

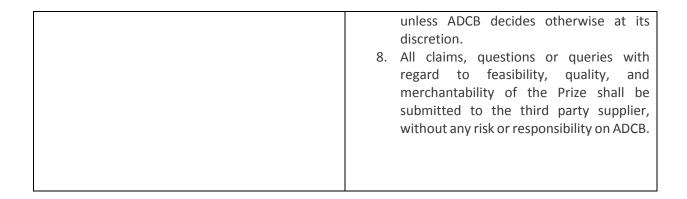
WIN A TRIP FOR TWO TO PARIS WITH ADCB MONEY TRANSFER (the "Offer") - TERMS AND CONDITIONS

The Offer is part of a Third Party Reward. Terms and conditions set out herein apply to the Offer and, in respect of the Offer, apply in addition to the terms and conditions set out in ADCB Consumer Banking Terms and Conditions (available on www.adcb.com) including the terms and conditions applicable to a ADCB Rewards Program and/or a Third Party Reward, as applicable.

If not otherwise defined herein, capitalized terms used herein in relation to the Offer shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. In relation to the Offer, the following terms shall have the meaning set out below:

Draw means:	Selecting a Customer for the Prize through a process designed by ADCB or any government authority, which shall be performed in front a staff from Economic Department of respective Emirate.
Draw Date means:	Lucky draws every fortnight during the Offer Period for choosing a maximum of seventeen (15) winners during the Offer Period.
Eligibility Criteria means:	Customer needs to successfully transfer AED 1000 or more internationally through ADCB and such transfer must involve a forex conversion.
Offer Period means:	10 Feb 2019 to 31 Mar 2019
Prize means:	Travel vouchers to Paris (travel and accommodation for 2) from third party supplier.
Prize claim Period means:	From 1 st April to 30 th April 2019.
Channel of Acceptance means:	performance of the Eligibility Criteria
Notification of Prize means:	The winner will be notified through SMS and/or call on the available contact details recorded with ADCB.
Prize Payout means:	Prize shall be delivered to the Customer physically at the Customer's registered Address, upon successful money transfer, within two weeks from the Draw Date.
Additional Terms and Conditions means:	Each transaction during the Offer Period will be treated as one (1) chance in the draw and Customers are allowed multiple transactions for participation.

- 2. Staff will not be eligible for the Prize under this Offer.
- 3. Winners of any simultaneous money transfer offer will be excluded from this Offer.
- 4. In consideration of the award of the Prize the winning Customer consents and irrevocably authorize ADCB:
- to disclose and advertise to the public, through media releases including newspaper, television, internet and radio, his/her identity as the winner of the Draw;
- ii. to disclose his/her name,photographs of him/her, details ofhis/her participation in the Draw;
- iii. to arrange coverage through video, audio and other press media, of the presentation ceremony of the Prize;
- iv. to be interviewed by ADCB and/or members of the press in his/her capacity as the winner of the Prize and publish the same; and/or
- v. to disclose and advertise his/her identity as the winner of draw even if the Prize was forfeited due to reasons specified herein or any other reason.
- In case the Customer is not contactable/reachable within 30 calendar days from the Draw Date the Prize will be forfeited;
- 6. Prize shall be delivered to the Customer only upon the providing a government issued original document of identity and signing an acknowledgement confirming receipt of the Prize.
- Prize cannot be exchanged for any other products or services of ADCB, and/or cannot be transferred, paid or remitted to a person other than the Eligible Customer,



The Offer is available to a Customer who meets the Eligibility Criteria and who applies for the Offer, during the Offer Period.

The Customer shall apply for the Offer through the Channel of Acceptance. By applying for the Offer, the Customer is deemed to have accepted the terms and conditions applicable to the Offer.

If the Customer's name is to be decided by a Draw, he shall be communicated about the Draw and Prize awarded, under the Offer, through the Notification of Prize, on or after the Draw Date. ADCB's decision with regard to the Draw shall be final and binding.

Additional Terms and Conditions shall also apply to the Offer.

Prize shall be delivered to the Customer through the Prize Payout only. Prize that are not claimed by the Customer during the Prize Claim Period shall be null and void, and the Customer shall have no right or entitlement to any such Prize.

Prize (whether accrued or redeemed) may be cancelled by ADCB (in its absolute discretion) if the Customer no longer meets the Eligibility Criteria or is disqualified from the Offer by ADCB (in its absolute discretion or any third party supplier or issuer of the Prize).

If all or any part of any Prize is unavailable at the time of the Customer's redemption, ADCB may (at its absolute discretion) substitute the Prize for another reward or benefit of a similar value.

This Offer cannot be used in conjunction with any other offering by ADCB or any third party supplier or issuer of the Prize.