

Simplylife Family Card – No Annual Fee Offer (the “Offer”)

The Offer is part of Third Party Rewards Program. Terms and conditions set out herein apply to the Offer 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 Third Party 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 means:	<ul style="list-style-type: none"> Customer should have availed a Simplylife Family Card (Premium) during the offer period; Customer who have an existing active ADCB credit card or have closed ADCB credit card in the last 6 months are not eligible for the offer
Offer Period means:	Offer is valid from 15th January 2021 to 30th April 2021
Reward means:	Annual Fee Waiver of AED 499/-
Reward Claim Period means:	15th January 2021 to 30th April 2021 (this is the maximum period allowed for a Customer to make any claim for the Reward).
Channel of Acceptance means:	Performance of the Eligibility Criteria
Notification of Reward means:	Reversal of Charge will reflect in customer’s credit card statement in the subsequent month of card issuance.
Reward Payout means:	The eligible Reward in the form of Annual Fee Waiver will reflect in the customer’s credit card statement for those customers who have satisfied the Eligibility Criteria. Annual Fee will be charged to the customer in the subsequent month of card issuance and reversal of fees charged will be processed in the same statement as well.
Additional Terms and Conditions means:	<ul style="list-style-type: none"> The benefit will be extended to customers who avail of the eligible card within the Offer Period only. The benefit will not be extended to customers who have an existing active ADCB credit card or have closed ADCB credit card in the last 6 months. The Benefit will be offered, at ADCB’s sole discretion, to Cardholders provided they meet the eligibility criteria as determined by ADCB from time to time. ADCB reserves the right to refuse to grant the benefit without revealing the reasons for such refusal. The benefits will not be offered if: <ol style="list-style-type: none"> the customer has past due balances; the Card Account is not in good standing in the opinion of ADCB; there has been a breach by the Cardholder under the terms and conditions governing the use of the Card; and/or

	<p>(d) any other event, which, in the sole discretion of ADCB should result in the cancellation of the Benefit to the Cardholder.</p> <ul style="list-style-type: none">• ADCB is entitled, at any time without any prior notice and without any Liability to terminate the benefit and/or cancel or vary the benefit and amend or delete any of the terms and conditions outlined herein.
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The Offer is available to the 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.

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 Rewards.

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 offering by ADCB or any third party supplier or issuer of the Reward.

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