

## **UNBmiles Program Terms and Conditions**

As former UNB credit card or debit card Customer, the Customer will automatically be enrolled in the UNBmiles Program.

These are the terms and conditions (the “**Terms and Conditions**”) applicable to the UNBmiles Program.

The Customer will earn and redeem UNBmiles, subject to the following Terms and Conditions.

### **Definitions:**

“**Customer**” means, for the purpose of these Terms and Conditions, a customer of former UNB who is in Good Standing and who holds a valid former UNB credit card or account or any service eligible for UNBmiles; for the purpose of these Terms and Conditions, “Good Standing” shall mean not in default under any credit facility, if any, with ADCB and, for the avoidance of doubt, Customer shall include primary cardholders and any supplementary cardholders.

“**UNBmiles**” means, the UNBmiles that Customer earns against every AED 1 spent and can be redeemed for any service offered under these points by the UNBmiles Program.

“**UNBmiles Program**” is defined as a loyalty program where Customers accrue points for performing retail banking transactions that are categorized as eligible by ADCB at its sole and absolute discretion. UNBmiles Program is managed by ADCB in conjunction with other Third Party Service Providers

“**Third Party Service Providers**” means, the companies who provide opportunities to redeem UNBmiles under the UNBmiles Program.

### **1. Participation**

1.1. To participate in the UNBmiles Program, the Customer must hold a valid former UNB product which is eligible to earn UNBmiles and the Customer must be and must remain throughout his/her participation in the UNBmiles Program in Good Standing.

1.2 The Customer must self-register for the UNBmiles Program at <http://www.adcb.com> in order to participate in the UNBmiles Program and gain access to the points earned.

1.3 The Customer will begin to earn points from the date of automatic enrollment, regardless of whether the Customer has registered for the UNBmiles Program or not. However, if the Customer does not complete his/her registration within 60 days from date of his/her automatic enrollment, all points earned prior to registration will be forfeited.

1.4 ADCB has the right to disqualify the Customer from participating in the UNBmiles Program and cancel any UNBmiles the Customer has already accumulated if the Customer fails to comply with any of the ADCB terms and conditions applicable to the Customer.

1.5 The Customer may opt out of the UNBmiles Program by sending a formal written notice to ADCB. Opting out from the UNBmiles Program may result in certain products and/or services no longer being available to the Customer.

## **2. Eligibility**

2.1 The Customer will earn UNBmiles on qualifying transactions as specified by ADCB in its sole and absolute discretion.

## **3. Bonus UNBmiles:**

3.1 Bonus UNBmiles can be awarded to a Customer for particular promotions and offers as specified by ADCB from time to time

3.2 ADCB will from time to time award additional bonus UNBmiles for other products of UNBmiles, which may include, but are not limited to, current accounts, personal loans, vehicle loans, affluent loans, mortgage loans, investment products and customer referrals.

3.3 The bonus UNBmiles are earned in conjunction with the UNBmiles earned on the Customer's main card or account.

3.4 The Customer must hold a valid former UNB card or account and must be and must remain in Good Standing throughout his/her participation in the UNBmiles Program in order to earn and redeem bonus UNBmiles.

## **4. Points Accruals:**

4.1 The UNBmiles are payable at the sole and absolute discretion of ADCB and cannot be exchanged for cash or used in conjunction with any other points at the time of redemption, unless otherwise specifically notified to the Customer by ADCB.

4.2 ADCB reserves the right to change the value of the UNBmiles from time to time at its sole and absolute discretion without prior notice to the Customer.

4.3 The Customer's credit card must not be overdue, suspended, blocked, cancelled or terminated by ADCB in order to earn UNBmiles or request for redemption of UNBmiles.

4.4. If the Customer's credit card is overdue, suspended, blocked, cancelled or terminated for any reason whatsoever, the UNBmiles earned shall stand forfeited and may only be reinstated at the sole and absolute discretion of ADCB.

4.5 In the event of any reversal of transactions for which the Customer was awarded UNBmiles, ADCB shall reverse the UNBmiles at the rate at which they were awarded.

4.6 UNBmiles are not available for transactions on credit cards for business, corporate and commercial purposes either wholly or in part. UNBmiles reserves the right to recover such UNBmiles obtained by the Customer as a result of engaging in such transactions.

## **5. UNBmiles Redemption:**

5.1 The Customer must self-register for the UNBmiles Program at [www.adcb.com](http://www.adcb.com) in order to participate in the prior to redemption of any UNBmiles earned.

5.2 UNBmiles can only be redeemed online or such other website as determined by ADCB from time to time. The value of UNBmiles earned can be redeemed by purchasing air tickets, hotel bookings or other products and services offered on the website.

5.3 ADCB will require a 15 days processing period to dispatch the gift voucher to Customer through mail or courier. This will be from the date ADCB receives the redemption request from the Customer.

5.4 ADCB will dispatch gift vouchers at the statement mailing address and not be liable if the gift voucher is not received by the Customer. Travel tickets will be emailed to the email address provided by Customer as per ADCB's records.

5.5 Gift vouchers are sent to cardholder via ordinary mail. If cardholder requests gift vouchers to be delivered by courier, the appropriate number of UNBmiles will be debited from his/her UNBmiles balance towards courier charges and the Customer will be informed accordingly. If the Customer does not have sufficient UNBmiles ADCB reserves the right to debit the Customer account or credit card to collect the courier charges.

5.6 A minimum 15,000 UNBmiles will be required for each redemption for products and services offered on the website.

5.7 Customers will have the option to redeem for products and services by UNBmiles, UNBmiles and partial card payment and by card payments only. In the event the Customer opts to make a card payment, the transaction will be subject, but not limited to, foreign exchange fees, service provider fees and any other fees as determined by ADCB or the Third Party Service Provider from time to time at their sole and absolute discretion without prior notice to the Customer.

5.8 Any UNBmiles that are unutilized will automatically expire and will be forfeited after twenty four (24) calendar months from the date of accrual if not redeemed by the Customer.

5.9 Once UNBmiles are redeemed, the Customer cannot request the UNBmiles to be reinstated in the Customer's account for any reason whatsoever.

5.10 In the event the Customer account on which the credit card was issued is voluntarily closed, the UNBmiles accumulated on his/her Credit Card or any other supplementary cards must be redeemed prior to closing his/her account or will result in the UNBmiles being forfeited.

5.11 The UNBmiles Program and, for the avoidance of doubt, any UNBmiles earned by the Customer there under does not and will not in any way create any liability or obligation whatsoever on the part of ADCB.

## **6. Partner Rewards:**

6.1 The UNBmiles Program is managed by ADCB and select Third Party Service Providers to offer the Customer access, but not limited to, hotels and resorts, airlines, car hire, leisure and lifestyle services.

6.2 When a Customer selects a product and/or a service from a Third Party Service Provider, he/she enters into an agreement with the Third Party Service Provider, not ADCB, and as such, ADCB strongly recommends that, prior to purchasing any

product and/or service from a Third Party Service Provider, the Customer reads, understands and agrees to the terms and conditions of such product and/or service with the Third Party Service Provider.

6.3 By accepting the Third Party Service Provider's offer, the Customer agrees to abide by the terms and conditions of the purchase of the relevant product and/or service, including payment of all amounts when due and compliance with all rules and restrictions regarding booking, availability, cancellations and refunds in respect of such service and/or product.

6.4 The Customer hereby irrevocably and unconditionally undertakes to indemnify and hold harmless ADCB, its directors, officers, employees and agents from and against any and all liabilities, damages, losses, costs and expenses of any kind, whether direct, indirect or consequential, including without limitation legal fees and disbursements, which the Customer may incur in connection with investigative, judicial or administrative proceedings of any kind threatening between the Customer and the Third Party Service Providers or relating to or arising out of any service and/or product purchased by the Customer from any Third Party Service Provider.

6.5 ADCB does not create any agency, partnership, joint venture, employer/employee or similar relationship with the Third Party Service Providers and is not responsible for and will not assume any liability for any changes in or discontinuance of the benefits offered by the Third Party Service Providers.

## **7. General:**

7.1 ADCB may, at any time, at its sole and absolute discretion, without any notice or reason whatsoever, remove, vary, supplement, amend or modify any one or more of the Terms and Conditions applicable to the UNBmiles Program.

7.2 ADCB may, at any time, in its sole and absolute discretion, without any notice or reason whatsoever change the UNBmiles Program.

7.3 ADCB's decision on computation, lapse, cancellation, forfeiture, credit, debit and re-installment of UNBmiles shall be final, conclusive and binding on the Customer.

7.4 The Customer irrevocably and unconditionally agrees and expressly consents that ADCB may at its sole discretion and for any purpose (including for the purpose of UNBmiles Program) share any information, details, or data relating to the Customer and or the accounts of the Customers and or the Customers transactions with ADCB or its affiliates or any other third party of any territory as permitted by local laws and regulations. The consent given by the Customer will continue in effect

unless and until the Customer withdraws the consent by notice in writing to ADCB. Withdrawal of consent may result in certain services no longer being available to the Customer.

7.5 ADCB may, at any time, in its sole and absolute discretion, without any notice or reason whatsoever cancel, suspend, change or substitute the UNBmiles with any other reward program or the basis of computation of UNBmiles or the Terms and Conditions.

7.6 If, at any time, ADCB suspects any Customer (or any additional cardholders associated with the Customer's account) misconduct, abuse or any fraudulent activity in relation to the UNBmiles Program, ADCB may at its sole and absolute discretion, without any notice or reason whatsoever, suspend or terminate the provision of UNBmiles of such Customer with immediate effect. In such case, ADCB may, in its sole and absolute discretion, cancel any UNBmiles that have already been earned and suspend or cancel the participation of such Customer in the UNBmiles Program.

7.7 For defaulting Customers, the UNBmiles Program will be suspended; and such Customers will not be able to have access to the UNBmiles Program website, nor accrue or redeem any UNBmiles until such time their account has been regularized.

7.8 Any transaction recorded on the UNBmiles Program website cannot be used as and will not replace the official records issued by ADCB.

7.9 The transactions recorded on the UNBmiles Program website is conclusive evidence in respect to the number of UNBmiles credited to the Customer. The Customer can check and redeem UNBmiles on the UNBmiles Program website which is used solely for the purpose of displaying the UNBmiles earned on qualifying transactions and redeeming UNBmiles.

7.10 These Terms and Conditions supplements are in addition to the terms and conditions applicable to respective product and services availed by the Customer from former UNB, but does not in any way whatsoever amend such terms and conditions or any other agreement between ADCB and the Customer.

7.11 These Terms and Conditions shall be construed and governed in accordance with the laws of the United Arab Emirates and shall be subject to the jurisdiction of the Courts of UAE, but without prejudice to ADCB's general right to issue proceedings, when necessary, in any court in any jurisdiction whatsoever.