

### **Offer Terms and Conditions**

1. The benefit of this promotion ("Promotion") is subject to the Terms and Conditions below and is subject to change and/or to end at any time at the sole discretion of ADCB and without any prior notice and customer shall not be entitled to any indemnity or compensation of whatsoever nature arising out of or in connection with such change and/or cancellation.
2. This Promotion is valid on all new approved application for Etihad Guest Above Credit Cards during the period 15 May 2018 to 14 September 2018 ("Promotion Period")
3. The Bonus miles under this Promotion are available to all qualifying Cardholders, who meet the eligibility criteria of this Promotion as determined by the Bank at its sole discretion from time to time. "Qualifying Customers" are defined as below:
  - a. UAE Nationals applying for the Etihad Guest Above Infinite or Platinum Credit Card during the "Promotion Period" will be eligible for the sign on Bonus as follows:

<b>UAE Nationals applying for :</b>	<b>Sign-on Bonus Etihad Guest Miles</b>
Etihad Guest Above Infinite Credit Card	50,000
Etihad Guest Above Platinum Credit Card	25,000

- b. All Customers (UAE Nationals or otherwise) applying for the Etihad Guest Above Infinite or Platinum Credit Card, who make purchases of US\$ 10,000 within 3 months of Card set up will be eligible for the bonus rewards as follows :

<b>Spend of US\$ 10,000 within 3 months of card set up</b>	<b>Bonus Etihad Guest Miles</b>
Etihad Guest Above Infinite Credit Card	50,000
Etihad Guest Above Platinum Credit Card	25,000

- c. All Customers (UAE Nationals or otherwise) applying for the Etihad Guest Above Infinite or Platinum Credit Card, who make purchases of US\$ 30,000 within 6 months of Card set up will be eligible for the bonus rewards as follows :

Spend of US\$ 30,000 within 6 months of card set up	Bonus Etihad Guest Miles
Etihad Guest Above Infinite Credit Card	50,000
Etihad Guest Above Platinum Credit Card	25,000

4. All bonus miles will be in addition to the regular bonus Etihad Guest Miles (subject to payment of Annual Membership Fee) :

Card Type	Regular Welcome Bonus Miles
Etihad Guest Above Infinite Credit Card	50,000
Etihad Guest Above Platinum Credit Card	25,000

5. The regular Welcome Bonus Miles are awarded once in a lifetime for Etihad Guest Above Credit Cards. Customers who have received Welcome Bonus Miles prior to the "Promotion Period" will not be eligible for Welcome Bonus Miles during this period.
6. The Sign-On Bonus Miles for qualifying customers will be credited to the eligible Etihad Guest Membership Account on ADCB's records within 60 days after the completion of the Promotion Period to all qualifying customers.
7. All bonus miles will be awarded subject to payment of annual fees.
8. Regular Welcome Bonus Miles will credited to a customer's account only once in a lifetime.
9. ADCB makes no representation and provides no warranty whatsoever, expressed or implied and undertakes and assumes no liability or responsibility with respect to the products and services provided by its partners
10. Etihad Airways and Etihad Guest Terms and Conditions shall govern the products and services earned by this Promotion.
11. This promotion is **NOT** valid for :
- a. Customers who cancel any of their existing ADCB credit card during the offer period and reapply afresh for an Etihad Platinum and Etihad Infinite card.
12. The above terms and conditions shall be in addition to ADCB Consumer Banking Terms and Conditions and ADCB Etihad Guest Above Credit Card which remain applicable; ADCB reserves the right, at its absolute discretion, to vary, delete or add to any of the above terms and conditions from time to time, and to change the period and/or terminate this Promotion, without any prior notice and Customer shall

not be entitled to any indemnity or compensation of whatsoever nature arising out of or in connection with such variation, deletion or amendment.