change the ratio between (a) Business Cashback to be awarded and (b) the specified amount charged to the Business Card.
- ▶ All transactions charged to a Card are eligible for Business Cashback except for the following: a) fees, charges and interest payable by Company and/or Qualifying Cardholder; b) Cash Advances; c) Balance Transfers; d) Credit Card Loan e) premiums or other payments in relation to Credit Shield and any other insurance programmes or products that the Bank may choose to offer; and f) Card Transactions that the Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.
- ▶ The Bank may, in its sole discretion and without prior notice to the Company and/or Qualifying Cardholder, add to, or remove from, the above list of eligible charges and transactions. The Bank's decision as to what constitutes an eligible charge shall be final and conclusive.
- ▶ Business Cashback awarded to a Company or Qualifying Cardholder will be shown in the Statement of Account as a credit to the Business Card Account.
- ▶ The books and records of the Bank shall be conclusive evidence in respect of the amount of Business Cashback credited to the Card Account.

- ▶ In addition to any other conditions outlined in these terms and conditions, Business Cashback will not be credited to a Business Card Account if (a) the Business Card Account is not current (i.e. there are past due balances on the Business Card Account); (b) the Business Card Account is not in good standing in the opinion of the Bank; (c) there has been a breach by the Company and/or Qualifying Cardholder under any terms and conditions governing the use of the Business Card by the Company and/or Qualifying Cardholder; (d) any other event, which, in the sole discretion of the Bank should result in the cancellation of the benefit of Business Cashback to the Company and/or Qualifying Cardholder; or (e) if the Business Card is cancelled.
- ▶ The Bank is entitled, at any time without any prior notice and without being liable to the Company and/or Qualifying Cardholder in any manner whatsoever, to terminate the Business Cashback program 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 Business Cashback.

2. Lounge Access

2.1 What is "Lounge Access"?

- ▶ Lounge Access is lounge access 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.

2.2 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 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 visits to the lounges. The most updated Lounge access and process details are published on adcb.com

- ▶ All relevant information and terms & conditions are provided at 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 program at any time or to refuse to permit to any specific customer use of any lounge. ADCB will not be liable for any loss or damage suffered by you resulting from such refusal, cancellation, or denial.

3. 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 Business Platinum 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.

