

Terms and Conditions

These terms and conditions (the "ADCB Betaqti Credit Card Terms") shall be without prejudice to the ADCB Consumer Banking Terms and Conditions available on ADCB's Website adcb.com. These ADCB Betaqti Credit Card Terms set out various Benefits and specific features applicable to the ADCB Betaqti Credit Cards, and form part of the Credit Card Terms under the ADCB Consumer Banking Terms and Conditions.

Your activation and/or use of an ADCB Betaqti Credit Card will constitute binding and conclusive evidence of your confirmation to be bound by these ADCB Betaqti Credit Card Terms as well as the ADCB Consumer Banking Terms and Conditions, terms and conditions applicable to ADCB Rewards Program and third party terms and conditions applicable to the Third Party Offering.

Capitalised words used herein but not defined shall have the meaning given to them in the ADCB Consumer Banking Terms and Conditions available on ADCB's Website adcb.com.

For the purposes of these ADCB Betaqti Credit Card Terms, the following terms have the following meanings:

Benefit: Each ADCB Offering or any Third Party Offering offered under the Eligible Card, either set out in these ADCB Betaqti Credit Card Terms or that may be added from time to time.

Eligible Card: ADCB Betaqti Credit Card.

1. Welcome Bonus Touchpoints

1.1 What is Welcome Bonus TouchPoints?

The "Welcome Bonus TouchPoints" is a gift of TouchPoints provided under the ADCB Rewards Program, further details of which can be found at www.adcbtouchpoints.com.

1.2 What terms and conditions apply to the Welcome Bonus TouchPoints?

- ▶ The Welcome Bonus TouchPoints will be given only to new Primary Cardholder of the Eligible Card provided the Cardholder has paid the annual fee for the Eligible Card and the Total Outstanding in the first or second Statement of Account sent to the Cardholder.
- ▶ The Cardholder will be notified electronically when the Welcome Bonus TouchPoints have been credited to the Cardholder's TouchPoints account. The Welcome Bonus TouchPoints can be redeemed for any of the available options on ADCB's Website.
- ▶ The Cardholder must redeem the TouchPoints before the expiry of the TouchPoints validity. No extension of such time period for redemption shall be available. Cardholders will not be allowed to exchange the Welcome Bonus TouchPoints for any other product and/or service offered by ADCB or cash payment in lieu of the Welcome Bonus TouchPoints.
- ▶ The Welcome Bonus TouchPoints may not be transferred or sold to any other person.

2. TouchPoints Anniversary Gift.

2.1 What is the "TouchPoints Anniversary Gift"?

The TouchPoints Anniversary Gift is given to the Cardholder making spends on the Eligible Card as per the ADCB's spend criteria stated below:

Spend in AED / calendar year	TouchPoints Anniversary Gift
500,000	750,000 TouchPoints
350,000	500,000 TouchPoints
250,000	250,000 TouchPoints

2.2 What terms and conditions apply to TouchPoints Anniversary Gift?

- ▶ TouchPoints Anniversary Gift is only available to the Cardholders making spends on the Eligible Card as per the table above.
- ▶ TouchPoints Anniversary Gift will be given upon the full payment of the subsequent annual fees applicable from the second year.
- ▶ TouchPoints Anniversary Gift can be redeemed for any of the available options on the ADCB Website.
- ▶ The Cardholder must redeem the TouchPoints before the expiry of the TouchPoints validity. No extension of such time period for redemption shall be available.
- ▶ Cardholders will not be allowed to exchange the TouchPoints Anniversary Gift for any other product and/or service offered by ADCB or for cash payment in lieu of the TouchPoints Anniversary Gift.
- ▶ The TouchPoints Anniversary Gift may not be transferred or sold to any other person.

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3. Lounge Access

3.1 What is "Lounge Access"?

Lounge Access is a program offered by third-party service providers, which gives the Cardholders access to participating airport lounges ("Lounges Access"). A list of participating Lounges is available at ADCB's Website www.adcb.com.

3.2 What terms and conditions apply to Lounge Access?

- ▶ Lounge Access is available only to the Cardholders on a best effort basis.
- ▶ Lounge Access may vary and be limited depending on the type of Card. Lounge Access is provided by third-party service providers. You will not hold ADCB responsible for any changes made by a third-party provider and you will hold ADCB harmless in such an event.
- ▶ The most up to date details about Lounge Access and details are available on ADCB 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 Access at any time or to refuse to permit any Cardholder to use of any lounge.
- ▶ ADCB will not be liable for any loss or damage suffered by any Cardholder as a result of any such refusal, cancellation, or denial.

4. Buy 1 Get 1 Movie Tickets

4.1 What is Buy 1 Get 1 Movie Tickets?

Cardholders having the Eligible Card are eligible for four Buy 1 Get 1 Movie Tickets per month when purchasing movie tickets at VOX Cinema website or via the VOX Cinema mobile application.

4.2 What terms and conditions apply to Buy 1 Get 1 Movie Tickets?

- ▶ The free ticket needs to be utilized along with the paid ticket for the same session and must not be carried forward to any other session on that day or another day. Seating is subjected to availability and will be allocated to the Cardholders on first-come, first-serve basis.
- ▶ This Benefit shall not be valid in conjunction with any special promotion, private screening or premiere at MAJID AL FUTTAIM CINEMAS LLC ("MAF") venue. Ticket types valid under this Benefit are 2D standard, 2D VIP, 2D MAX VIP, 2D MAX VIP Atmos, 3D standard, 3D VIP, 3D MAX VIP, 3D MAX VIP Atmos, 3D Mercato VIP, 2D Mercato VIP, IMAX STD, IMAX VIP, IMAX BALCONY, Gold Upper, Gold Lower and Theater by Rhodes.
- ▶ Cardholder shall be solely responsible to pay any charge or fees imposed by MAF for the purpose of availing this promotion.
- ▶ The Cardholder shall be solely responsible for protection and safety of their Card from a third party and shall make sure that this promotion is not availed by a third party.
- ▶ The Cardholder should always carry their Card, through which the ticket is purchased and shall present the same at the counter if requested.
- ▶ Tickets issued under this Benefit are provided by MAF, ADCB shall not be held responsible for any issue pertaining to the tickets or denial of tickets, or booking of tickets by MAF or change or cancellation of shows or any other matter pertaining to the cinemas, MAF website or mobile application, controlled by MAF. The Cardholder shall raise any issue with respect to the matters stated above directly with MAF and shall keep ADCB harmless.

5. Benefit at Grand Hyatt Abu Dhabi

5.1 What are the Benefits available at Grand Hyatt Abu Dhabi?

- ▶ Access to the hotel pools, gym and thermal facilities
- ▶ 25% discount on food & Beverage *Not applicable for tobacco, retail, business lunch, brunch, holidays or in conjunction with any other promotions. * 4 persons only to avail discount at any one time.
- ▶ 20% discount on spa treatments *Non-transferable. Members use only and subject to availability.
- ▶ 20% discount on selected Spa Retail items
- ▶ 20% discount on hair, beauty and salon services *Non-transferable. Members use only and subject to availability.
- ▶ Valet Parking

5.2 What terms and conditions apply to this Benefit?

- ▶ The complimentary fitness center access is not a club membership and is not to be regarded as a fitness club membership.
- ▶ Cardholders will only be granted access upon presentation of their physical valid Eligible Card with a valid Emirates ID, driving license or passport.
- ▶ The access will be granted based on availability and on a first-come, first-serve basis.

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- ▶ ADCB accepts no responsibility or liability for any matters (including but not limited to injury, loss, fatality or damage caused to any person or property) arising out of or in connection with the use of facility provided by the third party or any act or omission of the third party providing this Benefit.
- ▶ Personal training and special classes will be charged as per the rates provided by the third party as these are not included under this Benefit.
- ▶ No discounts and benefits are offered with the purchase of a hotel day entrance pass.
- ▶ This Benefit is only limited to the Cardholder having the valid Eligible Card and subject to availability.

6. Ferrari World Abu Dhabi, Yas Water World Abu Dhabi and Warner Brother World Abu Dhabi Benefits

6.1 What are the Benefits available at Ferrari World Abu Dhabi Yas Water World and Warner Brothers World Abu Dhabi?

Cardholders enjoy the following Benefits from Ferrari World Abu Dhabi , Yas Water World Abu Dhabi and Warner Brothers World Abu Dhabi simply by presenting their original Eligible Card at the ticket counter:

- ▶ 15% discount on entry tickets and annual passes.
- ▶ 15% discount on merchandise.
- ▶ 10% discount on food and beverages.
- ▶ 0% Personal Payment Plan for a tenor of 6 months for all purchases above AED 500 made with the Eligible Card at Ferrari World Abu Dhabi ,Yas Water World and Warner Brothers Abu Dhabi.
- ▶ Complimentary Quick Pass for priority access to rides and attractions.
- ▶ This Benefit can be used during Public Holidays or any special events.
- ▶ Subject to availability, the Cardholder who shows a valid Platinum, Infinite, World or World Elite Credit Card issued by ADCB at the ticketing counter will receive a complimentary (Cardholder plus three accompanying guests) Quick Pass for priority access to rides and attractions at the Yas Waterworld, Ferrari World Abu Dhabi or Warner Brothers World Abu Dhabi.

6.2 What terms and conditions apply to Ferrari World Abu Dhabi, Yas Waterworld and Warner Brothers World Abu Dhabi, Benefit?

- ▶ Each Cardholder can purchase up to four tickets (Cardholder plus three accompanying guests) for entry to Yas Water World, Ferrari World Abu Dhabi or Warner Brothers World Abu Dhabi at a 15% discount from the normal gate price.
- ▶ The offer is not valid in conjunction with any other discount, offer or promotion.
- ▶ Cardholder may purchase up to four annual pass tickets (Cardholder plus three accompanying guests) at a 15% discount from the normal gate price.
- ▶ Following items are excluded from the discount of 15% for purchases made with the Eligible Card at Yas Waterworld , Ferrari World Abu Dhabi or Warner Brothers World Abu Dhabi:
 - Yas Pearl Diving Experience;
 - Driving experience;
 - Imaging products (any souvenir photo related merchandise);
 - Memorabilia (parts of original F1 or GT Cars);
 - Collectibles (high end car models);
 - Ferrari Cars;
 - Items on sale.

7. Additional terms and conditions

- ▶ The Benefit will be offered, at ADCB's sole discretion, to Cardholders provided they meet the eligibility criteria as determined by ADCB from time to time. ADCB reserves the right to refuse to grant the Benefit without revealing the reasons for such refusal.
- ▶ The Benefit shall be subject to the terms and conditions of the third party supplier providing respective Benefit and the Cardholder shall at all time subject to those terms and conditions.
- ▶ If all or any part of any Benefit is unavailable, ADCB may (at its absolute discretion) substitute the Benefit for another reward or benefit of a similar value.
- ▶ Benefit (whether accrued or redeemed) may be cancelled or clawed back by ADCB (in its absolute discretion) if the Customer no longer meets eligibility or is disqualified by ADCB (in its absolute discretion or any third party supplier or issuer of the Benefit).