

Credit Card Education Category (School / University Fee) Spend Campaign (the “Offer”)

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 Prize through a process designed by ADCB or any government authority, which shall be performed in front of a staff from Economic Department of respective Emirate to select 20 winners.								
Draw Date means:	1 st November 2023 or any other date amended from time to time.								
Eligibility Criteria means:	<ul style="list-style-type: none"> The Customer should have valid ADCB or Simplylife Credit Card;the Customer should perform successful retail transaction(s) under education category such as school fee / university fee payments defined by Visa and Mastercard under codes '8211','8220','8241','8244','8299','8351', "9950 applicable for school fee (the “Code”); The Customer should use ADCB or Simplylife credit card for making education fee payment of AED 10,000 or more during the Offer Period to be eligible for entry into the Draw; Each multiple of AED 5,000 will give the Customer one (1) additional entry into the Draw. Example: if the Customer has spent AED 35,000 for school fee payment then the Customer will be eligible for seven (7) entries into the draw, please see the table below: <table border="1" data-bbox="542 1251 1122 1465"> <thead> <tr> <th>Education spends (AED)</th> <th>Number of entries to the draw</th> </tr> </thead> <tbody> <tr> <td>5,000</td> <td>1</td> </tr> <tr> <td>10,000</td> <td>2</td> </tr> <tr> <td>15,000</td> <td>3</td> </tr> </tbody> </table> <p>and;</p> <ul style="list-style-type: none"> The Customer need to enroll for Offer via SMS by sending the SMS “SCL” to 2626 or by clicking on the email link shared on registered email address. 	Education spends (AED)	Number of entries to the draw	5,000	1	10,000	2	15,000	3
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5,000	1								
10,000	2								
15,000	3								
Offer Period means:	20th July 2023 to 30th September 2023								
Prize means:	Cashback amounting to AED 10,000 to be awarded per winner.								
Prize Claim Period means:	The applicable cashback will be paid out 60 days from the Offer Period for those customers who have satisfied the Eligibility Criteria and successfully enrolled for the Offer								

Channel of Acceptance means:	Performance of the Eligibility Criteria.
Notification of Prize means:	The winner will be notified through the available contact details registered with ADCB.
Prize Payout means:	Winners will receive the cashback into their ADCB Credit Card Account. Winners will get the Prize within 60 days of the Offer Period end date.
Additional Terms and Conditions means:	<ul style="list-style-type: none"> • In consideration of the award of the Prize the winning Customer consents and irrevocably authorize ADCB 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, including; <ul style="list-style-type: none"> I. to disclose his/her name, photographs of him/her, details of his/her participation in the Offer Draw; II. to arrange coverage through video, audio and other press media, of the presentation ceremony of Prize; III. to be interviewed by ADCB and/or members of the press in his/her capacity as the winner of Prize and publish the same; and IV. to disclose and advertise his/her identity as the winner of Draw even if the Prize was forfeited due to reasons specified herein or any other reason. • In case the Customer is not contactable/reachable within 15 calendar days from the Draw Date the – Prize will be forfeited; • This Offer is not applicable on (i) Debit Card (ii) Corporate, Purchasing and Business Card. • ADCB's decision with regard to the Customer eligibility will be final and binding. • One Customer is allowed to win only once during the raffle Draw. • ADCB Group employees or their first degree relatives are not entitled to participate in this Offer. • Retail transactions on the Credit Card in the form of reversals, refunds or disputed purchases will not be eligible for qualifying into the raffle Draw • Supplementary Cardholders retail purchases will be included with the linked primary Card to calculate spends eligible for raffle Draw. • ADCB is neither responsible for a transaction that does not get captured under the appropriate merchant category Code nor accepts any responsibility for refusal of acceptance of the Credit Card for any reason whatsoever. • The Offer Period is solely determined by ADCB and can be terminated at its sole discretion.

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.

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