

## Member Get Member Terms and Conditions

**Member Get Member Program** (the “**Program**”) allows existing Customer to benefit from referring new customers for ADCB Offerings such as Accounts, Credit Cards, active saver, saving account and mortgage Loans, Investment products, Insurance products or any other retail products prescribed by ADCB (the “**Referral**”). The Customer irrevocably agrees to the terms and conditions stated herein, which shall apply to the Customer who makes the Referral and/or the Referee (defined below) who is referred under the Program. Terms and conditions set out herein apply to the Program and, in respect of the Program, the Referrer, the Referee (defined below), apply in addition to the ADCB Consumer Banking Terms and Conditions for conventional Customer (available on ADCB Website [www.adcb.com](http://www.adcb.com)), terms and condition of ADCB Rewards Program and terms and conditions applicable to Third Party Reward

If not otherwise defined herein, capitalized terms used herein in relation to the Program shall have the meaning given to them in ADCB Consumer Banking Terms and Conditions. In relation to the Program, the following terms shall have the meaning set out below:

Offer means	Offer for the Program introduced by ADCB from time to time for any ADCB segment, which shall be communicated to the Customer on a landing page on ADCB Website <a href="http://adcb.com">adcb.com</a> or on Internet Banking or Mobile Banking or through any other Bank Communications, chosen by ADCB in its sole discretion.
Referrer means	The Customer who makes the Referral
Referee means	The new Customer who is referred by the Referrer
Reward means	<p>The reward applicable to the ADCB Offering chosen* by the Customer and stated in the respective Offer, which may be in a form of:</p> <ol style="list-style-type: none"> <li>1. Touch Points; or</li> <li>2. Third Party Reward; or</li> <li>3. Cash determined by ADCB Islamic Banking; or</li> <li>4. any other Reward decided by ADCB from time to time.</li> </ol> <p>*The choice is only applicable if ADCB has provided the option to the Referrer or the Referee to choose the respective Reward, if no such option is provided the Reward communicated by ADCB shall apply. The Customer should always choose a Reward subject to the ADCB Offering or Third Party Offering, available with the Customer and in consultation with ADCB for e.g. Customer can get Etihad Miles only in Etihad Guest Account.</p>
Reward Payout means:	<p>Crediting of the Reward to the Customer subject to the nature of the Reward for e.g.</p> <ol style="list-style-type: none"> <li>1. Etihad Guest Miles shall be credited to the Customer’s Etihad Guest Account.</li> <li>2. Touch Points shall be credited to the Customer’s CID.</li> <li>3. Lulu points shall be credited to Customer’s Lulu Credit Card.</li> <li>4. Cash amount, if applicable, shall be credited to the Customer’s Credit Card.</li> <li>5. Third Party Offering that requires manual delivery to the Customer, shall be delivered to Customer via respective courier company chosen by ADCB or shall be delivered to Customer’s Address.</li> </ol>

## Additional Terms and Conditions:

- The Referrer shall ensure that the Referral relationship is true and correct, and the Referee knows the Referrer. The Referrer undertakes that he/she has received the consent of the Referee for the purpose of this Program. If the aforesaid undertaking is breached it shall be considered as unqualified Referral and the Referrer shall return all the Reward and benefits obtained from ADCB in relation to such unqualified Referral.
- The Referrer shall provide all the required information about the Referee as specified or requested by ADCB from time to time. The information provided shall be accurate and complete to the best of the Referrer’s ability.
- Referrals shall be made by submission of the ADCB Referral Form, by executing the same manually or electronically as per the process prescribed by ADCB from time to time or through Internet Banking or Mobile Banking, if applicable.

- Reward may differ for every Offer and ADCB shall provide the same at its own discretion.
- The Offer shall be valid only for the Offer Period (defined in the Offer) and ADCB may amend, replace or terminate the Offer as per its sole discretion, with or without notice to the Customer.
- The Referrer and/or the Referee shall receive the Reward applicable to respective ADCB Offering or under the Offer only if:
  - A. The ADCB Offering is successfully issued to the Referee;
  - B. ADCB Offering is not cancelled during the free look period;
  - C. The Referee satisfies the defined criteria applicable to the respective ADCB Offering provided to the Referee. For e.g. if the Referrer refers the Referee for Emirati Segment but the Referee does not qualify the eligibility criteria for Emirati Segment as per ADCB Policies, both the Referrer and Referee shall not be eligible to receive the Reward; and/or
  - D. For the Referee to qualify for the applicable Reward on the basis salary transfer criteria (segment wise eligibility criteria), the Referee must be an employee, in one of the companies shortlisted by ADCB.
- The Reward Payout to the Customer shall take place two months after the Referee has met the requisite criteria, as set out by ADCB. If the Referee does not meet the segment wise eligibility criteria within three (3) months of onboarding the issue of the respective ADCB Offering, the Customer shall lose the Reward.
- Reward Payout is subject to the ADCB Offering or the Third Party Offering being valid, active and in good standing.
- Reward Payout is subject to the respective ADCB Offering or the Third Party Offering obtained by the Customer being valid, active and in good standing.
- The maximum number of Reward can be changed by ADCB from time to time subject to the Offer and ADCB's sole discretion.
- ADCB may give the Reward to the Referrer or the Referee or both through the Reward Payout subject to the respective Offer and at its sole discretion.
- The participants to the Program shall be 21 years old and above at the time of making the Referral.
- The Referrer can only refer a new to bank customer under the Program. Referral of any existing Customer(s) shall not be considered for the Reward. No retroactive Referral shall be considered under the Offer. To qualify for the Reward, the new to bank customer must fund the ADCB account with new to bank funds.
- Any number of Referral per individual may be accepted but ADCB has the sole right to cap the Reward and the Referral, per Referrer or Referee as per its sole discretion and this may be communicated in the Offer or through any other Bank Communications. In case of the same Referral being referred by more than one Referrer, priority shall be subject to first come first serve basis, determined by ADCB in its sole discretion.
- The Referral does not guarantee approval for respective ADCB Offering and every ADCB Offering shall be subject to ADCB Policy and applicable terms and conditions.
- The Program is open only to Consumer banking Customers both conventional and Islamic subject to respective terms and conditions applicable to the Program. Non-retail Customer of ADCB, Affiliate's staff and Simplylife Customers, are not eligible under the Program unless provided by ADCB.
- In an event of the Reward being unavailable, ADCB reserves the right to offer an alternative reward of equal value, as determined by ADCB at its sole discretion.
- ADCB reserves the right to, at any time and without prior notice to terminate and/or withdraw/change the Reward, Offer and/or cancel and/or vary its benefits or features, and/or delete any of the terms and conditions stated herein without prior notice and the Referrer and/or the Referee shall not be entitled to any indemnity whatsoever from ADCB.
- This document does not constitute the distribution of any information or the making of any offer or solicitation by anyone in any jurisdiction, in which such distribution or offer is not authorized or to any person to whom it is unlawful to distribute such a document or make such an offer or solicitation.
- The Referrer and the Referee shall not use this Program or the Offer for business purposes.

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