

ADCB ESSENTIAL CASHBACK CREDIT CARD - BENEFITS UPDATE (Effective July 1, 2026)

We are introducing updates to the benefits of your ADCB Essential Credit Card. This page outlines what's new and what remains unchanged, helping you continue to make the most and maximise your cashback rewards.

The table below provides a comparison between your current cashback structure and the revised benefits, effective from 1st July 2026.

Spend Category	Current Cashback	Revised Cashback
Cashback - All Spends	1% on all spends	<ul style="list-style-type: none">1% on monthly spends of up to ₹ 5,0001.25% on monthly spends of ₹ 5,000 or more
Cashback - Select Categories	Not applicable	0.75%
Payments via ADCB Channels	1%	0%
Movie Benefit	₹ 70 cashback on movie spends (minimum spend ₹ 1,500)	Buy One Get One on movie tickets at Reel Cinemas

What Remains the Same?

The table below highlights the features and conditions that will **remain the same** even after the revised cashback benefits come into effect on **1st July 2026**.

Benefits	
Minimum Monthly Spend to Earn Cashback	₹ 1,000
Maximum Monthly Cashback	₹ 1,000

Points to note:

0.75% Cashback on select spend categories listed below

- Supermarket, Charity, Fuel, Utility, Government, Telecom and Salik
- Transport, Auto dealer, Education, Insurance, Real Estate Agents and Housing Rentals
- Eligible spends at merchants located within the European Union (EU)

Important Information

- Cashback is calculated based on merchant category codes assigned by the merchant's acquiring bank and card schemes.
- Bill payments, school fees, and transactions made through any ADCB channel are not eligible for cashback.

For more details, visit adcb.com/essential.