

## Refer a Friend Rewards and Terms and Conditions (ADCB Conventional Banking)<sup>1</sup>



### Rewards when referring new customers to join ADCB/ADCB Islamic Banking:

For New Customer Segment	Referrer's Reward (TouchPoints)	Referee's Reward (TouchPoints)
Emirati Excellency	450,000	80,000
Excellency	350,000	80,000
Emirati	100,000	50,000
Privilege	100,000	50,000
Aspire	20,000	20,000

Customers can earn a loyalty reward of one million TouchPoints by successfully referring 40 new-to-bank customers across any of the above segments within one calendar year. Both the Referrer and the Referee must meet the eligibility criteria.

### Rewards when referring existing customers to apply for ADCB/ADCB Islamic products:

For Existing Customer	Referrer's Reward (TouchPoints)	Referee's Reward (TouchPoints)
Personal Loan	75,000	30,000
Active Saver Account	40,000	20,000
Emirati Millionaire Savings Account	25,000	10,000
Millionaire Destiny Savings Account	20,000	10,000
Fixed Deposits	10,000	5,000
Wakala Deposits	10,000	5,000

### Rewards when referring new and existing customers to apply for ADCB/ADCB Islamic Banking Card products:

For New & Existing Customer	Referrer's Reward	Referee's Reward
Credit Cards	AED 350 Cashback	AED 75 Cashback
Credit Cards*	60,000 TouchPoints	12,500 TouchPoints

\* Customers who do not hold an ADCB Credit Card will receive TouchPoints rewards.

Refer a Friend Program (the "Program") allows existing Customer to benefit from referring new or existing customers for ADCB Offerings such as Accounts, Credit Cards, Active Saver, Savings Account, Mortgage Loans, Investment products, Insurance products or any other retail products prescribed by ADCB (the "Referral"). By accepting to make the Referral or by making the Referral on the applicable MobileApp or any digital Form provided by ADCB, ADCB conventional banking Customer irrevocably agrees to the terms and conditions stated herein, which shall apply to the Customer who makes the Referral and/or the Referee (defined below), who is referred under the Program. Terms and conditions set out herein apply to the Program and, in respect of the Program, the Referrer, the Referee (defined below), apply in addition to the ADCB Consumer Banking Terms and Conditions for conventional Customer (available on ADCB Website [adcb.com](http://adcb.com)) or ADCB Islamic Banking Consumer Terms and Conditions applicable to the ADCB Islamic Banking Customer (available on ADCB Islamic Banking Website [adcbislamic.com](http://adcbislamic.com)), terms and conditions of ADCB Rewards Program and terms and conditions applicable to Third Party Reward.

If not otherwise defined herein, capitalized terms used herein in relation to the Program shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions or ADCB Islamic Banking Consumer Terms and Conditions, respectively. In relation to the Program, the following terms shall have the meaning set out below:

Code means	the unique Referral code provided by ADCB.
Eligibility Criteria means	the Referral criteria or criteria to be fulfilled by the Referee or the Referrer stated in the below terms and conditions or for any other Offer or provided by ADCB in any other Bank Communication from time to time.
Hyperlink means	the hyperlink shared by ADCB.
Offer means	offer for the Program introduced by ADCB from time to time for any ADCB product or segment, which shall be communicated to the Customer on a landing page on ADCB Website <a href="http://adcb.com">adcb.com</a> or on Internet Banking or Mobile Banking or through any other Bank Communication, chosen by ADCB in its sole discretion.
Referrer means	the existing individual Customer who makes the Referral.
Referee means	the natural person who is referred by the Referrer.
Reward means	<p>the reward applicable to the ADCB Offering/ADCB Islamic Banking Offering chosen* by the Customer and stated in the respective Offer, which may be in a form of:</p> <ol style="list-style-type: none"> <li>1. TouchPoints; or</li> <li>2. Third Party Reward; or</li> <li>3. Cash/cash back determined by ADCB Islamic Banking; or</li> <li>4. any other Reward decided by ADCB from time to time.</li> </ol> <p>*the choice is only applicable if ADCB has provided the option to the Referrer or the Referee to choose the respective Reward, if no such option is provided the Reward communicated by ADCB shall apply. If the Customer does not have any active Credit Card with ADCB they will receive the TouchPoints instead of applicable cashback reward. If the Customer has multiple Credit Cards, Cashback will be credited in the last Credit Card issued by ADCB as per the Records.</p>
Reward Payout means	<p>crediting of the Reward to the Customer subject to the nature of the Reward for e.g.</p> <ol style="list-style-type: none"> <li>1. TouchPoints shall be credited to the Customer's CID.</li> <li>2. LuLu Points shall be credited to Customer's LuLu Credit Card.</li> <li>3. Cash amount, if applicable, shall be credited to the Customer's Credit Card.</li> <li>4. Third Party Offering that requires manual delivery to the Customer, shall be delivered to Customer via respective courier company chosen by ADCB or shall be delivered to Customer's Address.</li> </ol>
Total Relationship Balance means	total Customer balance with ADCB in the Fixed Term Deposits/market value of investment holdings/Wakala Deposit, Current Account/Savings Account/Call Account(CASA) monthly average balance.

This Offer is valid from 1<sup>st</sup> December 2024 until 31<sup>st</sup> January 2027 both days inclusive. The Referee must apply for ADCB Offering before the Offer expires in order for Referrer and Referee to be eligible for Rewards.

## Eligibility Criteria:

Both Referrer and the Referee will qualify for the Rewards when the Referee fulfils the criteria as specified below:

1. The Referrer and/or the Referee shall receive the Reward applicable to respective ADCB Offering/ADCB Islamic Banking Offering or under the Offer only if:
  - a. the ADCB Offering/ADCB Islamic Banking Offering is successfully issued to the Referee;
  - b. ADCB Offering/ADCB Islamic Banking Offering is not cancelled during the free look period;
  - c. the Referee satisfies the defined criteria applicable to the respective ADCB Offering/ADCB Islamic Banking Offering provided to the Referee; and/or
  - d. the Referee provides the correct and valid Code at the time of applying for ADCB Offering/ADCB Islamic Banking Offering through any of the existing ADCB digital channels (like Internet Banking, Mobile Banking, ADCB Hayyak Mobile App).
2. For selected Offers if the Referee qualifies for the applicable Reward on the basis of salary transfer criteria (segment wise eligibility criteria), the Referee must be an employee, in one of the companies shortlisted by ADCB.
3. The Referee who is a new-to-bank Customer and has joined ADCB /ADCB Islamic Banking through ADCB Hayyak Mobile App under any of the following segments:
  - a. Emirati Excellency: the Referee should fulfil the Emirati Excellency criteria of having a Total Relationship Balance of AED 500,000 or more for two (2) consecutive months within three (3) months of onboarding.
  - b. Emirati: the Referee should fulfil the Emirati criteria of having a Total Relationship Balance of AED 200,000 or more (OR salary transfer<sup>2</sup> of AED 20,000 or more for two (2) consecutive months within three (3) months of on-boarding.
  - c. Excellency: the Referee should fulfil the Excellency criteria of having a Total Relationship Balance of AED 500,000 or more for two (2) consecutive months within three (3) months of onboarding.
  - d. Privilege: the Referee should fulfil the Privilege criteria of having a Total Relationship Balance of AED 200,000 or more (OR) salary transfer of AED 20,000 or more for two (2) consecutive months within three (3) months of on-boarding.
  - e. Aspire: the Referee should fulfil the Aspire criteria of having a Total Relationship Balance of AED 20,000 or more (OR) salary transfer of AED 5,000 or more for two (2) consecutive months within three (3) months of on-boarding.
4. The Referee who is an existing Customer of ADCB /ADCB Islamic Banking and availed any of the following through personal Internet Banking or ADCB Mobile Banking MobileApp:
  - a. Personal Loan /Finance: Personal Loan /Personal Finance of any amount should be approved and successfully disbursed to the Referee.
  - b. Credit Card/Islamic Credit Card: any Credit Card/Islamic Credit Card should be approved and activated by the Referee.
  - c. Active Saver /Islamic Active Saver: the Referee should successfully open Active Saver Account /Islamic Active Saver Account and maintain a minimum average monthly balance of AED 10,000 in Active Saver Account for two (2) consecutive months within three (3) months of on-boarding.
  - d. Emirati Millionaire Savings Account: the Referee should successfully open Emirati Millionaire Savings Account and maintain a minimum average monthly balance of AED 5,000 in the Account for two (2) consecutive months within three (3) months of on-boarding.
  - e. Millionaire Destiny Savings Account: the Referee should successfully open Millionaire Destiny Savings Account and maintain a minimum average monthly balance of AED 5,000 in the Millionaire Destiny Savings Account for two (2) consecutive months within three (3) months of on-boarding.
  - f. Fixed Term Deposit /Wakala Deposit: Referee should successfully open a Fixed Term Deposit /Wakala Deposit and maintain a minimum deposit amount of AED 5,000 or above.

### Additional Terms and Conditions:

1. The Referrer shall ensure that the Referral relationship is true and correct, and the Referee knows the Referrer. The Referrer undertakes that he/she has received the consent of the Referee for the purpose of this Program. If the aforesaid undertaking is breached it shall be considered as unqualified Referral and the Referrer shall return all the Reward and benefits obtained from ADCB in relation to such unqualified Referral.
2. The Referee undertakes that the Referee has opted for the Program at his/her sole discretion and hereby consent to receive Bank Communications, including calls from ADCB and its employees with respect to any ADCB Offering/ADCB Islamic Banking Offering, opted by the Referee.
3. The Referee further consents that for the purpose of Reward and Reward related queries ADCB may share certain information about the ADCB Offering/ADCB Islamic Banking Offering opted or availed by the Referee, with the Referrer.
4. The Referrer shall provide all the required information about the Referee as specified or requested by ADCB from time to time. The information provided shall be accurate and complete to the best of the Referrer's ability.
5. The Referral shall be made by submission of the ADCB Referral Form, by executing the same manually or electronically, as per the process prescribed by ADCB from time to time or through Internet Banking or Mobile Banking or ADCB Hayyak Mobile App or any other Mobile App, communicated by ADCB, if applicable.
6. ADCB shall not incur any Liability if the Code or the Hyperlink is tempered by any third party. The Code and the Hyperlink may expire after certain period of time or within a time period communicated by ADCB.
7. The Reward may differ for every Offer and ADCB shall provide the same at its own discretion. The Offer and its Eligibility Criteria may also differ depending on the mode of application for the Program. This means that if the Referee applies for a specific ADCB Offering/ADCB Islamic Banking Offering through an ADCB sales representative, the Offer, its Eligibility Criteria and Reward may differ from if the same product is applied through any of the ADCB digital channels (Mobile Banking, Internet Banking or ADCB Hayyak Mobile App). Certain Offers may be available on selected channels only.
8. The Offer shall be valid only for the Offer Period (defined in the Offer) and ADCB may amend, replace or terminate the Offer as per its sole discretion, with or without notice to the Customer.
9. The Reward Payout to the Customer shall take place two (2) months after the Referee has met the requisite Eligibility Criteria, as set out by ADCB. If the Referee does not meet the segment wise Eligibility Criteria within three (3) months of the issue of the respective ADCB Offering/ADCB Islamic Banking Offering or any other time period communicated by ADCB in the Offer, the Customer shall lose the Reward. Notwithstanding anything stated here, if the Offer provides for any other time line for fulfilling the applicable Eligibility Criteria, such time line shall prevail.
10. The Reward Payout is subject to the ADCB Offering/ADCB Islamic Banking Offering being valid, active and in good standing at the time of the Reward Payout.
11. The Customer must raise a claim/query with respect to the applicable Reward or the Reward Payout through the Branch, relationship manager or Contact Centre or by writing to [contactus@adcb.com](mailto:contactus@adcb.com) or any other email communicated by ADCB from time to time, within six (6) months of raising a valid Referral (the "Claim Period"). Any claims/queries raised after the Claim Period, shall not be valid and will not be accepted by ADCB.
12. The maximum number of Reward can be changed by ADCB from time to time subject to the Offer and ADCB's sole discretion.
13. ADCB may give the Reward to the Referrer or the Referee or both through the Reward Payout subject to the respective Offer and at its sole discretion.

14. Where the Customer holds more than one Credit Card ADCB shall, at its own discretion decide the Credit Card, which shall be eligible for the cashback Reward.
15. The participants to the Program shall be 21 years old and above at the time of making the Referral.
16. The Referrer can refer a new to bank customer or an existing ADCB Customer under the Program depending on the Offer.
17. If the Referee is a new to bank Customer, then Offers specific to only new to bank Customers will apply. If the Referee is an existing ADCB Customer, then Offers specific to only existing customers will apply. The Referee must also avail the ADCB Offering/ADCB Islamic Banking Offering and meet the Offer's Eligibility Criteria for the specific product /segment, in order to be eligible for the Reward.
18. For all the Offers where Referee is required to fund his/her Account, the same must be fulfilled with fresh funds to qualify for the Reward.
19. The Referrer and Referee must never alter, temper, modify the Hyperlink, Code or the Bank Communication under any circumstance whatsoever. Failure to abide by this clause shall be a material breach of these terms and conditions and the Terms and Conditions. The Referrer or the Referee breaching this condition, respectively, shall keep ADCB harmless and indemnified from any claim or Liability arising from such breach.
20. The Referrer and the Referee must use any feature available for the Referral in accordance with the Applicable Laws and apply discretion while using the same.
21. ADCB may provide a "Dashboard" for the Referee to view the Referral related activities, on a best effort basis. The Dashboard is provided by ADCB on "as is" basis, without any representation or warranty about the Dashboard or any information available on the Dashboard. The information available on the Dashboard might not be up to date, the Referrer or the Referee must cross verify such information with ADCB. ADCB shall not incur any Liability for any action taken by the Referrer or the Referee on the basis of the information available on the Dashboard.
22. Any number of Referral per individual may be accepted but ADCB has the sole right to cap the Reward and the Referral up to one hundred (100) Referrals, per Referrer or Referee as per its sole discretion and this may be communicated in the Offer or through any other Bank Communications. In case of the same Referral being referred by more than one Referrer, priority shall be subject to first come first serve basis, determined by ADCB in its sole discretion.
23. If the Referee avails same ADCB Offering multiple times under the Program, the Referrer and the Referee shall receive the Reward only for the first ADCB Offering, which met the Eligibility Criteria. If the Referee avails different ADCB Offerings under the Program, then the Referrer and the Referee may receive the Reward, for each ADCB Offering successfully availed by the Referee as per the Eligibility Criteria, only once.
24. The Referral does not guarantee approval for respective ADCB Offering/ADCB Islamic Banking Offering and every ADCB Offering/ADCB Islamic Banking Offering shall be subject to ADCB Policy and applicable terms and conditions.
25. The Program is open only to ADCB retail banking Customers both conventional and ADCB Islamic Banking subject to respective terms and conditions applicable to the Program. ADCB or ADCB Affiliate's staff and their family member and Simplylife Customers, are not eligible under the Program unless otherwise provided by ADCB.
26. In an event of the Reward being unavailable, ADCB reserves the right to offer an alternative reward of equal value, as determined by ADCB at its sole discretion.

27. ADCB reserves the right to, at any time and without prior notice to terminate and/or withdraw/change the Reward, Offer, Program and/or cancel and/or vary its benefits or features, and/or delete any of the terms and conditions stated herein without prior notice and the Referrer and/or the Referee shall not be entitled to any indemnity whatsoever from ADCB.
28. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction, in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
29. The Referrer and the Referee shall not use this Program or the Offer for business purposes, unless appointed and authorized by ADCB.
30. In an event of conflict between these terms and conditions and the supplementary terms and conditions applicable to the Offer, such supplementary terms and conditions applicable to the Offer shall prevail.

<sup>1</sup> These are separate terms and conditions for ADCB Conventional Banking Customers only, the definitions used herein should not be confused with the Refer a Friend Terms and Conditions (ADCB Islamic Banking) above.

<sup>2</sup> Salary credit must mention salary in order to be considered as salary transfer for the purpose of fulfilling the Eligibility Criteria.