ADCB - Emirati Entrepreneur Program Campaign
Terms and Conditions

DEFINITIONS

For the purposes of this campaign:

"**ADCB**" means Abu Dhabi Commercial Bank PJSC.

"**Campaign**" means the limited-time promotional offer for Emirati-Owned Business under which Eligible Customers may receive either:
(a) Cashback on applicable package membership fees; or
(b) A discount on such fees; or
(c) Preferential rates on financing.
In each case as determined by ADCB in accordance with these Terms and Conditions.

"**Campaign Period**" means from 1st July 2026 until 31st December 2026 (six (6) months in duration) (inclusive).

"**CIBG**" means ADCB's Corporate and Investment Banking Group.

"**CIBG Terms & Conditions (T&Cs)**": means the ADCB Corporate and Investment Banking Group Terms and Conditions, as amended from time to time and made available on ADCB website.

"**SME Customer**" means an ADCB Small or Medium-Sized Enterprise (SME) customer serviced under ADCB's Corporate and Investment Banking Group (CIBG).

"**Eligible Customer**" means an Emirati-Owned Business that is an ADCB SME Customer and that satisfies all Campaign eligibility requirements, including the Bank's applicable onboarding, KYC, compliance, credit, product and internal policy requirements, as determined by ADCB at its discretion, and who is either:
(i) An Existing-to-Bank SME Customer; or
(ii) A New-to-Bank SME Customer onboarding during the Campaign Period; or
(iii) Holds an active SmartStart Business Account (SSBA) or Business First Package (BFP); and
(iv) Subscription to Wages Protection System (WPS) for electronic salary payments to its employees with ADCB, in each case subject to ADCB's verification and approval.

"**Emirati-Owned Business**" means an SME Customer with at least 25% Emirati ownership, where at least one Emirati shareholder is also an authorized signatory, as evidenced by documents acceptable to ADCB and as verified by ADCB in accordance with its internal policies and procedures.

"**New-to-Bank Customer**" means an SME Customer who does not maintain an existing relationship with ADCB at the time of onboarding during the Campaign Period.

"**Onshore Transacting Account**" means an active AED denominated Business Current and Call Accounts held with ADCB in the UAE.

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TERMS AND CONDITIONS

1. This promotional offer is valid exclusively during the Campaign Period.

2. ADCB SME Customers are eligible to receive cashback from 1st July 2026 to 31st December 2026, subject to compliance with these Terms and Conditions.

3. SME Customers must subscribe to the relevant package(s) before 31st December 2026 to participate in the Campaign.

4. Eligible Customers may receive up to six (6) consecutive months of cashback starting from the date of subscription, provided that cashback shall only apply during the Campaign Period and no cashback shall be payable after 31st December 2026, unless otherwise expressly approved by ADCB in writing.

5. Eligible Customers may receive preferential rates and fee discounts under the Campaign as set out below. Such rates, fees and discounts are indicative promotional benefits only and may be changed or withdrawn by ADCB at any time:
   (i) Asset Backed Finance – 7.5% per annum with a 0.75% processing fee.
   (ii) Insta Finance – 16.0% per annum with a 1.5% processing fee.
   (iii) Point-of-Sale Finance – 12.0% per annum with a 1.5% processing fee.
   (iv) Simplified Working Capital – 11.5% per annum with a 1.5% processing fee.
   (v) Commercial Mortgage Financing - 7.0% per annum with a 0.75% processing fee.
   (vi) Rental concession of AED 500 on Point-of-Sale machines.
   (vii) Merchant Service Fee reduction of 0.10% from rack rates on domestic transactions.

6. The preferential financing rates set out in Clause 5 are offered as part of the Campaign for Eligible Customers who apply for the relevant financing products during the Campaign Period. Any financing facility remains subject to ADCB satisfactory due diligence, credit assessment, approval, required documentation, security requirements, product availability, applicable laws and regulations, and ADCB internal policies. Nothing in this Campaign constitutes a commitment or obligation by ADCB to make any financing facility available unless and until all applicable approvals and facility documentation have been completed to ADCB satisfaction.

7. For each Emirati-Owned Business, up to a maximum of two (2) Emirati shareholders, who individually or together hold at least 25% of the shareholding in such Emirati-Owned Business, may be eligible for an Excellency account (personal), with no monthly fees, subject to maintaining a minimum monthly balance of AED 500,000 at a personal level or opting for the Essential Plus or higher package, and subject to ADCB approval, applicable product terms, eligibility criteria, KYC, compliance requirements and internal policies. Where more than two (2) Emirati shareholders satisfy the foregoing shareholding requirement, whether individually or together, ADCB may, at its discretion, determine which two (2) Emirati shareholders may be eligible for this benefit. This benefit does not confer any automatic entitlement to such account.

8. Emirati owners may be eligible for an Emirati Islamic Infinite card (personal) with no annual fee for the first year, subject to satisfactory due diligence, credit assessment, approval, applicable product terms, eligibility criteria, KYC, compliance requirements and ADCB internal policies. This benefit does not confer any automatic entitlement to such card.

9. The Excellency account and Islamic Infinite card are subject to the Consumer Banking Terms & Conditions and the relevant supplementary product/service conditions, as applicable.

10. Any product/service availed through a different business group within the Bank during this campaign shall be subject to the respective Terms & Conditions governing such offerings.

11. 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. Cashback is not vested or earned unless and until all applicable conditions are satisfied and ADCB approves the cashback credit.

12. Eligible cashback will be processed monthly, in the month following the successful collection of the full monthly membership fee, inclusive of VAT, subject to ADCB eligibility confirmation and approval. ADCB may withhold, decline, reverse, debit or recover any cashback where it determines that the eligibility criteria have not been met, the cashback was credited in error, or these Terms and Conditions have been breached.

13. All cashback amounts paid or payable under this promotion include a 5% Value Added Tax (VAT), where applicable.

14. Each Eligible Customer is entitled to one SSBA or one BFP.

15. Non-payment of the applicable monthly membership fee may result in termination of either SSBA or BFP, and discontinuation of associated benefits and preferential rates, with reasonable notice, unless immediate action is required for legal, regulatory, fraud prevention or operational reasons and in accordance with ADCB policies.

16. If an Eligible Customer opts out of BFP during or after the Campaign Period, a one-time applicable package opt-out fee shall apply in accordance with ADCB published Schedule of Fees, as amended from time to time. No cashback applies to opt-out fees, and no opt-out fee applies to SSBA.

17. Should Eligible Customer continue with another ADCB offering after opting out of SSBA or BFP, standard ADCB tariffs will apply.

18. This Campaign cannot be combined with any other ADCB promotional offers or campaigns.

19. If Onshore Transacting Account is closed prior to crediting cashback, any unpaid cashback shall be forfeited.

20. In the event of any inconsistency between these Terms and the applicable ADCB General Terms and Conditions for the credit facility and/or, the ADCB CIBG Terms & Conditions these Terms shall prevail only to the extent of such inconsistency and solely in relation to this Campaign.

21. ADCB reserves the right to amend, suspend or terminate the Campaign and/or these Terms and Conditions including any amendments at any time and acting reasonably and in accordance with applicable law (if any), and/or the Bank's internal policies.

22. Participation in the Campaign constitutes full acceptance of these Terms and Conditions, including any amendments.

23. Cashback under SSBA or BFP may be automatically applied to Eligible Customers, subject to eligibility confirmation and ADCB approval and discretion and continued compliance with these Terms and Conditions. Customers may opt out at any time by informing their designated ADCB Relationship Manager.

24. ADCB reserves the right to reverse debit or recover any cashback credited in error or where the Emirati-Owned Business is subsequently found not to have met the eligibility criteria or to have breached these Terms and Conditions.

25. ADCB may disqualify any customer from the Campaign where it reasonably determines that transactions are artificial, abusive, fraudulent, or not conducted for genuine business purposes or otherwise inconsistent with these Terms and Conditions, applicable law, or ADCB internal policies.

26. ADCB reserves the right, acting reasonably and in accordance with applicable laws, and internal policies, to determine Eligible Customers, cashback amount, eligibility satisfaction and authorization of cashback credit to the Eligible Customer's account(s).