

- The Member Get Member promotion (the “Promotion”) is a promotion offered by First Abu Dhabi Bank PJSC (the “Bank”) to ADNOC UAE N employees.
- The Promotion shall run 1 October 2021 to 31 Dec 2021 inclusive (the “Promotion Period”). The promotion is only open to ADNOC Employees (the “Referrer”) who during the promotion period, successfully refer any friend (each a “Referred Individual”) to the Bank to sign up for at least one credit card/ADNOC Cashback Credit Card
- By participating in this Promotion, Referrer and the Referred Individual agree to be bound by these Promotion terms and conditions (the “Terms and Conditions”).
- **Prior to referring a Referred Individual to the Bank, Referrer:**
 - a. Must consent to the Bank disclosing his/her name to the referee “Referred Individual”
 - b. Must inform and obtain the consent of the Referred Individual to the provision of his/her contact and personal information to the Bank and inform the Referred Individual that the application status of their eligible card(s) with the Bank would be disclosed to Referrer.
- **A Referral will be considered successful when:**
 - a. The ADNOC employee, during the Promotion Period completes the referral form.
 - b. The Referred Individual applies for at least one credit card/ADNOC Cashback Credit Card during the Promotion Period
 - c. The Bank receives the Referred Individual’s application for the card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank for up to 14 days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility.
 - d. The Referred Individual must be approved for an eligible card and make at least one retail or cash Transaction within 45 days from the date of card issuance.
- **The Referred Individual must be:**
 - a. At least 21 years old as at the referral date.
 - b. Not an existing cardholder of any credit card issued by the Bank as at the referral date, and/or must not have any existing or previously cancelled credit card issued by the Bank in the last 6 months prior to the referral date.
- Any referral of a new customer outside of the Promotion Period shall not be eligible for the Promotion.
- Upon receipt of a duly completed referral form the bank shall contact the Referred Individual and assess his/her eligibility for the product. The approval of any application submitted by a Referred Individual shall be at the sole discretion of the Bank and may be rejected by the Bank for any reason and without giving reasons for such rejection.

- **Each Referrer whose referral successfully obtains or receives an eligible credit card from the Bank will be entitled to enter the lucky draw:**

Product	Referrer Prize	Referee Prize
Credit Card	one ticket to enter the lucky draw to win a Nissan Patrol Nismo car for every successful lead	one ticket to enter the lucky draw to win a Nissan Patrol Nismo car (card must be activated and one days of 45 transaction needs to be perform with (card issuance

- One lucky draw winner will be selected in a random draw by Feb/Mar 2022 to win the Nissan Patrol Nismo Car.
- If ADNOC UAE N employee refers ADNOC UAE N colleague to avail ADNOC Cashback Credit Card, both referrer and referee will enter the lucky draw to win the Nissan Nismo car.
- If ADNOC expat employee refers ADNOC expat ADNOC colleague to avail ADNOC cashback credit card, both referrer and referee will get AED 250 in the form of statement credit.
- If ADNOC expat employee refers ADNOC UAE N colleague to avail ADNOC cashback card, the referrer will get AED 250 in the form of statement credit and referee will enter the lucky draw.
- If ADNOC UAE N employee refers ADNOC expat colleague to avail ADNOC cashback card, the referrer will enter the lucky draw and referee will get AED 250 in the form of statement credit.
- The Bank reserves the right to discontinue or extend the Promotion, extend the Promotion Period or change these Terms and Conditions at any time at its sole discretion and without prior notice.
- The Referred Individual will be entitled enter the lucky draw if he activates the card and make at least one retail or cash transaction within 45 days from the date of card issuance.
- The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
- **The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):**
 - a. make any changes to the Promotion;
 - b. vary, modify, add, delete or otherwise revise any of these Promotion Terms and Conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.
- Referrer must understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion Terms and Conditions.
- Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- By participating in the Promotion, Referrer and Referred Individual consent to the use their personal data by the Bank for marketing purposes, including but not limited to the use of Referrer's and Referred Individual's telephone numbers to contact them about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.
- These Terms and Conditions are supplemental to the Bank's Master Credit Card Terms and Conditions.