

## ADCB ISLAMIC BANKING ETIHAD GUEST RELATIONSHIP TRANSITION DETAILS

To facilitate a smooth and uninterrupted transition of your banking relationship, we have outlined the key details below for your kind attention as applicable. We also encourage you to explore our current range of products and services, designed to meet diverse needs with flexibility, rewards, and long-term value.

### Credit Card Deactivation

- ▶ Your ADCB Etihad Guest Credit Card will be deactivated on 30 November, 2025.
- ▶ Any annual fee charged in the past 12 months will be reversed on a pro-rata basis prior to deactivation.
- ▶ Until your ADCB Islamic Etihad Guest Credit Card is deactivated, all card features will remain active. Any Etihad Guest Miles or tier miles or upgrade vouchers earned during this period will continue to be credited to your Etihad Guest loyalty account as per the standard process.

### Credit Card Transition

- ▶ You will receive the new ADCB Islamic Credit Card, featuring enhanced rewards and lifestyle benefits, before 30 November 2025. This is applicable to both primary and supplementary cards.
- ▶ Once you activate your new ADCB Islamic Credit Card, your ADCB Islamic Etihad Guest Credit Card will be instantly deactivated and the credit limit, outstanding balance, any instalment plans and auto debit instructions (if applicable) will be seamlessly transferred to your new ADCB Islamic Credit Card.
- ▶ If you have set up standing debit instructions with any merchant or biller on your ADCB Islamic Etihad Guest Credit Card, please make sure you replace it with the newly issued ADCB Islamic Credit Card.
- ▶ Please add your new Credit Card to your mobile wallets and online merchant apps for a seamless payment experience as soon as the card has been issued. This can be done by accessing your new ADCB Islamic Credit Card details on the ADCB Mobile Banking App.
- ▶ Your existing obligations under the Murabaha Contract linked to your ADCB Islamic Etihad Guest Credit Card shall be settled through the utilisation of amounts available under any of your accounts or other products you are availing with ADCB Islamic Banking.

### Bank Account Transition

- ▶ Your Etihad Guest Bank Account (Current or Savings) will be seamlessly transitioned to an ADCB Current or Savings Account. Your account number, IBAN and banking details will remain unchanged. Cheques issued from your current account will continue to be honoured as usual and all your standing instructions will continue to function without any interruption.

### Debit Card transition

- ▶ Your ADCB Etihad Guest Visa Debit Card will be deactivated on 30 November 2025.
- ▶ You will receive a new ADCB Mastercard Debit Card to replace your Etihad Guest Visa Debit Card ahead of its scheduled deactivation.
- ▶ If you currently hold an ADCB Mastercard Debit Card, it will be automatically linked to your ADCB Current or Savings Account prior to the deactivation of your Etihad Guest Visa Debit Card.

### Etihad Guest Loyalty Membership

- ▶ Your Etihad Guest loyalty account will remain active, ensuring uninterrupted access to the privileges you have been receiving. All Etihad Guest Miles, tier miles and upgrade vouchers earned through eligible spends on your ADCB Islamic Etihad Guest Credit Card and Etihad Guest Visa Debit Card and/or earned through balance maintenance in your ADCB Etihad Guest Bank Accounts until 30 November, 2025 will be seamlessly transferred to your Etihad Guest membership account. You will continue to enjoy the full benefits of the Etihad Guest loyalty programme and your Etihad Guest miles, as per the programme's Terms and Conditions

For any further queries, please contact your Relationship Manager or call us at 600 50 2030.