

simplylife

for life's important moments

TERMS AND CONDITIONS

- ▶ Simplylife Family Credit Card
 - Family Credit Card
 - Family Credit Card Premium

simplylife.ae

from **ADCB** 

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.

Benefit	Qualifying Card
Complimentary Insurance	Simplylife Family Card Premium
Movie Ticket Cash Back	Simplylife Family Card Premium & Simplylife Family Card (Free For Life)
Travel Offer	Simplylife Family Card Premium & Simplylife Family Card (Free For Life)
Customise Card Plastic	Simplylife Family Card Premium & Simplylife Family Card (Free For Life)

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. Complimentary Insurance

Does your Credit Card come with any insurance coverage?

- ▶ The Simply Family Premium Credit Card provides you complimentary life insurance as well as critical illness cover through an exclusive partnership with the Abu Dhabi National Insurance Company (ADNIC). Please refer to the Simplylife Family Credit Card Insurance Terms and Conditions provided by ADNIC attached as a separate document in the website.

2. Movie Ticket Cash Back

Does your credit card come with any movie ticket offer?

- ▶ **Simplylife Family Card**
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.
- ▶ **Simplylife Family Card Premium**
Enjoy 6 free movie tickets every month on a minimum monthly spend of AED 1,500.
Simply buy six 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 210). This cash back will be automatically credited to your account.

3. Travel Offer

Does your Credit Card come with any Travel Offer?

- ▶ The Simplylife Family card allows you special discounts on air tickets, hotels and local entertainment.

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
Local Entertainment	15%	Save on local entertainment on Cleartrip Local up to a maximum of AED 200 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.

4. 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.

5. 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.