

ADCB Business Resilience Package Terms & Conditions

DEFINITIONS

For the purposes of this campaign:

ADCB: means Abu Dhabi Commercial Bank PJSC.

Campaign: means the limited-time promotional offer under which Eligible Customers may receive a reduction in applicable package membership fees, in each case implemented in accordance with these Terms and Conditions and as determined by ADCB.

Campaign Period: from 1st April 2026 until 30th June 2026 (three (3) months in duration) (inclusive).

CIBG: ADCB's Corporate and Investment Banking Group.

CIBG Terms & Conditions (T&Cs): ADCB Corporate and Investment Banking Group Terms and Conditions, as amended from time to time and made available on ADCB's website.

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

Eligible Customer: means a CIBG SME Customer who:

- (a) Is either:
 - (i) An existing-to-Bank SME Customer; or
 - (ii) A new-to-Bank customer onboarding during the Campaign Period; and
- (b) Holds an active SmartStart Business Account (SSBA) or Business First Package (BFP); and
- (c) Maintains such account in good standing; and
- (d) Satisfies all Campaign eligibility requirements, including completion of Qualifying Transactions; and
- (e) Complete a minimum of ten (10) Qualifying Transactions during the Campaign Period.

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

Qualifying Transactions: means successfully processed and completed transactions initiated from the Eligible Customer's Onshore Transacting Account including:

- Domestic Electronic Fund Transfers (EFD);
- International Electronic Fund Transfers (EFI); and
- Payroll transaction processed through the Wage Protection System (WPS)
- Corporate Salary Transfer (CST)

For the avoidance of doubt, reversed, rejected, refunded, cancelled, duplicated, internal transfers or non-genuine transactions shall not be considered as qualifying transactions.

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. Customers under the CIBG are eligible to receive cashback from 1st April 2026 to 30th June 2026, subject to compliance with these Terms and Conditions
3. New-to-Bank Customers must subscribe to the relevant package(s) on or before 30th June 2026 and complete at minimum of ten (10) Qualifying Transactions during the Campaign Period to qualify as an Eligible Customers.
4. Existing-to-Bank Customers will be eligible to participate in the Campaign, subject to meeting the same eligibility criteria including completion of the minimum required Qualifying Transactions and compliance with these Terms and Conditions. Consolidated cashback of monthly fees shall be processed no later than **31st July 2026**.
5. Eligible Customers may be entitled to a reduction on fees received under this Campaign Period as follows:
 - a. up to thirty-three percent (33%) of applicable package membership fees for **Existing-to-Bank ADCB Islamic Banking Customers**; and
 - b. up to one hundred percent (100%) of applicable package membership fees for **New-To-Bank Customers**, subject to meet all eligibility criteria successful subscription (where applicable), full and successful collection of the applicable fees, and compliance with these Terms and Conditions
6. Eligible Customers may receive cashback under this Campaign, as specified in Clause 5 and as determined by ADCB where cashback applies, the cashback shall be equivalent to the applicable discount described under definition of Campaign, provided ADCB successfully collects the full applicable monthly fees during the relevant month. Any month in which fees are not collected in full shall be ineligible for cashback, as determined by ADCB.
7. Cashback shall only be credited to an account that is active and in good standing at the time of cashback credit. If the account is closed, restricted, suspended or otherwise not operational at any time prior to cashback credit any accrued but unpaid cashback shall be forfeited.
8. All cashback amounts paid or payable under this Campaign include a 5% Value Added Tax (VAT), where applicable.
9. Each Eligible Customer is entitled to either one (1) SSBA or one (1) BFP only.
10. 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.
11. If an Eligible Customer opts out of BFP during or after the Campaign Period, a one-time respective Package Opt-Out Fee shall apply in accordance with ADCB's published Schedule of Fees as published by ADCB from time to time. No cashback applies to opt-out fees No opt-out fee applies to SSBA.
12. Should a customer continue with another ADCB offering after opting out of SSBA or BFP, standard ADCB tariffs will apply.
13. This Campaign cannot be combined with any other ADCB promotional offers or campaigns.
14. If Onshore Transacting Account is closed before cashback is credited, any accrued but unpaid cashback shall be forfeited.

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15. In the event of any inconsistency between these Terms and ADCB General Terms and Conditions, these Terms shall prevail only to the extent of such inconsistency and solely in relation to this Campaign.
16. 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.
17. Participation in the Campaign constitutes full acceptance of these Terms and Conditions, including any amendments.
18. Cashback under SSBA or BFP will be automatically applied to all Eligible Customers subject to eligibility confirmation and ADCB's discretion. Customers may opt out at any time by informing their designated ADCB Relationship Manager.
19. ADCB reserves the right to reverse debit, or recover any cashback credited in error or where the customer is subsequently found not to have met the eligibility criteria or to have breached these Terms and Conditions.
20. ADCB may disqualify and customer from the Campaign where it reasonably determines that transactions are artificial, abusive, fraudulent, or not conducted for genuine business purposes.
21. 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).