

simplylife

for life's important moments

TERMS AND CONDITIONS

- ▶ Simplylife Cash Back Credit Card.

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from **ADCB** 

These terms and conditions (the “**Simplylife Cash Back Credit Card Terms**”) shall be without prejudice to the ADCB Consumer Banking Terms and Conditions available on ADCB Website adcb.com. These Simplylife Cash Back Credit Card Terms set out various benefits and Specific Features applicable to the Simplylife Cash Back Credit Cards and form part of the Credit Card Terms under the ADCB Consumer Banking Terms and Conditions.

Your activation and/or use of the Simplylife Cash Back Credit Card will constitute binding and conclusive evidence of your confirmation to be bound by these Simplylife Cash Back 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.

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

Benefit	1.5% cash back on the Eligible Transaction and/or cash back on purchase of movie tickets subject to clause 2 and 3 of these Simplylife Cash Back Credit Card Terms.
Eligible Card	Simplylife Cash Back Credit Card.
Eligible Transaction	transaction specified under clause 2 and 3 of these Simplylife Cash Back Credit Card Terms.

1. What is cash back?

- ▶ When you perform the Eligible Transaction on your Eligible Card, you will receive a cash back in your Card Account in accordance with these Simplylife Cash Back Credit Card Terms. The cash back is calculated by ADCB as a percentage of the value of the Eligible Transaction and shall be subject to a maximum limit as determined by ADCB in its sole discretion.

2. How can you receive 1.5% Cash Back on your Eligible Card?

- ▶ When you make retail purchase(s) on your Eligible Card for a minimum of AED 1,000 per month, you will receive 1.5% cash back on all retail spend billed to your Card Account. Notwithstanding the above ADCB shall not consider following transactions (the “Noneligible Transaction”) on the Eligible Card for calculating the AED 1,000 threshold and no Benefit shall be awarded on the **Noneligible Transaction**:
 - Balance Transfer;
 - Cash Advance;
 - Credit Card Loan;
 - finance Charges;
 - Charges on the Card, charged by ADCB;
 - transactions reversed by the Merchant; and/or
 - any other transaction determined by ADCB from time to time.

The Benefit shall be credited on a monthly basis to the Card Account and will reflect in the Statement of Account in the month subsequent to the date of the Eligible Transaction. ADCB is neither responsible for a transaction that does not get captured under the appropriate category code nor accepts any responsibility for refusal of acceptance of the Eligible Card at any outlet for any reason whatsoever.

3. Movie Ticket Cash Back

- ▶ When you make retail purchase(s) on your Eligible Card for a minimum of AED 1,500 per month, you shall receive a cash back on the purchase of two (2) movie tickets at any movie theater in UAE. ADCB shall not consider the Noneligible Transaction for calculating the threshold and awarding the Benefit.
- ▶ The cash back on movie tickets is on the actual price of tickets only and is limited to a maximum amount of AED 70/-. This Benefit shall be credited to your Card Account.

4. Additional terms and conditions

- ▶ 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.
- ▶ In addition to any other conditions outlined in these Simplylife Cash Back 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 the terms and conditions governing the use of the Card; and/or
 - (d) any other event, which, in the sole discretion of ADCB should result in the cancellation of the Benefit to the Cardholder.
- ▶ 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.