

ADGM Cashback Campaign Terms & Conditions

DEFINITIONS

"ADCB"

Abu Dhabi Commercial Bank PJSC;

"Campaign"

ADGM Cashback on Package Membership Fee for up to six (6) consecutive months from the date of package enrollment.

"Campaign Period"

From 1st July 2025 (start) until 31st March 2026 (end), inclusive of both start and end dates.

"CIBG Terms & Conditions (T&Cs)"

For general CIBG T&Cs, please visit <https://www.adcb.com/en/multimedia/tnc/wbg-tnc-products.pdf>. In case of any discrepancies between the CIBG T&Cs and those specific to this Campaign, the Campaign T&Cs shall take precedence.

"Corporate and Investment Banking Group (CIBG) Customer"

This Campaign is open to both existing and new SME (Small or Medium-Sized Enterprise) customers of ADCB's Corporate and Investment Banking Group (CIBG) as of the Campaign start date.

"Eligible Customer"

Both existing and new-to-bank CIBG SME customers registered with Abu Dhabi Global Market (ADGM) will be eligible to participate in the Campaign.

"Minimum Average Balance (MAB)"

MAB is the sum of daily closing balances in Onshore Transacting Account(s) (minus Excluded CASA), and then divided by the total number of days in the given month.





"Onshore Transacting Account"



Regular AED Business Current and Call Accounts held with ADCB in the UAE.

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1. This promotional offer is valid exclusively during the designated Campaign Period.
2. Customers under the Corporate and Investment Banking Group (CIBG) are eligible to receive cashback for up to six (6) months, subject to compliance with these Terms and Conditions.
3. Customers must subscribe to the relevant package(s) before 31st March 2026 to participate in the Campaign
4. Eligible Customers can get up to six (6) consecutive months of cashback starting from the date of subscription, where last date of cashback is no later than 30th September 2026 for clients enrolled in March 2026.
5. The total cashback amount will be equivalent to the monthly membership fee of the selected package, for up to six (6) consecutive months, provided ADCB successfully collects the full monthly membership fee on time.
6. Eligible cashback will be processed monthly, in the month following the successful collection of the full monthly membership fee, inclusive of VAT.
7. All cashback amounts paid or payable under this promotion include a 5% Value Added Tax (VAT), where applicable.
8. Each Eligible Customer is entitled to one SmartStart Business Account (SSBA) or one Business First Package (BFP).
9. Non-payment of the applicable monthly membership fee may result in termination of either SSBA or BFP, along with the discontinuation of associated benefits and preferential rates, without prior notice.
10. If the Eligible customer opts out of BFP during or after the Campaign Period, a one-time Opt-Out Fee will apply, as per the published Schedule of Fees available at www.adcb.com/cibgcharges.
11. Upon opting out, customers must return any devices and stationery provided by ADCB in the same condition as received.
12. Should a customer choose to continue with another ADCB offering after opting out of SSBA or BFP, standard ADCB tariffs will apply.
13. Participation in this Campaign is exclusive and cannot be combined with any other ADCB promotional offers or campaigns.
14. If Onshore Transacting Account is closed prior to crediting of cashback, any accrued but unpaid cashback shall be forfeited.
15. In the event of any inconsistency between these Terms and ADCB General Terms and Conditions, these Terms shall prevail with respect to this Campaign.
16. ADCB reserves the right to amend or terminate the Campaign and its Terms and Conditions at any time, at its sole discretion and without prior notice.
17. Participation in the Campaign by CIBG customers constitutes acceptance of these Terms and Conditions, including any future amendments.
18. Cashback under the SSBA or BFP will be automatically applied to all Eligible Customers. Customers who wish to opt out may do so at any time by informing their designated ADCB Relationship Manager.
19. ADCB retains sole discretion to determine the cashback amount and authorize the corresponding credit to the Eligible Customer's account(s).

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Business Package	Monthly Fee	Approx. Value of Services Offered Free (per month)	Features
 Smart Start Account	₹ 125 + VAT	₹ 300	Domestic transfers, Salary payments, ProCash online banking, Cheque Books
 Essential	₹ 275 + VAT	₹ 750	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange
 Essential Plus	₹ 375 + VAT	₹ 2,000	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange, Cheque Scanning solutions
 Executive	₹ 800 + VAT	₹ 2,750	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange, Cheque Scanning and Printing solutions

Business Package	MAB Requirement	Approx. Value of Services Offered Free (per month)	Features
 Gold	No Monthly Fee if MAB \geq ₹ 0.5 million <i>Account maintenance fee 1,500 + VAT (6 months cashback)</i>	> ₹ 1,500	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange, Cheque Scanning and Printing solutions (based on Calculator)
 Platinum	No Monthly Fee if MAB \geq ₹ 1.0 million <i>Account maintenance fee 2,000 + VAT (6 months cashback)</i>	> ₹ 2,500	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange, Cheque Scanning and Printing solutions, Smart Cash Deposit Machines and Cash/Cheque pickup facility (based on Calculator)
 Platinum Plus	No Monthly Fee if MAB \geq ₹ 2.0 million <i>Account maintenance fee 2,500 + VAT (6 months cashback)</i>	> ₹ 2,500	Domestic/International transfers, Salary payments, ProCash online banking, Cheque Books, Foreign Exchange, Cheque Scanning and Printing solutions, Smart Cash Deposit Machines and Cash/Cheque pickup facility (based on Calculator)



Please note: If the required MAB is not maintained, an account maintenance fee will apply. ADGM-registered companies will receive **up to six months cashback on this fee, if they register before 31st March 2026.**

* Respective MAB to be maintained in the primary AED Current Account as chosen by the Client.

Terms and Conditions Apply.