

### 0.25% Cashback on Remittance on Simplylife Women Current Account (the “Offer”)

The Offer is part of an ADCB Rewards Program. 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)) including the terms and conditions applicable to a 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 means:	Simplylife woman Current Account Customer Account making international remittances through Internet Banking, Mobile banking and ADCB Branch, for minimum remittance amount to be AED 1000/-.
Offer Period means:	Ongoing – Monthly.
Reward means:	0.25% cashback on remitted amount.
Reward Claim Period means:	30 days from the date of the Statement of Account for the period for which the claim is being made.
Channel of Acceptance means:	Performance of the Eligibility Criteria.
Notification of the Reward means:	Credit of Reward on a monthly basis and same will reflect in the Statement of Account.
Reward Payout means:	Reward will be credited to the Customer’s Account or CID as part of monthly cashback cycle by 10 <sup>th</sup> of next month for those Customers who have satisfied the Eligibility Criteria.
Additional Terms and Conditions means:	<ol style="list-style-type: none"> <li>1. An international money transfer of AED 1000 is required to be made, with forex conversion to qualify for the cash back.</li> <li>2. Maximum Reward amount is capped at AED 1250.</li> <li>3. Offer excludes money transfers made through Xpress Money Global Money Transfers.</li> <li>4. Offer excludes USD Transfers</li> <li>5.</li> </ol>

	6. The Reward will be credited only upon successful money transfer.
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The Offer is available to a 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 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 offering by ADCB or any third party supplier or issuer of the Reward.