

Credit Card Summer Bonanza (the “Offer”)

The Offer is part of Third Party Rewards Program. Terms and conditions set out herein apply to the Offer 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 Third Party Rewards Program.

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:

<p>Eligibility Criteria means:</p>	<ul style="list-style-type: none"> • Customer should have valid ADCB or Simplylife Credit Card(s); and • Customer should have received communication from ADCB about the Offer; and • Customers who have not received the communication from ADCB with regard to the Offer are ineligible; • Customer should send SMS SPEND from his/her registered mobile number to 2626 or click on the enrolment URL shared to his/her registered email address • In order to participate in the Offer, the customer should perform either, <ol style="list-style-type: none"> a. Credit Card purchase transaction(s) or b. Transfer balance from other bank’s credit card to ADCB credit card or c. Avail Credit card loan on ADCB credit card as per the below table to be eligible for Reward <table border="1" data-bbox="488 1045 1373 1234"> <thead> <tr> <th data-bbox="488 1045 930 1108">Total Amount Spent on ADCB Credit Card (AED)</th> <th data-bbox="930 1045 1373 1108">Amazon.ae voucher (AED)</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1108 930 1150">15,000 – 29,999</td> <td data-bbox="930 1108 1373 1150">250</td> </tr> <tr> <td data-bbox="488 1150 930 1192">30,000 – 49,999</td> <td data-bbox="930 1150 1373 1192">750</td> </tr> <tr> <td data-bbox="488 1192 930 1234">50,000 +</td> <td data-bbox="930 1192 1373 1234">1,500</td> </tr> </tbody> </table>	Total Amount Spent on ADCB Credit Card (AED)	Amazon.ae voucher (AED)	15,000 – 29,999	250	30,000 – 49,999	750	50,000 +	1,500
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<p>Offer Period means:</p>	<p>Offer is valid from 1st July to 30th September 2022</p>								
<p>Reward means:</p>	<p>Amazon.ae discount voucher to all qualifying customers meeting the eligibility criteria of the Offer</p>								
<p>Reward Claim Period means:</p>	<p>Up to 120 days from the end of Offer Period (this is the maximum period allowed for a Customer to make any claim for the Reward).</p>								
<p>Channel of Acceptance means:</p>	<p>Performance of the Eligibility Criteria</p>								
<p>Notification of Reward means:</p>	<p>SMS or Email at the Customer registered mobile number or email id with ADCB</p>								
<p>Reward Payout means:</p>	<p>Reward will be shared with the customer within 60 days from end of Offer Period, for those customers who have satisfied the Eligibility Criteria.</p>								

<p>Additional Terms and Conditions means:</p>	<ul style="list-style-type: none"> • ADCB's decision with regard to the Customer eligibility will be final and binding. • This offer is not applicable on (i) Debit Card (ii) Corporate, Purchasing and Business Card • Customer's spend on all ADCB Credit Cards including supplementary cards will be included to calculate Eligibility Criteria for the Reward. • Purchase transactions on the Credit Card in the form of reversals, refunds or disputed purchases will be deducted from the qualifying spends under the Eligibility Criteria. • Balance Transfer and/or Credit Card Loan plans booked with 0% interest rate will be excluded from the eligible spends. • Balance Transfer and/or Credit Card Loan booked during the offer period and foreclosed before the payout date will be excluded from the eligible spends. • Retail spends on Government, Telecommunication and Utility Bill payment merchant categories are capped at AED 5,000 and anything above that will not be considered as eligible spends. Spends in merchant categories will be considered as per Visa and MasterCard. • Domestic and International cash withdrawals and Quasi Cash transactions and Money Transfers are not eligible spends for the purpose of this Offer. • A foreclosure fee of AED 210 (Including 5% VAT) will be applicable on early settlement for every plan. • 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. • ADCB's Partner's terms and conditions apply. All offers are made available on a best-effort basis, subject to availability and at the sole discretion of ADCB. ADCB makes no warranties and assumes no liability, nor responsibility with respect to the products and services provided by partners. ADCB shall not be liable for any loss or damage arising from accepting the offer. • This Offer is provided by ADCB in its sole discretion and Amazon and its affiliates shall have no liability to Customers in connection with this Offer or the grant of Rewards by ADCB. Redemption of all Rewards will be subject to Amazon's Conditions of Use and Privacy Notice.
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The Offer is available to the 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.

ADCB will communicate with the Customer, in relation to the Offer and any Reward awarded under the Offer, through the Notification of Reward.

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

Reward (whether accrued or redeemed) may be cancelled or clawed back 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 Reward).

If all or any part of any Reward is unavailable at the time of the Customer's redemption, ADCB may (at its absolute discretion) substitute the Reward for another reward or benefit of a similar value.