

LCM Debit Card T&C

- All offers are made available on a best-effort basis and at the sole discretion of ADCB;
- Offers are not valid in conjunction with any other offer;
- ADCB makes no representation and provides no warranty whatsoever, expressed or implied and undertakes and assumes no liability or responsibility with respect to the products and services provided by its partners;
- All offers shall be available only on retail purchases which are not voided, disputed, erroneous, unauthorized, and/or illegal;
- All internet-based and cash transactions are not included in the promotions;
- Only transactions that are posted to the account and at customer ID level during the promotions will be considered;
- With regards to any matter in relation whatsoever with the TouchPoints / Etihad Guest Miles, ADCB's decision and records will be final and legally binding; such matter shall include (not limited to) any TouchPoints / Etihad Guest Miles eligible transaction and applicable currency exchange rates;
- Subject to the applicable terms and conditions, rewards given to the customer shall be at the sole discretion of ADCB;
- All the TouchPoints / Etihad Guest Miles earned during the Campaign Period will be credited to the Debit Cardholder's TouchPoints / Etihad Guest Miles Account within 60 days after the completion of the Campaign Period provided the customer's account shall be open, valid, duly activated and in good standing on the date of credit of the reward
- The customer's account shall be open, valid, and duly activated on the date the reward is given/handed (if applicable) to the customer;
- Rewards will be forfeited in case they are not collected / claimed within the timescale specified by ADCB, wherever applicable, by the customer;
- Rewards may not be exchanged with cash;

These terms and conditions are in addition to the specific terms and conditions related to any card promotion carried out by ADCB;

The above terms and conditions shall be in addition to the general Terms and Conditions and TouchPoints – Rewards Program Terms and Conditions; ADCB Etihad Guest Account and Etihad Guest Above Debit Card which remain applicable; ADCB reserves the right, at its absolute discretion, to vary, delete or add to any of the above terms and conditions from time to time, and to change the period and/or terminate the offers, without any prior notice and Customer shall not be entitled to any indemnity or compensation of whatsoever nature arising out of or in connection with such variation, deletion or amendment;

“These Terms and Conditions shall be governed by the Federal Laws of UAE and the laws of the Emirate in which the Customer account is maintained. Any dispute arising out of or in connection with these Terms and Conditions shall be settled by the Courts of the Dubai International Financial Centre (DIFC)”.