

ADCB Credit Card Limit Increase Program – FAQs

How do I consent to Credit Limit Increase program?

Credit Limit Increase is applicable only to those Credit Card holders who have received this communication and have provided their consent. The consent can be provided by responding to email / push notification or by sending SMS **INC** from registered mobile number to 2626.

Will bank apply any charges for Credit Limit Increase?

There are no charges applicable for Credit Limit Increase.

I have provided consent for Credit Card Limit Increase. When will the limit increase happen?

Credit limit increase on your ADCB Credit Card is governed by the bank's internal policy criteria. The bank reviews the credit limit for its customers on a monthly basis as per policy and the credit limit can be increased basis your eligibility. The bank would inform you via SMS once the credit limit on your Credit Card has been increased.

I have provided consent for Credit Card Limit Increase. When will I receive my Reward?

You will receive the Reward as communicated by ADCB in the Offer communication within 60 days after your credit limit on your Credit Card has been successfully increased. The Reward will be credited in your relevant account as per ADCB or third party's policy applicable to Reward. Please note that if your credit limit is not increased, no Rewards will be credited to your account.

I have provided consent for Credit Card Limit Increase. How long would my consent be valid for?

The bank reviews the credit limit for its customers on a monthly basis as per its internal policy and would evaluate your credit card for a limit increase on an ongoing basis.

How can I opt-out for Credit Card Limit Increase after providing consent?

You may call the bank at 600 50 2030 to opt-out of credit limit increase on your credit card. Cardholder is not bound in any way to participate in Credit Limit Increase and any such participation is voluntary.

What if I do not provide consent for Credit Card Limit Increase?

The bank would exclude your ADCB Credit Card from any review for an increase in the credit limit. In order to enjoy the exciting features on your ADCB Credit Card with a higher credit limit, we would advise you to provide your consent to the bank for an increase in your credit card limit.

What can I do to become eligible for a credit limit increase on my credit card?

In order to qualify for a credit limit increase, we advise you of the following:

- 2.1. Make your credit card payment always on time and well before the due date. You can pay using online funds transfer, at a ADCB cash deposit machine or at an Exchange House participating with ADCB. In case of Exchange House payments or online funds transfer from another bank, please make the transfer request 3 working days before your due date to ensure the payment is credited to your credit card before the due date.
- 2.2. Always remain within your credit limit. If you are close to exhausting your credit limit, we encourage you to make a deposit into the card even if your payment is not due
- 2.3. Clear overdue payments, if any, immediately. In case you miss your payment, do not wait until the next month. Make your payment (minimum due, or higher amount) as soon as possible.

- 2.4 Reduce exposure for unused cards, if any, with other banks. An open card limit with any other bank, even if unused, impacts your debt burden ration and may restrict the possibility of a credit limit increase on your ADCB Credit Card.

Please note that the exact criteria for limit increase on your credit card would depend on multiple parameters. The above are indicative guidelines that may qualify you for a credit limit increase.

What can I do to increase the limit on my credit card right now?

In case you would like an immediate increase in your credit card limit, you may call our 24/7 contact center on 600 50 2030 or visit an ADCB branch and submit your most updated income document for the bank to review your request. Please note that any increase in your credit card limit would be subject to the bank's internal policy, and the bank may at its sole discretion decline an increase in the credit card limit.

For the detailed terms and conditions on your ADCB Credit Card, please visit www.adcb.com/tnc Unless defined herein the capitalized terms shall have the same meaning as defined in the ADCB Consumer Banking Terms and Conditions. These terms and conditions are supplementary to the ADCB Consumer Banking Terms and Conditions available on adcb.com.