

Terms and Conditions

Earn up to 10% as LuLupoints on your LuLu purchases
May 1 – June 30, 2014

The Program

The rewards indicated in the above mentioned promotion is applicable only for New To Bank (NTB) ADCB LuLu Credit Cards issued between 1st May and 30th June 2014 (the Promotion Period). The reward program allows eligible ADCB LuLu Credit Cardholders to accumulate rewards on Qualifying Transactions incurred on their ADCB LuLu Credit Card (Card/s) during the Billing Month(s).

Qualifying Transactions

Platinum, Gold and Standard Cards will earn 10%, 7% and 3% rewards as LuLuPoints on purchases across all LuLu outlets for the first 3 (three) months from the month of Card Issuance, post which the rewards will be earned at 5%, 3.5% and 1.5% on spendings across the LuLu outlets. All purchases, which include retail and online purchases, outside LuLu outlets will continue to earn 1.25%, 1% and 0.5% rewards as LuLupoints, as part of the product offering (on Platinum, Gold and Standard Cards).

Raffle draw

An eligible ADCB Account will be defined as a Conventional or Islamic current, savings or deposit account with Bank with a minimum relationship balance funded as per the eligibility criteria defined in the Schedule of Fees by NTB Customers.

ADCB will conduct the raffle draw for the 2 million LuLupoints on the 10th of July 2014. Once the LuLupoints are credited, customers may redeem the LuLuPoints only at LuLu Outlets or such other outlets that may be notified by the Bank to the Cardholder from time to time. Winners shall indemnify and hold ADCB its employees or agents harmless from and against any losses, damages, fees or expenses whatsoever caused to the winner of the draw by an event or circumstances outside ADCB's control.

General Terms and Conditions

The above terms and conditions shall be in addition to the general Terms and Conditions, ADCB LuLu Credit Card Terms and Conditions and any other terms and conditions of LuLu which remain applicable; ADCB reserves the right to vary, amend, cancel or withdraw this promotion at its sole discretion without prior notice and ADCB LuLu Credit Cardholders shall not be entitled to any indemnity or compensation of whatsoever nature.

These Terms and Conditions shall be governed by the Federal laws of the United Arab Emirates and the laws of the Emirate of Abu Dhabi. Abu Dhabi courts shall have exclusive jurisdiction for all matters arising out of these Terms and conditions.

