

<b>Eligibility Criteria means:</b>	The Customer who receive the Offer email by ADCB must perform the following in order to be eligible for the Reward: <ol style="list-style-type: none"> <li>1. Customer is active member of the Business First Essential Package during the Offer Period;</li> <li>2. Two WPS transactions (i.e., two Salary Instruction Files – SIF) processed during the Offer Period; and</li> <li>3. Essential Package Monthly Membership Fee collected in full without any hold balance (i.e., AED 250.00 plus 5% VAT per month) during the Offer Period.</li> </ol>
<b>Offer Period means:</b>	22 April 2018 – 31 July 2018
<b>Reward means:</b>	Cash-back reimbursement of up to two months of Essential Package Membership Fee (i.e., AED 250.00 plus 5% VAT per month).
<b>Reward Claim Period means:</b>	As per clause 15 of part 1 of ADCB Wholesale Banking Terms and Conditions.
<b>Channel of Acceptance means:</b>	Performance of the Eligibility Criteria by the Customer.
<b>Notification of Reward means:</b>	Email communication sent to the registered email address of pre-selected base of Commercial Banking Customers. Customer's RM will call the Customer after the Reward Payout.
<b>Reward Payout means:</b>	Reward will be credited in the primary Business Current Account on or before 30 <sup>th</sup> September 2018.
<b>Additional Terms and Conditions means:</b>	<ol style="list-style-type: none"> <li>1. 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 Wholesale Banking Terms and Conditions (available on <a href="http://www.adcb.com">www.adcb.com</a>) and terms and condition of ADCB Business First Essential Package.</li> <li>2. If not otherwise defined herein, capitalized terms used herein in relation to the Offer shall have the meaning given to them in.</li> <li>3. The Offer is available to a Customer who meets the Eligibility Criteria and who applies for the Offer, during the Offer Period.</li> <li>4. 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.</li> <li>5. ADCB will communicate with the Customer, in relation to the Offer and any Reward awarded under the Offer, through the Notification of Reward.</li> <li>6. Additional Terms and Conditions shall also apply to the Offer.</li> <li>7. 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.</li> <li>8. 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).</li> <li>9. 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.</li> <li>10. This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Reward.</li> </ol>