



More friends mean more Etihad Guest Miles for you.

- ▶ Refer your Etihad colleagues to ADCB and receive up to 116,666 Etihad Guest Miles.

adcb.com

بنك أبوظبي التجاري
ADCB 

As an ADCB customer, you are invited to refer your colleagues from the Etihad Airways to bank with ADCB. Pilots, crew members and ground staff alike are eligible for a wealth of opportunities on offer. As a thank you, you will receive 2,000 Etihad Guest Miles per referral (up to 23,333 Etihad Guest Miles*). What's more, your referrals earn bonus Etihad Guest Miles as well.

► How can I refer a colleague?

1. Ask for his/her permission to pass on their details to ADCB
2. SMS 'EYMGM' to 2626 for a representative to call you back
3. Once you receive a call from ADCB, fill in this form and forward it to ADCB**

► Airline MGM Terms and Conditions:

"Program" Airlines Member Gets Member (MGM) Offer;

"Referrer" Etihad Airways ("Airline") employee (who is also an ADCB customer) who is referring a colleague;

"Referee" Employee of Etihad being referred by Referrer;

"Reward" Benefits provided to Referrer and/or Referee as mentioned in Clause 5.

1. Referrals shall be made by submission of the Referral Form provided by ADCB along with a copy of the Staff ID of the Airlines (for the Referrer). Only Etihad Airways Employees qualify under this Program.
2. A Referrer shall provide all the required information about the Referee, as specified by ADCB from time to time. The information provided shall be true, accurate and complete to the best of the Referrer's knowledge and ability.
3. The Referrer shall ensure that the Referral relationship is true, and the referred person knows the referrer and that he/she has obtained the consent of the referred person to provide the contact details to ADCB for the purpose of this Program. The Referrer shall also ensure that the information of the contact details of the referred person is true, accurate and complete. If the aforesaid undertaking is breached, the Referrer shall return all benefits obtained in relation to such unqualified referral, including without limitation, gifts or pay to the Bank the value of the gifts at market price.
4. Referrer may refer colleague(s) within the same Airline only to open any of the below:
 - a. Aspire salary transfer account (Salary of AED 5,000 to AED 20,000)
 - b. Privilege Relationship with ADCB (based on criteria applicable for Privilege)***
 - c. Excellency Relationship with ADCB (based on criteria applicable for Excellency)***
5. Reward will be given to both Referrer and Referee based on the type of Account/Relationship of the Referee only. Below grid describes the Reward:

Referring Employee (Referrer)	Referred Employee's (Referee's) product	Etihad Guest Miles Reward	
		Referrer	Referee
Etihad Employee referring any employee in the same Airlines	Aspire Salary Transfer account	2,000	2,000
	New to Privilege Customer	3,333	3,333
	New to Excellency Customer • UAE National • Expat	23,333 16,666	5,333

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6. The Referrer and the Referee provide their consent on being contacted by ADCB. The Referrer shall be granted the Reward within a period of 75 working days from the date of account opening of the Referee.
 7. A new relationship with Privilege and Excellency may also be rewarded with additional welcome Etihad Guest Miles for the Referee and Rewards under this Program. This does not affect the Referee's eligibility for the additional welcome Etihad Guest Miles.
 8. In an event that the advertised Reward is unavailable, ADCB shall reserve the right to offer an alternative Reward of equal value, as determined by ADCB at its sole discretion.
 9. The participants to the Program shall be 21 years old and above.
 10. In order to qualify for this Program, referrers should always refer a third party. Self-referrals are not eligible for the Program.
 11. No retroactive referrals shall be considered as part of the Program.
 12. Rewards are limited to 60,000 Etihad Guest Miles for Aspire and Privilege and 1,16,666 Etihad Guest Miles for Excellency within a calendar year.
 13. The Programme is open to all employees of Etihad Airways. ADCB reserves the right, at any time, and without any prior notice, to terminate and/or withdraw the Reward and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions stated herein, and/or withdraw or change the merchants designated for the prize and the Referrer shall not be entitled to any indemnity of whatsoever nature.
 14. ADCB's decision on all matters relating to this Program will be at its sole and absolute discretion and will be final and binding on all Referrers.
 15. This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
 16. The Referrer shall not engage in any referral activity or use this Program for business purposes.
 17. If more than one eligible Referrer successfully refers the same Referee, the first eligible Referrer who sent in his/her Referral Form to ADCB via mail, email, and website with the referee's details will be entitled to the Rewards.

* You can refer up to five colleagues per month.

** You can send the copy either by email or hand it over to an ADCB representative.

*** Refer to adcb.com

TALK TO US

- ▶ Visit adcb.com/etihadairways to learn more
 - ▶ SMS 'EYMGGM' to 2626 for an advisor to call you back
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▶ Refer a colleague programme

My Details:

My name: _____

My customer identification number (CID): _____

My contact number: _____

My email address: _____

Employer: **ETIHAD AIRWAYS**

My Colleagues' Details:

1. Name: _____

Contact no.: _____

Emirate: _____

2. Name: _____

Contact no.: _____

Emirate: _____

3. Name: _____

Contact no.: _____

Emirate: _____

4. Name: _____

Contact no.: _____

Emirate: _____

5. Name: _____

Contact no.: _____

Emirate: _____

_____ *I agree to the Terms and Conditions* (Signature)

_____ Date

For Bank Use

Channel: _____

RM name: _____ Code: _____

Terms and conditions apply.