

Terms and Conditions for ADCB Service Promise on Replacements of Debit Card &/or Credit Card (the “Commitment”) for ADCB Customers.

1. The Commitment & its features are only applicable to the ADCB retail banking Customers who are being served at the Branch network, the outbound tele-sales units and the direct sales teams, from Saturday through Thursday between the hours of 8:00AM – 4PM UAE time excluding public holidays in UAE.
2. Subject to the terms and conditions stated herein, ADCB will take up to four (4) Business Days (“TAT”) to deliver the replacement Debit &/or Credit Card (the “Eligible ADCB Offering”) to the Customer, provided the Customer has placed his request via any of the above stated channels.
3. At the time of request, the Customer should meet ADCB’s qualification criteria on the Eligible ADCB Offering & where appropriate provide complete supporting documents, as and when requested by ADCB, in order to complete the request.
4. Start Point of the TAT: generation of service request number by ADCB as evidenced by SMS sent from ADCB to the Customer on his registered number with ADCB.
5. In case the delivery of the replacement Debit Card &/or Credit Card takes more than the TAT, ADCB will credit the Customer with 5,000 TouchPoints as reward points (the “Reward”) within ten (10) Business Days of completion of the TAT. ADCB reserves the right to claw back the Reward if the delay in delivery is due to any error on part of the Customer, which ADCB realizes at any point of time.
6. Non-resident Customers are excluded from this Commitment.
7. At the time of collection of the Card, the Customer should provide a valid proof of identity i.e. either a valid EIDA or passport in original.
8. The Commitment will not be valid if the Customer chooses to delay the delivery of the Card.
9. The Customer will also not be eligible for the Reward if :
 - a) the Customer provided the incorrect mobile number, office number, address or if the mobile number is not registered in the Customer’s name or the Customer is not available for collection of the Eligible ADCB Offering due any reason whatsoever.
 - b) the Customer requested for Branch delivery of the Eligible ADCB Offering or the Customer refused the delivery of the Eligible ADCB Offering or the Customer requested the closure of the Eligible ADCB Offering or the Customer requested for international delivery of the Eligible ADCB Offering.
 - c) the Customer fails to answer on registered mobile number or any other number provided by the Customer in the Form, for delivery of the Eligible ADCB Offering or if the Customer is not available in UAE for collection of Eligible ADCB Offering or the Customer is not reachable at the time of delivery of the Eligible ADCB Offering, at the Address registered with ADCB or at the location provided to the courier company.
10. The Commitment is valid for replacement Card only, and not if there is a change in the type Card requested by the Customer.
11. The Commitment on TAT and the terms and conditions are subject to change or terminate at ADCB’s sole discretion without any notice to the Customer.
12. Unless defined herein, the capitalized terms used in these terms and conditions shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. Terms and conditions set out herein are in addition to, and supplement, the terms and conditions set out in ADCB Consumer Banking Terms and Conditions (available on www.adcb.com), including the terms and conditions applicable to a TouchPoints –Rewards Program Terms and Conditions.