



## Terms and Conditions

### 0.25% cashback on money transfers with the Simplylife Solitaire Account (the “Offer”)

The Offer is part of the ADCB Rewards Program. The 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](http://www.adcb.com)). They also include the terms and conditions applicable to the ADCB Rewards Program.

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:

Eligibility Criteria	The Customer must: <ol style="list-style-type: none"><li>1. have a Simplylife Solitaire Account; and</li><li>2. make international money transfers through ADCB Personal Internet Banking or Mobile Banking and/or ADCB Branches for a minimum of AED 1,000 per month.</li></ol>
Offer Period	Ongoing (or as amended by ADCB from time to time)
Reward	0.25% cashback on the total amount transferred per month
Reward Claim Period	30 days from the date of the Statement of Account
Channel of Acceptance	Performance of the Eligibility Criteria
Notification of Reward	Reward to be credited every month and shall reflect in the Statement of Account
Reward Payout	Reward to be credited to the Customer’s account or CID as a part of the monthly cashback cycle by the 10 <sup>th</sup> of the succeeding month (for eligible Customers)

Additional Terms and Conditions

1. Maximum Reward amount for each month is capped at AED 1,250
2. Offer excludes money transfers made through Xpress Money
3. Offer excludes USD transfers
4. Reward to be credited only upon successful money transfer

The Offer is available to a Customer who meets the Eligibility Criteria.

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.

ADCB will communicate with the Customer, in relation to the Offer and any Reward awarded under the Offer, through the Notification of Reward.

Additional Terms and Conditions shall also apply to the Offer.

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

Reward (whether accrued or redeemed) may be cancelled or clawed back 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 Reward).

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

This Offer cannot be used in conjunction with any other offer from ADCB or any third party supplier or issuer of the Reward.