



Special Terms and Conditions Applicable during the Credit Card + Personal Finance Campaign Period:

The following terms shall have the following meanings:

“ADCIB-IB”	Abu Dhabi Commercial Bank –Islamic Banking;
“Campaign”	The CC+PF campaign which entitles eligible customers to TouchPoints for taking up Personal Finance and/or Islamic Credit Card;
“Campaign Period”	Period from the date of communication to customer up to 31 st July 2015;
“Credit Card”	A payment card issued by the Bank on the basis of the customer’s credit history and ability to pay for the purposes of making purchases and/or cash withdrawals;
“Customer”	Means an existing retail customer of ADCIB, to whom details of this Campaign was sent by ADCIB-IB, either via SMS, email or phone call;
“Personal Finance (PF)”	A facility granted on the basis of the customer’s credit history, ability to repay and assignment of salary to the bank;
“TouchPoints”	TouchPoints means the reward points credited/debited to the TouchPoints Account (provided to a new customer or an existing ADCIB customer by ADCIB in accordance with ADCIB guidelines) as a result of any TouchPoints Relationship or ADCIB Debit/Credit card transactions that are eligible for inclusion/exclusion in the TouchPoints Program.

1. The Campaign will be valid only during the Campaign Period.
2. The Customer shall be eligible to earn TouchPoints as per the conditions mentioned in Clause 3 only and up to a maximum limit of 150,000 TouchPoints only.
3. Customer will earn TouchPoints based on the following conditions:
 - a. Specific amount of TouchPoints (as communicated to the customer via email and/or SMS) for every AED10,000 of PF availed during the Campaign Period.
 - b. 30,000 TouchPoints for successfully applying for and availing an ADCIB Islamic Credit Card.
4. Unsuccessful application for Personal Finance or disbursal of facility after the Campaign Period will mean that the Customer will not be eligible for earning the TouchPoints mentioned in Clause 3. It is the Customer’s responsibility to ensure that enough time is given to ADCIB IB for processing and disbursal of facility. In cases where the time taken to process and disburse the facility is more than 30 days, ADCIB IB can consider such cases for rewards mentioned in Clause 3 solely at its own discretion.
5. Unsuccessful application for Islamic Credit Card or availing Islamic Credit Card after the campaign period will mean that the Customer will not be eligible for earning the TouchPoints mentioned in Clause 3. It is customer’s responsibility to ensure that enough time is given to ADCIB IB for processing and disbursal of Credit Card. In cases where the time taken to process the Credit Card is more than 30 days, ADCIB IB can consider such cases for rewards mentioned in Clause 3 solely at its own discretion.
6. Customers who have an ADCIB Islamic Credit Card already will not be eligible for the rewards mentioned in Clause 3 (b). Customers who have an existing PF will be eligible for rewards in Clause 3(a) in the case of a top-up on PF and up to the amount of PF top-up / rollover only.
7. TouchPoints earned by the Customer during the Campaign Period will be credited to the Customer’s TouchPoints account on or before 31st August 2015.

8. These terms and conditions are supplemental to the ADCB IB General Terms and Conditions, notably those related to Account Operation, which will remain applicable.
9. This Campaign and these terms and conditions may be amended and/or terminated at any time by ADCB IB without prior notice.
10. The Customer's participation in the Campaign constitutes his/her acceptance of the terms and conditions contained herein, as amended from time to time.
11. Earning of TouchPoints under the Campaign will be applied to all eligible Customers automatically. If any eligible Customer wishes to opt out of this Campaign they may do so at any time by notifying ADCB IB.