

# simplylife

for life's important moments

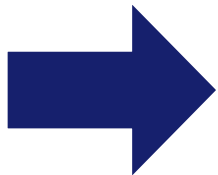
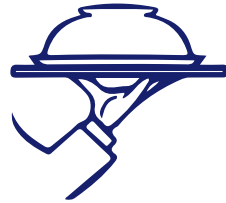
# USER GUIDE

Simplylife Cash Back Credit Card



[simplylife.ae](http://simplylife.ae)

بنك أبوظبي التجاري  
from **ADCB** 



Simplylife Cash Back Credit Card

## USER GUIDE

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# Benefits you can believe in. Simplylife Cash Back Credit Card.

Features you can benefit from on a day to day basis. That's what a credit card should bring you. With the new Simplylife Cash Back Credit Card, you get cash back on spends as low as AED 1,000. Plus, movie tickets and more. To know more about the Simplylife Cash Back Credit Card, read on.

## Lifestyle Experiences

### Cash Back Program

Simple 1% cash back on all retail purchases all year round. Zero complication, all you have to do is make monthly purchases worth just AED 1,000 and you will be eligible for the cash back.

### Free Movie Tickets

On monthly purchases worth AED 1,500 or more, you get two movie tickets free. There is no tedious process to redeem these tickets, simply buy two tickets anywhere in the UAE for any show and we will give you cash back for the tickets (maximum monthly cash back for the tickets is AED 70).

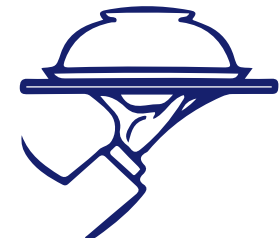
## Enhanced Protection and Care

### Credit Shield

Your Simplylife Cash Back Credit Card offers you protection in case of permanent disability, critical illness and involuntary loss of employment or death. To benefit, simply enrol in the Credit Shield programme by paying a nominal monthly fee. The programme also insures the card member against risk of death by any cause for up to AED 100,000.

### Dining Discounts

Enjoy up to 25% discount at over 500 restaurants across the UAE.



## Convenience and Flexibility

### Utility Bill Payments

You can use your Simplylife Credit Card to pay your utility bills (Etisalat, ADDC, DEWA, AADC, SEWA and Salik) effortlessly through ADCB Personal Internet Banking or through ADCB Mobile Banking, anytime, anywhere.

### School and College Fees Payments

You can make tuition fee payments with your Simplylife Credit Card to over 300 educational institutions in the UAE from the comfort of your office or home, any time. The payments can be made through ADCB Personal Internet Banking using your Simplylife Credit Card.

### How to pay your utility bills or tuition fees using ADCB Personal Internet Banking

Visit [www.simplylife.ae](http://www.simplylife.ae), log in to ADCB Personal Internet Banking, Click on "Register"

Fill in the required details and you are ready to get started

Select "Utility Bills" or "School & College Fees" on left menu bar

### How to pay your utility bills using ADCB Mobile Banking

To register for ADCB Mobile Banking, please send REG followed by your full Simplylife Credit Card number to 2626. For example: REG 123456030001 to 2626.

#### SMS Bill Payment

S. No	Utility Bill Payment	Keywords and Sample Message
1	Abu Dhabi Distribution Company (ADDC)	ADDC 12345678989 150
2	Al Ain Distribution Company (AADC)	AADC 12345678989 150
3	Dubai Electricity Water Authority (DEWA)	DEWA 123456789 150
4	Sharjah Electricity Water Authority (SEWA)	SEWA 123456789 150
5	Etisalat Wasel Recharge	TOPUP 0501234567 30
6	Etisalat Wasel Renewal	RENEW 0501234567 100
7	Etisalat GSM	GSM 0501234567 150
8	Etisalat Dial Up Internet	DIALUP 31300239 50
9	Etisalat Telephone	DEL 026962222 100
10	Etisalat Al Shamil	ALSHAMIL 490100001 149
11	Etisalat E-Vision	EVISION 800000040001 139

Compose a new SMS as per the sample message above and send it to 2626.

To use a specific account or credit card, add the last 6 digits of the account or credit card number at the end of the message. For example: TOPUP 0501234567 30 030001

## Convenience and Flexibility

### Fast Pay

You can now pay your Simplylife Credit Card bills free of charge at any of the ADCB branches as well as select ATMs across the UAE. Alternatively, you can also pay at branches of Al Ansari Exchange, UAE Exchange, Lulu Exchange as well as at ENOC/EPPCO fuel stations.

### Balance Transfer

Transfer your outstanding balance from your other bank's Credit Card to your Simplylife Credit Card and save with amazingly low interest rates.

### Personal Payment Plan

Split your everyday purchase transactions made on your Simplylife Credit Card at low interest rates and pay in easy instalments of 6, 9, 12, 18 or 24 months.

### Credit Card Loan

Need cash against your available credit limit? Simply call us and receive a cheque at your door step. Benefit from a low interest rate and repay in easy Instalments of 6, 9, 12, 18 or 24 months.



For detailed terms and conditions on each of the features and benefits provided on your Simplylife Credit Card as featured in this section, please refer to the enclosed terms and conditions booklet or visit [www.simplylife.ae](http://www.simplylife.ae)

All terms and conditions are subject to change without prior notice. All offers are made available on best effort basis and at the sole discretion of ADCB. ADCB makes no warranties and assumes no liability in respect to the products and services provided by the vendors/partners/service providers.

For more information, please call Simplylife on 600 545 545 or visit [simplylife.ae](http://simplylife.ae)

## Your Card Statement

- Statement Date:** This is the date on which your statement will be generated; all transactions received and posted up to this date, from the date of your previous statement, will appear in this statement.
- Payment Due Date:** To keep your Simplifylife Credit Card current and maintain a good credit record with the bank, your payment must reach us before this date. Cheques should reach us 5 days before the due date.
- Card Number:** This is your Simplifylife Credit Card number.
- Total Amount Due AED:** This signifies the total amount outstanding on your card including purchases, cash advances, other charges and interest.
- Minimum Payment Due AED:** This is the minimum amount you need to pay to keep your card current.
- Enter Payment Amount:** This is the place where you enter the payment amount you would like to make against the Total Amount Due. The amount can be the Minimum Payment Due or a higher amount.
- Cardholder Name:** This is your name as it appears on the card
- Credit Limit AED:** This signifies the total credit limit that has been made available to you by Simplifylife.

- Available Credit Limit:** This signifies the credit available to you as at the statement date. This is the difference between your Credit Limit and the amount that you have utilised.
- Past Due:** This signifies the minimum amount that was due in the previous statement but was not paid and has been carried forward.
- Customer Selected Amount:** This is the amount that you can select to pay; the minimum amount selected should be equal to the Minimum Payment Due, or you can elect to pay a higher amount.
- Transaction Date:** The date on which the transaction was made.
- Description:** This provides details of transactions made (such as purchases, cash advances, charges, credits and payments).
- Amount:** This is the monetary value in AED for a particular transaction.
- Customer communication box:** Simplifylife will communicate product highlights or other related information here.

For more information, please call Simplifylife on 600 545 545 or visit [www.simplifylife.ae](http://www.simplifylife.ae)

**Statement / كشف حساب**

**Payment Coupon / قسيمة الدفع**

تاريخ كشف الحساب / تاريخ استحقاق الدفعة  
Statement date / Payment due date

رقم البطاقة / رقم البطاقة

إجمالي المبلغ المستحق (درهم) / الحد الأدنى للدفعة المستحقة (درهم) / يرجى كتابة قيمة المبلغ المستحق (درهم)  
Total amount due AED / Minimum payment due AED / Please enter payment amount AED

أرغب بتسديد دفعة البطاقة على النحو التالي:  
Debit my ADCB / الخصم من حسابي لدى بنك أبوظبي التجاري رقم  
account number / محسوب على (البنك/ الفرع) / المبلغ (بالأحرف)  
By cheque number / Drawn on Bank/Branch / التاريخ (Date)

Return this portion with your payment  
Please write your Credit Card number on the reverse of the cheque

**مركز البطاقات / مركز البطاقات**  
ص.ب. 108550، أبو ظبي، الإمارات العربية المتحدة، هاتف: 600 545 545  
P.O. Box 108550, Abu Dhabi, UAE, Tel: 600 545 545

إجمالي المبلغ المستحق / Total Amount Due	الحد الأدنى للدفعة المستحقة / Minimum Payment Due	الدفعة المحددة بواسطة العميل / Customer Selected Amount	المستحقات المتأخرة (درهم الإمارات) / Past Due AED	حد الائتمان المتوفر (درهم الإمارات) / Available Credit Limit AED	حد الائتمان (درهم الإمارات) / Credit Limit AED

تاريخ المعاملة / Transaction Date	تفاصيل المعاملات / Description of Transactions	المبلغ (درهم الإمارات) / Amount in AED

Please verify the transactions shown in this statement against your own records and notify us within 14 days in the event of any discrepancy.

يرجى مطابقة المعاملات الظاهرة في هذا الكشف ببياناتكم وإخطارنا بأي اختلافات خلال 14 يوماً.

## e-Statements

### Go Green with e-Statement

Subscribe to Simplylife's e-Statement service and you are just a few clicks away from greener banking.

This free and secure service will automatically send you your regular statements by email instead of through the post. By making the simple switch to e-Statements you will be helping to save trees, which is great news for the environment.

For added peace of mind, Simplylife's e-Statement comes with 128-bit encryption security complemented with password protection making it safe, secure and convenient.

To subscribe simply log on to:

ADCB Personal Internet Banking and click "e-Statements" under "Other Services".





