

for life's important moments

# TERMS AND CONDITIONS

Simplylife Family Credit Card



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These terms and conditions (the "Simplylife Family Credit Card Terms") shall be without prejudice to ADCB Consumer Banking Terms and Conditions. These Simplylife Family Credit Card Terms set out various benefits and Specific Features applicable to Family Credit Cards, and form part of Credit Card Terms under ADCB Consumer Banking Terms and Conditions.

Your activation and/or use of a Family Credit Card will constitute binding and conclusive evidence of your confirmation to be bound by these Simplylife Family Credit Card Terms (as well as the ADCB Consumer Banking Terms and Conditions).

Capitalised words used herein but not defined shall have the meanings given to them in the ADCB Consumer Banking Terms and Conditions.

ADCB is entitled, in its sole discretion, at any time and without any prior notice or liability to the Qualifying Cardholder in any manner whatsoever, to terminate, withdraw, cancel, delete, amend and/or vary any of these benefits and Specific Features.

For the purposes of these Simplylife Family Credit Card Terms, the following terms have the following meanings:

**Benefit** Each benefit set out in these Simplylife Family

Credit Card Terms.

Card A Family Credit Card.

Card Account The credit card account opened by the

Bank for the purpose of entering all credits and debits received or incurred by the Primary Cardholder and the Supplementary Cardholder, if any, under these Simplylife

Family Credit Card Terms.

**Consumer Banking** 

Terms and Conditions

The terms and conditions that are applicable to your Card and govern your entire consumer banking relationship with ADCB, available on

www.adcb.com.

**Eligible Transaction** A transaction to which the relevant Benefit

relates.

**Qualifying Card** The type of Card which qualifies for the

particular Benefit (as set out in table above).

Qualifying

Cardholder

The holder of a Qualifying Card for the

particular Benefit

#### 1. Movie Ticket Cash Back

#### Does your credit card come with any movie ticket offer?

 Enjoy 2 free movie tickets every month on a minimum monthly spend of AED 1,500.

Simply buy two tickets at any cinema in the UAE for any show and earn cashback for the tickets (maximum monthly cash back for the tickets is AED 70). This cash back will be automatically credited to your account.



#### 2. Travel Offer

#### Does your Credit Card come with any Travel Offer?

 The Simplylife Family card allows you special discounts on air tickets and hotels.

Discount Category	Discount%	Remarks
Airfare	5%	Save up to a maximum of AED 50 per passenger
Hotel	10%	Save up to a maximum of AED 150 per booking

- Valid on any international round trip flight or hotel booked on www.cleartrip.ae using the Simplylife Family Card.
- Not valid on one way flights and domestic one way flights within India
- You can avail of this discount only three times for international flights and thrice for hotels for each card used. If you transact more than thrice, you can still book but you will not get any discount on the fourth international flight transaction and fourth hotel reservation.
- In case you amend or cancel the booking in part or full the entire discount availed for the said booking will be deducted from the refund amount.
- Valid on adult and child bookings only, not valid for infants.
- This discount cannot be clubbed with any other offer on www.cleartrip.ae
- This discount is not applicable on Cleartrip India website, www.cleartrip.com
- The discount is valid for bookings made on Cleartrip website www.cleartrip.ae for Simplylife Family Card holders.
- ▶ The dates of travel are completely open.
- ADCB Consumer Banking Terms and Conditions applies to this reward program.

#### 3. Customize Card Plastic

#### Can I customize my Credit Card?

The Simplylife Family Credit Card allows you to customize your Credit Card with an image of your choice, you may choose an image from the Simplylife image gallery or upload one of your own personal favorite images.

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#### 4. Additional general terms and conditions

The following terms and conditions shall be applicable to all the Benefits set out above.

In addition to any other conditions outlined in these Simplylife Family Credit Card Terms, the Benefits will not be offered if (a) the Card Account is not current (i.e. there are past due balances on the Card Account); (b) the Card Account is not in good standing in the opinion of ADCB; (c) there has been a breach by the Cardholder under any terms and conditions governing the use of the Card; or (d) any other event, which, in the sole discretion of ADCB should result in the cancellation of the Benefit to the Cardholder.