

**Use your ADCB Credit or Debit Card with Apple Pay and Earn 10 times rewards (the “Offer”)**

The Offer is part of an ADCB Rewards Program. Terms and conditions set out herein apply to the Offer and, in respect of the Offer, apply in addition to the terms and conditions set out in ADCB Consumer Banking Terms and Conditions (available on [www.adcb.com](http://www.adcb.com)) including the terms and conditions applicable to a ADCB Rewards Program and Third Party Rewards Program.

If not otherwise defined herein, capitalized terms used herein in relation to the Offer shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. In relation to the Offer, the following terms shall have the meaning set out below:

Eligibility Criteria means:	Customer should register their ADCB Card and pay through “Apple Pay” for at least three (3) transactions during the Offer Period.
Offer Period means:	11 <sup>th</sup> December 2018 till 10 <sup>th</sup> February 2019, both days inclusive.
Reward means:	TouchPoints and/or “Etihad Guest Miles” and/or “LuLu Points” subject to the type of Card registered by the Cardholder in Apple Pay.
Reward Claim Period:	Customer claims with regard to non-receipt of Reward shall be subject to the terms and conditions applicable to TouchPoints, LuLu Points and third party terms and conditions applicable to Etihad Guest Miles respective.
Channel of Acceptance:	Customer performance of the Eligibility Criteria.
Notification of the Reward:	Email or SMS on the Customer’s registered Address and/or Website update.
Reward Payout means:	TouchPoints will be credited to the Customer’s Account or CID, Etihad Guest Miles shall be credited to the Customer’s “Etihad Guest Account” and LuLu Points shall be credited to the Customer’s LuLu Credit Card on or before the 31 <sup>st</sup> of March 2019 subject to due performance of the Eligibility Criteria by the Customer.
Additional Terms and Conditions means:	<ol style="list-style-type: none"> <li>1. This Offer is not applicable on ADCB Corporate Cards.</li> <li>2. Maximum Reward: 83,000 TouchPoints, 10,000 Etihad Guest miles or 50,000 LuLu Points per Card Account.</li> </ol>

	3. It is the sole responsibility of the Customer to have an active Etihad Guest Account. If the Customer does not have an active Etihad Guest Account, the Reward shall stand relinquished or may be rewarded, subject to ADCB's sole discretion, upon opening of the Etihad Guest Account by the Customer
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The Offer is available to a Customer who meets the Eligibility Criteria and who applies for the Offer, during the Offer Period.

The Customer shall apply for the Offer through the Channel of Acceptance. By applying for the Offer, the Customer is deemed to have accepted the terms and conditions applicable to the Offer.

ADCB will communicate with the Customer, in relation to the Offer and any Reward awarded under the Offer, through the Notification of Reward.

Additional Terms and Conditions shall also apply to the Offer.

Reward shall be delivered to the Customer through the Reward Payout only. Rewards that are not claimed by the Customer during the Reward Claim Period shall be null and void, and the Customer shall have no right or entitlement to any such Reward.

Reward (whether accrued or redeemed) may be cancelled or clawed back by ADCB (in its absolute discretion) if the Customer no longer meets the Eligibility Criteria or is disqualified from the Offer by ADCB (in its absolute discretion or any third party supplier or issuer of the Reward).

If all or any part of any Reward is unavailable at the time of the Customer's redemption, ADCB may (at its absolute discretion) substitute the Reward for another reward or benefit of a similar value.

This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Reward, unless decided otherwise by ADCB in its sole discretion.