

These terms and conditions shall be without prejudice to the ADCB Consumer Banking Terms and Conditions available on ADCB Website [adcb.com](http://adcb.com). These terms and conditions set out various benefits and Specific Features applicable to the ADCB Infinite, Platinum, Titanium, Gold, Classic Credit Cards and form part of the Credit Card Terms under the ADCB Consumer Banking Terms and Conditions available on ADCB Website [adcb.com](http://adcb.com). Your activation and/or use of the ADCB Infinite, Platinum, Titanium, Gold, Classic Credit Card will constitute binding and conclusive evidence of your confirmation to be bound by these terms and conditions in addition to the ADCB Consumer Banking Terms and Conditions available on ADCB Website [adcb.com](http://adcb.com) and third party supplier terms and conditions applicable to respective Benefit (defined below). Capitalised words used herein but not defined shall have the meanings given to them in the ADCB Consumer Banking Terms and Conditions ADCB Website [adcb.com](http://adcb.com).

For the purposes of these terms and conditions, the following terms have the following meanings:

**Benefit** means the following benefits applicable to the respective Eligible Card (defined below):

Benefit	Qualifying Cards
Buy 1 Get 1 Movie Tickets	Infinite, Platinum, Titanium, Gold, Classic
Talabat Offer	Infinite, Platinum
Noon Offer	Infinite
Careem Offer	Infinite
Caribou Offer	Infinite
Complimentary Stay Voucher	Infinite
U by Emaar Offer	Infinite
Bonus TouchPoints Offer	Infinite, Platinum, Titanium, Gold, Classic
The Golf Program	Infinite, Platinum
Lounge Access	Infinite, Platinum, Titanium

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**Eligible Card** means the Card listed under the heading Qualifying Card in the table above.

**Qualifying Cardholder** means the Cardholder to whom ADCB has issued the Eligible Card.

## 1. Buy 1 Get 1 Movie Ticket

### What is Buy 1 Get 1 Movie Tickets Offer?

- ▶ Qualifying Cardholder can get one (1) free movie ticket on purchase of one (1) movie ticket at VOX cinemas with the Eligible Card in the UAE subject to following terms and conditions:
  - (a) ADCB Infinite Cardholders are eligible for up to four (4) free movie tickets per month when purchasing movie tickets at VOX cinema website or via the VOX cinema mobile application with their ADCB Infinite Credit Card for following types of cinema experience at VOX cinema: Theatre By Rhodes, Gold By Rhodes, Kids, IMAX STD, IMAX VIP, IMAX BALCONY, 3D standard, 3D VIP, 3D MAX VIP, 3D MAX VIP Atmos, 3D Mercato VIP, 2D standard, 2D VIP, 2D MAX VIP, 2D MAX VIP Atmos, 2D Mercato VIP.
  - (b) ADCB Platinum Cardholders are eligible for up to four (4) free movie tickets per month when purchasing movie tickets at VOX cinema website or via the VOX cinema mobile application with their ADCB Platinum Credit Card for following types of cinema experience at VOX cinema: IMAX STD, IMAX VIP, IMAX BALCONY, 3D standard, 3D VIP, 3D MAX VIP, 3D MAX VIP Atmos, 3D Mercato VIP, 2D standard, 2D VIP, 2D MAX VIP, 2D MAX VIP Atmos, 2D Mercato VIP.
  - (c) ADCB TouchPoints Gold, ADCB TouchPoints Titanium and ADCB TouchPoints Classic Cardholders are eligible for up to four (4) free movie tickets per month when purchasing movie tickets at VOX cinema website or via the VOX cinema mobile application with their respective ADCB TouchPoints Gold, ADCB TouchPoints Titanium and ADCB TouchPoints Classic Credit Card at following cinema experience: VOX 2D Max Standard and 2D Standard.
  - (d) The free ticket needs to be utilised 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 Cardholder on first-come, first-serve basis.
  - (e) The offer shall not be valid in conjunction with any special promotion, private screening or premiere at MAJID AL FUTTAIM CINEMAS LLC ("MAF") venue.
  - (f) Cardholder shall be solely responsible to pay any charge or fees imposed by MAF for the purpose of availing this promotion.

- (g) The Cardholder shall be solely responsible for protection and safety of their Card from a third party and should not use this Special Feature for the benefit of any third party.
- (h) The Cardholder should always carry their Card through which the ticket is purchased and shall present the same at the counter if requested.
- (i) Tickets issued under this offer are provided by a third-party supplier and is subject to its terms and conditions. ADCB shall not be held responsible for any issue pertaining to the tickets or denial of tickets, or booking of tickets by a third-party supplier or change or cancellation of shows or any other matter pertaining to the cinemas, which are directly controlled by a third-party supplier and is subject to its terms and conditions. The Cardholder shall raise any of the matters stated above directly with such third-party supplier and shall keep ADCB harmless.
- (j) Unutilized quota of free tickets cannot be carried forward to the next month.

## 2. Talabat Offer

### What is Talabat Offer?

- ▶ Qualifying Cardholders are eligible for 20% discount per order, when ordering food for delivery through Talabat mobile application or Talabat website with the Eligible Card in the UAE, subject to following terms and conditions:
  - (a) The aforesaid discount is valid for up to four (4) orders per month for TouchPoints Infinite Credit Card Cardholders and up to two (2) orders per month for TouchPoints Platinum Credit Cardholders. The maximum discount applicable is up to AED 20 per order.
  - (b) The Cardholders must order and pay online using the Eligible Card to avail the discount stated above.
  - (c) This offer is only valid in the UAE.
  - (d) This offer is not valid for payments through mobile wallets.
  - (e) The discount stated above is not applicable on service charges.
  - (f) Talabat offer is provided by a third-party supplier and is subject to its terms and conditions.

## 3. Noon Offer

### What is Noon Offer?

- ▶ Qualifying Cardholder is eligible for 15% discount per order when ordering a product sold by Noon through Noon mobile

application or Noon website with the Eligible Card in the UAE, subject to following terms and conditions:

- (a) The discount stated above is valid for one (1) order per month for a maximum discount of AED 100 per order.
- (b) The Qualifying Cardholder must order and pay online using the Eligible Card to avail aforesaid discount.
- (c) This offer is only valid in the UAE.
- (d) This offer is not valid for payments through mobile wallets.
- (e) Noon offer is provided by a third-party supplier and is subject to its terms and conditions.

#### **4. Careem Offer**

##### **What is Careem Offer?**

- ▶ Qualifying Cardholder is eligible for 50% discount per ride when booking a taxi service through Careem mobile application using the promo code "RIDEADCB", subject to following terms and conditions:
  - (a) The aforesaid discount is valid for up to two (2) bookings per weekend in the UAE, starting from Thursday 6 PM till Saturday midnight.
  - (b) The Qualifying Cardholder must book and pay online using the Eligible Card to avail this discount and must use the promo code "RIDEADCB".
  - (c) This offer is only valid in UAE in Dubai, Abu Dhabi, Ajman, Sharjah.
  - (d) This offer is not valid for payments through mobile wallets.
  - (e) Careem offer is provided by a third-party supplier and is subject to its terms and conditions.
  - (f) The promo codes are provided by third party supplier and distributed by ADCB to the Customer on "as is" basis and the Customer shall have the sole responsibility to raise any query or dispute with regard to the promo codes with respective third party supplier directly as per the guidance provided by such third party supplier and shall keep ADCB harmless.

#### **5. Caribou Offer**

##### **What is Caribou Offer?**

- ▶ Qualifying Cardholder is eligible for a free beverage while purchasing another beverage using the Eligible Card at a Caribou Coffee outlet in the UAE subject to following terms and conditions:

- (a) This offer cannot be used in conjunction with any other offer.
- (b) The free item needs to be equal or lesser than the value of the item purchased.
- (c) This offer is applicable only on caribou coffee beverages, and excludes bottled beverages.
- (d) This offer is also not applicable on delivery sales.
- (e) The paid and the free beverage are to be collected at the same time by the Qualifying Cardholder.
- (f) Caribou offer is provided by a third-party supplier and is subject to its terms and conditions.

## 6. Complimentary Stay Voucher

### What is the "Complimentary Stay Voucher"?

- ▶ The "Complimentary Stay Voucher" is a voucher that entitles Qualifying Cardholder to redeem up to two (2) nights complimentary stay at a hotel of the Qualifying Cardholder's choice amongst the available hotels booked through Hotels.com at [www.hotels.com](http://www.hotels.com), using the Eligible Card, subject to the following terms and conditions:
  - (a) The Complimentary Stay Voucher will be offered only to new Primary Cardholders to whom the Eligible Card is issued and provided the Cardholder has paid the annual fee applicable to the Eligible Card.
  - (b) The Complimentary Stay Voucher will be issued only once during the lifetime of the relationship with the Customer.
  - (c) The Complimentary Stay Voucher can be redeemed for stay at one of the available hotels on the Hotels.com website.
  - (d) The Complimentary Stay Voucher can only be used once and for hotel bookings only.
  - (e) The Qualifying Cardholder must redeem the Complimentary Stay Voucher and complete the stay before the expiry of the validity date of the Complimentary Stay Voucher. No extension of such time-period for redemption shall be available.
  - (f) Qualifying Cardholder will not be allowed to exchange the Complimentary Stay Voucher for any other product and/or service offered by ADCB or request for a cash payment in lieu of the Complimentary Stay Voucher.
  - (g) The Complimentary Stay Voucher is non-transferable, non-exchangeable, non-cashable and non-extendable.
  - (h) The Complimentary Stay Voucher is provided by a third-party supplier and is subject to its terms and conditions.

- (i) ADCB has no role or responsibility regarding the services provided by the third party supplier under the Complimentary Stay Voucher.
- (j) The Customer shall keep ADCB harmless and shall not bring any claim whatsoever if any third party fails to honor the Complimentary Stay Voucher.
- (k) ADCB will not be liable for any loss or damage suffered by any Cardholder or his/her guest as a result of any refusal, cancellation, or denial by any third party of the Complimentary Stay Voucher or the applicable bank services under the Complimentary Stay Voucher.

## 7. U by Emaar Offer

### What is U by Emaar Offer?

- ▶ Qualifying Cardholder is eligible for applicable U by Emaar Platinum tier membership and are also eligible for 1,000 bonus Upoints, which will be uploaded on U by Emaar membership card, subject to the following terms and conditions:
  - (a) Qualifying Cardholder will need to register on the link communicated by ADCB on the Qualifying Cardholder's registered mobile number and email id and provide required details.
  - (b) ADCB will validate Qualifying Cardholder's details and reserves the right to accept or reject the Qualifying Cardholder's registration.
  - (c) Post confirmation from ADCB, U by Emaar will issue Platinum tier status and U by Emaar membership card to the Qualifying cardholder along with 1,000 bonus Upoints.
  - (d) U by Emaar offer can be availed only once during the lifetime of the Customer relationship with ADCB.
  - (e) U by Emaar membership and Upoints is provided by a third-party supplier and is subject to its terms and conditions.

## 8. Bonus TouchPoints Offer

### What is the Bonus TouchPoints Offer?

- ▶ Qualifying Cardholders shall be eligible to receive additional TouchPoints subject to meeting the requirements set out by ADCB, effective as at the date of publication and amended by ADCB anytime thereafter without any prior notice to the Cardholder, subject to the following terms and conditions:
  - (a) ADCB reserves the right, in its sole discretion, to be exercised at any time and without any prior notice to

the Cardholder, to change the quantum of TouchPoints offered under this offer.

- (b) Qualifying Cardholder needs to perform retail transactions for a minimum spend amount in a calendar month as per requirements set out by ADCB.
- (c) Retail transactions on the Credit Card in the form of reversals, refunds or disputed purchases will be deducted from the qualifying spends.
- (d) Domestic and International cash withdrawals are not eligible spends for the purpose of this offer.
- (e) ADCB is neither responsible for a transaction that is not captured under the appropriate merchant category code nor accepts any responsibility for refusal of acceptance of the Credit Card for any reason whatsoever.
- (f) ADCB decision with regard to Qualifying Cardholder's eligibility will be final and binding.
- (g) Upon meeting the requirements set out by ADCB, Qualifying Cardholder will receive bonus TouchPoints within thirty (30) days of the end of the respective calendar month.
- (h) TouchPoints are subject to ADCB Reward Program Terms and Conditions available on <https://adcbtouchpoints.com/theprogram>.

## 9. The Golf Program

### What is the Golf Program?

- ▶ Qualifying Cardholder shall be eligible to access specified golf courses in the UAE subject to the following terms and conditions:
  - (a) This Benefit is available on a first come first served basis and is subject to availability at participating golf courses.
  - (b) Qualifying Cardholder must meet the eligibility criteria as determined by ADCB from time to time.
  - (c) To access a golf course the Qualifying Cardholder is required to make prior reservation through ADCB.
  - (d) ADCB shall be entitled to, at its sole discretion, choose the golf course, the day, date and time of access to the golf course.
  - (e) Golf course facilities are provided by a third-party supplier and is subject to its terms and conditions.

## 10. Lounge Access

### What is Lounge Access?

- ▶ Qualifying Cardholder shall be eligible to access the participating airport lounges ("Lounge") (list of participating Lounge is available at [www.adcb.com](http://www.adcb.com) subject the following terms and conditions:
  - (a) Lounge access is available only to the Qualifying Cardholder on a best effort basis.
  - (b) Lounge access may vary and be limited depending on the type of the Card.
  - (c) To avail the lounge access, Qualifying Cardholder may be required to do activation and/or registration prior to visit any Lounge.
  - (d) 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.
  - (e) ADCB reserves the right in its absolute discretion to discontinue any Lounge access at any time or to refuse to permit to any Cardholder use of any Lounge.
  - (f) Lounge access and facilities are provided by a third-party supplier and is subject to its terms and conditions.
  
- 11.** The Benefits are for the personal use of the Qualifying Cardholder. Any other use of the Benefit including use of the Benefit for business or commercial purpose shall be deemed as wrongful use of the Benefit by the Qualifying Cardholder and the Qualifying Cardholder shall be liable to refund the Benefit or the cost of the Benefit to ADCB and shall keep ADCB harmless and indemnified against any wrongful use of the Benefit.