

**Guaranteed Rewards Program for Instalments on Credit Cards (the “Offer”)**

The Offer is part of an ADCB Cashback 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 ADCB Reward 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"> <li>• Customer should have valid ADCB or Simplylife Credit Card</li> <li>• Customer should have received communication from ADCB about the offer</li> <li>• Customers who have not received the communication from ADCB with regard to the offer are ineligible.</li> <li>• Customer has to book a Credit Card Loan (CCL) or do a Balance Transfer (BT) from other bank credit card to ADCB credit card or convert purchase transaction into Personal Payment Plan (PPP) or convert the retail outstanding balance into FlexiPay or all; is defined as Instalment Payment Plans; during the Offer Period for tenor of 12 months and above in order to be eligible for Offer</li> <li>• The customer should meet the minimum booking amount during the (“Offer Period”) in order to be eligible for the (“Reward Payout”)</li> </ul> <table border="1" data-bbox="456 995 1344 1171"> <thead> <tr> <th>Instalment Amount (AED)</th> <th>Bonus Cashback (AED)</th> </tr> </thead> <tbody> <tr> <td>AED 10,000 to AED 19,999</td> <td>250</td> </tr> <tr> <td>AED 20,000 to AED 39,999</td> <td>500</td> </tr> <tr> <td>AED 40,000 +</td> <td>750</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>• In order to be eligible for the campaign, the customer should send SMS <b>PROMO</b> from registered mobile number to 2626</li> </ul>	Instalment Amount (AED)	Bonus Cashback (AED)	AED 10,000 to AED 19,999	250	AED 20,000 to AED 39,999	500	AED 40,000 +	750
Instalment Amount (AED)	Bonus Cashback (AED)								
AED 10,000 to AED 19,999	250								
AED 20,000 to AED 39,999	500								
AED 40,000 +	750								
<p>Offer Period means:</p>	<p>As mentioned in the communication from ADCB to Customer’s registered mobile number.</p>								
<p>Reward means:</p>	<p>Bonus cashback (AED) as mentioned in the customer communication</p>								
<p>Reward Claim Period:</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:</p>	<p>Customer performance of the Eligibility Criteria.</p>								
<p>Reward Payout means:</p>	<p>Rewards will be credited to the customer’s account 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"> <li>• ADCB's decision with regard to the Customer eligibility will be final and binding.</li> <li>• This offer is not applicable on (i) Debit Card (ii) Corporate, Purchasing and Business Card.</li> <li>• The cumulative instalment payment plan volume booked across different primary credit cards (including supplementary) applicable for eligible customers during the offer period will be considered for reward</li> <li>• Instalment payment plans with 0% interest rate are excluded from the Offer</li> <li>• ADCB shall grant instalment payment plan benefit at its sole discretion and reserves the right to refuse to grant an instalment payment plan without revealing the reasons for such refusal. ADCB may by notice to the cardholder cancel its commitment to make available instalment payment benefit or to reduce the amount of instalment payment plan benefit being made available to the cardholder.</li> <li>• A foreclosure fee of AED 200 plus VAT will be applicable on early settlement of instalment payment plans</li> <li>• Customers foreclosing the instalment payment plans before the end of the Offer Period will not be considered for Reward.</li> <li>• Reward under this Offer are available to all qualifying customers, who meet the Eligibility Criteria of this Offer as determined by ADCB at its sole discretion from time to time.</li> <li>• The Offer Period is solely determined by ADCB and can be terminated at its sole discretion.</li> </ul>
---	--

The Offer is available to a Customer who meets the Eligibility Criteria and who applies for the Offer, during the Offer Period.

Additional Terms and Conditions shall also apply to the Offer.

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 Reward.

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.

This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Reward, unless decided otherwise by ADCB in its sole discretion.