

ADCB TouchPoints Visa Credit Card Acquisition Offer – (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)

If not otherwise defined herein, capitalized terms used in this document 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"> the Customer should have applied for a new Eligible Card (defined below) during the Offer Period (defined below) through online channels only, like ADCB Website adcb.com. This Offer will not be available in other bank channels; the Eligible Card must be issued latest by 15th July 2026; the new Eligible Card issued to the Customer should be ADCB TouchPoints Visa Platinum Credit Card or ADCB TouchPoints Visa Gold Credit Card (individually referred as the “Eligible Card”); The Customer should not be an existing ADCB Credit or Covered Card customer holding any active ADCB/ADCB Islamic Credit Card during the Offer Period; nor should the Customer cancel/convert an existing ADCB/ADCB Islamic Credit Card during the Offer Period and apply for the Eligible Card under the Offer; the Customer must pay the Annual Membership Fee (if applicable); and the Customer must fulfil the Minimum spend criteria as stated below: <table border="1" data-bbox="456 1255 1421 1365"> <thead> <tr> <th>Eligible Card</th> <th>Minimum spends in AED</th> </tr> </thead> <tbody> <tr> <td>ADCB TouchPoints Visa Platinum</td> <td>5,000</td> </tr> <tr> <td>ADCB TouchPoints Visa Gold</td> <td>3,000</td> </tr> </tbody> </table> <p>Minimum spend criteria must be fulfilled within 45 days from the Eligible Card issuance date. For e.g. a Card issued on 1st June 2026 will have time until 15th July 2026 to make required spends. Minimum spends will include retail purchases, Balance Transfer and Credit Card Loan.</p>	Eligible Card	Minimum spends in AED	ADCB TouchPoints Visa Platinum	5,000	ADCB TouchPoints Visa Gold	3,000
Eligible Card	Minimum spends in AED						
ADCB TouchPoints Visa Platinum	5,000						
ADCB TouchPoints Visa Gold	3,000						
<p>Offer Period means:</p>	<p>1st June to 30th June 2026 (both days inclusive)</p>						
<p>Reward means:</p>	<p>the Customers meeting the Eligibility Criteria for this Offer are eligible for Reward as per table below:</p> <table border="1" data-bbox="407 1696 1385 1806"> <thead> <tr> <th>Eligible Card</th> <th>Reward</th> </tr> </thead> <tbody> <tr> <td>ADCB TouchPoints Visa Platinum</td> <td>TouchPoints worth AED 500</td> </tr> <tr> <td>ADCB TouchPoints Visa Gold</td> <td>TouchPoints worth AED 350</td> </tr> </tbody> </table>	Eligible Card	Reward	ADCB TouchPoints Visa Platinum	TouchPoints worth AED 500	ADCB TouchPoints Visa Gold	TouchPoints worth AED 350
Eligible Card	Reward						
ADCB TouchPoints Visa Platinum	TouchPoints worth AED 500						
ADCB TouchPoints Visa Gold	TouchPoints worth AED 350						
<p>Reward Payout means:</p>	<p>The applicable Reward will be credited within 60 (sixty) days from the completion of spend period</p>						

Reward Claim Period means:	the Customers may make any claims for the Reward up to 31st December 2026 .
Channel of Acceptance means:	the Customer should have applied for a new Eligible Card (defined below) during the Offer Period through online channels only, like ADCB Website adcb.com.
Notification of Reward means:	SMS or Email at the Customer registered mobile number or email id with ADCB.
Additional Terms and Conditions means:	<ul style="list-style-type: none"> • the Customers will be entitled to only one promotional offer benefit and cannot club more than one offer; • ADCB's decision with regard to the Customer eligibility will be final and binding; • this Offer is not applicable on any other Card except for the Eligible Card; • the Offer Period is solely determined by ADCB and can be terminated at its sole discretion; • Annual Membership Fee will be applicable for each Eligible Card as per the Schedule of Fee stated on adcb.com; • ADCB's decision with regard to Customer eligibility will be final and binding;

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.

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 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.

This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Reward.

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