

Transfer using Xpress Money and win cash prizes. (the “Offer”)

The Offer is part of 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) including the terms and conditions applicable to a ADCB Rewards Program, as applicable.

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:

Draw means:	Selecting a Customer for the cash Prize stated below through a process designed by ADCB or any government authority, which shall be performed in front a staff from Abu Dhabi Economic Department.
Draw Date means:	Draws for daily cash Prize and mega cash Prize will happen after the end of the Offer Period or any other date as agreed between ADCB and the Abu Dhabi Economic Department.
Eligibility Criteria means:	The Customer must make a successful Xpress Money transfer of minimum AED 51 or higher during the Offer Period on ADCB Internet Banking or MobileApp.
Offer Period means:	5 May 2019 – 4 Jun 2019
Prize means:	<ul style="list-style-type: none"> • 5000 guaranteed TouchPoints for Customer who performs the Eligibility Criteria for the first time (applicable to only those Customers who never used Xpress Money on the Internet Banking or MobileApp before); • Customer who performs the Eligibility Criteria will also qualify to enter into daily Draw and mega Draw for: 1000 AED cash Prize for Customer who will be chosen through the daily Draw (31 days);

	<p>50,000 AED cash Prize for one Customer who is chosen through the mega Draw. A maximum of 31 Customers will be eligible for the 1000 AED cash Prize, who shall be chosen through daily Draw and one Customer will be chosen for the 50,000 AED cash Prize through the mega Draw, making it a total of 32 winners during this contest.</p>
Prize claim Period means:	two (2) months after end of the Offer Period.
Channel of Acceptance means:	Performance of Eligibility Criteria by the Customer.
Notification of Prize means:	the winner will be notified through the available contact details in the ADCB Records.
Prize Payout means:	credit to Customer's Account or CID.
Additional Terms and Conditions means:	<p>1. In consideration of the award of the Prize the winning Customer consents and irrevocably authorize ADCB:</p> <ul style="list-style-type: none"> (i) to disclose and advertise to the public, through media releases including newspaper, television, internet and radio, his/her identity as the winner of the Draw; (i) to disclose his/her name, photographs of him/her, details of his/her participation in the Draw; (ii) to arrange coverage through video, audio and other press media, of the presentation ceremony of the Prize; (iii) to be interviewed by ADCB and/or members of the press in his/her capacity as the winner of the Prize and publish the same; and/or (iv) to disclose and advertise his/her identity as the winner of the Draw even if the Prize was forfeited due to reasons specified herein or any other reason. <p>2. Every Customer performing the Eligibility Criteria will be eligible to enter into the daily Draw and the mega Draw.</p>

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.

If the Customer's name is to be decided by a Draw, he shall be communicated about the Draw and Prize awarded, under the Offer, through the Notification of Prize, on or after the Draw Date. ADCB's decision with regard to the Draw shall be final and binding.

Additional Terms and Conditions shall also apply to the Offer.

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

Prize (whether accrued or redeemed) may be cancelled 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 Prize).

If all or any part of any Prize is unavailable at the time of the Customer's redemption, ADCB may (at its absolute discretion) substitute the Prize 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 Prize.