

ADCB Essential Cashback Credit Card - Cashback Eligibility Guide



This guide outlines eligible merchant categories on Select category spends for cashback earnings.

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 Notes

- Bill payments, school fees and transactions made through any ADCB channel are not eligible for cashback. However, such transactions will be included for the purpose of meeting the minimum spend requirement.
- Cashback is calculated based on Merchant Category Codes (MCCs) assigned by the merchant's acquiring bank and card schemes.
- Select category spends are identified based on Merchant Category Codes (MCC) assigned by the card network from time to time.

ADCB reserves the right to update the list of eligible categories and merchants/service providers at any time.