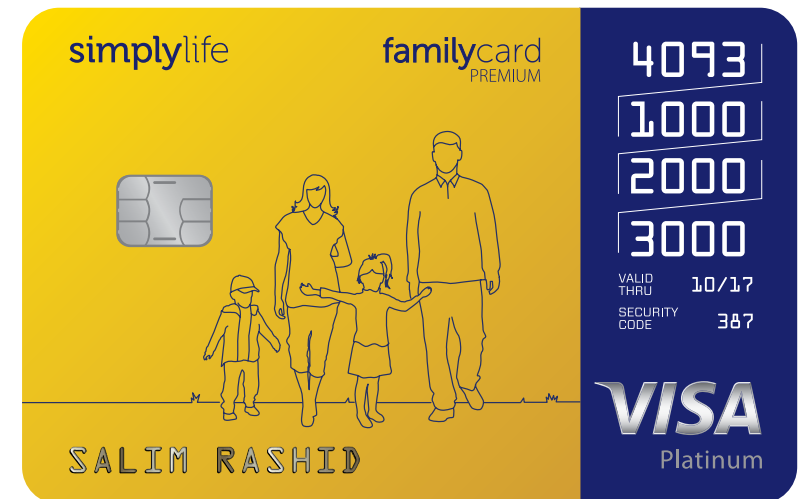


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for life's important moments

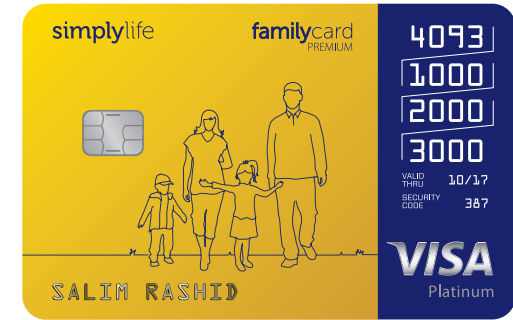
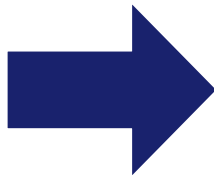
USER GUIDE

Simplylife Family Credit Card



simplylife.ae

بنك أبوظبي التجاري
from **ADCB** 



Simplylife Family Credit Card

USER GUIDE

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Benefits you can trust in. Simplylife Family Credit Card.

Features you and your loved ones can benefit from on a day-to-day basis. That's what the new Simplylife Family Credit Card brings you. Complimentary life insurance cover, exclusive discounts on travel, hotels, movie tickets and much more. To learn more about the host of exciting benefits on the Family Credit Card, read on.

Lifestyle Experiences

Insurance

Your Simplylife Family Premium Credit Card brings you one of the best life insurance covers on a credit card in the market, offering you a complimentary life insurance cover of up to AED 100,000 in case of death or permanent disability (with the added advantage of not requiring pre-medicals). You will also receive a critical illness cover of up to AED 50,000 (Only applicable on Simplylife Family Premium Card).

Travel

Enjoy exclusive discounts on Cleartrip.ae when you pay using your Simplylife Family Credit Card. You can avail a flat 5% discount on flight tickets, 10% discount on hotel bookings and 15% discount on all local entertainment.*

Enhanced Protection and Care

Movies

Simplylife Family Card:

Simply buy 2 tickets at any cinema in the UAE for any show and earn cashback for the tickets (max monthly cashback for these tickets is AED 70/-). This is applicable on a minimum monthly spend of AED 1500/- and the cashback will be automatically credited.

Simplylife Family Card Premium:

Simply buy 6 tickets at any cinema in the UAE for any show and earn cashback for the tickets (max monthly cashback for these tickets is AED 210/-). This is applicable on a minimum monthly spend of AED 1500/- and the cashback will be automatically credited.

Photo Card

Frame your best moments on a card. Personalise your card design with a photo of your choice. Upload your photo through our website or simply call us on 600 545 545 for assistance. If you have already received your personalised photo card, sit back and continue to enjoy the benefits of this card.



Terms and Conditions apply.

Convenience and Flexibility

Utility Bill Payments

You can use your Simplylife Family 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 Family 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 Family Credit Card.

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

Visit www.adcb.com, 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 the 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

Terms and Conditions apply.

Convenience and Flexibility

Fast Pay

You can now pay your Simplylife Family 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

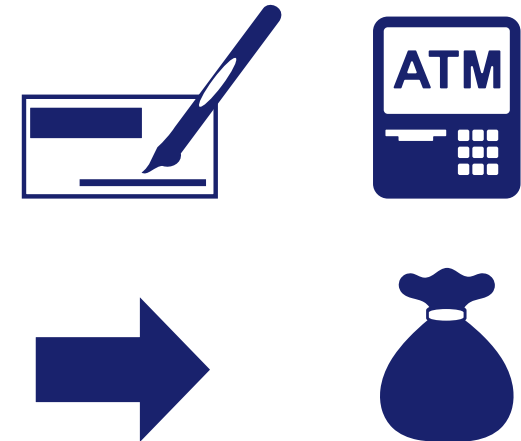
Transfer your outstanding balance from your other bank's credit card to your Simplylife Family Credit Card and save with amazingly low interest rates.

Personal Payment Plan

Split your everyday purchase transactions made on your Simplylife Family 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.



Terms and Conditions apply.

For detailed terms and conditions on each of the features and benefits provided on your Simplylife Family Credit Card as featured in this section, please refer to the enclosed terms and conditions booklet or visit 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


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 Simplylife 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.
- Total Amount Due:** This signifies the total amount outstanding on your card including purchases, cash advances, other charges and interest.
- Minimum Payment Due:** This is the minimum amount you need to pay to keep your card current.
- Total Credit Limit:** This signifies the total credit limit that has been made available to you by Simplylife.
- 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.
- Total Outstanding:** This signifies the minimum amount that was due in the previous statement but was not paid and has been carried forward.
- Transaction Date:** The date on which the transaction was made.
- Transaction Description:** This provides details of transactions made (such as purchases, cash advances, charges, credits and payments).
- Amount in AED:** This is the monetary value in AED for a particular transaction.

For more information, please call Simplylife on 600 545 545 or visit www.simplylife.ae

Terms and Conditions apply.





STATEMENT كشف حساب

Statement of account كشف الحساب

Dear Customer,
Your total outstanding amount due for this statement to avoid any finance charges is:

AED

Finance charges will apply on Cash Advance transactions and any transactions that have not been settled in full from the previous billing cycle.

عميلنا العزيز،
إجمالي المبلغ المستحق الدفع عن كشف الحساب هذا التقاضي أي رسوم تمويل هو: درهم

تطبق رسوم التمويل على معاملات السلفيات النقدية وأي معاملات أخرى لم يتم سدادها بالكامل اعتباراً من تاريخ كشف الحساب السابق.

Card Number	رقم البطاقة
Statement Date	تاريخ كشف الحساب
Payment Due Date	تاريخ استحقاق الدفعة
Minimum Payment Due	الحد الأدنى للدفعة المستحقة
Total Amount due (to avoid any Finance Charges)	إجمالي المبلغ المستحق (لتفادي رسوم التمويل)
Total Outstanding	إجمالي المستحق
Total Credit Limit	حد الائتمان
Available Credit Limit	حد الائتمان المتوفر
Available Cash Limit	حد السحب النقدي المتوفر

Summary ملخص	THE/ادG @/UادG
Previous Balance	
Payments received/ other Credits (-)	الدفعات المستلمة/ دفعات أخرى (-)
New purchases/cash/ debts (+)	مشتريات جديدة/ نقد/ خصومات (+)
Fees and Finance Charges (+)	الرسوم ورسوم التمويل (+)
Total Outstanding	إجمالي المبلغ المستحق

Statement of Account	كشف الحساب	
تاريخ المعاملة Transaction Date	تفاصيل المعاملة Transaction Description	المبلغ بالدرهم Amount in AED

Please verify the items and balances shown on your statement of account and report any discrepancies to the bank in writing within 14 days of the statement date, otherwise the content will be assumed to be accurate.

يرجى التحقق من صحة البيانات والأرصدة الظاهرة في كشف الحساب وإبلاغ البنك خطياً بأي اختلافات خلال 14 يوماً من تاريخ كشف الحساب. وبمجرد عدم الإبلاغ عن أي اختلافات، اعتبرت محتويات كشف الحساب صحيحة وبقية.

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Statements

Go Green with e-Statement

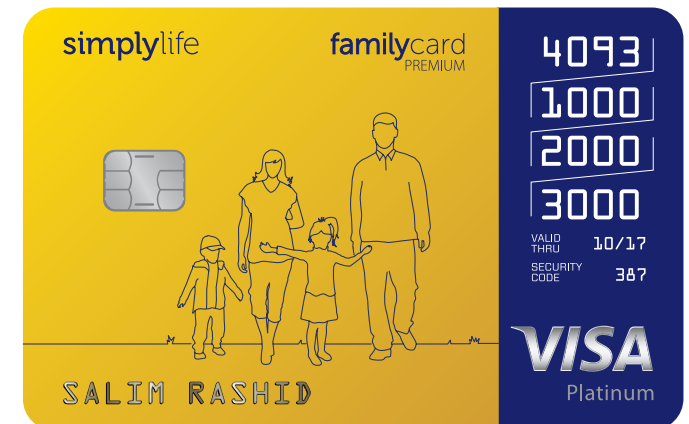
Subscribe to Simplylife's e-Statement service and you are just a few clicks away from greener banking.

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".



Terms and Conditions apply.

