

## 0% Installment Payments Plan – Terms and Condition - ADCB

### Terms and Conditions

- 0% Installment Payment Plan (also referred as 0% IPP or ADCB Installment Pay) offer is applicable to all ADCB \*Credit Cards issued in the UAE ( except Islamic Cards)
- This offer is valid only at the participating merchant outlets as listed on [www.ADCB.com](http://www.ADCB.com) or Merchant/Categories defined by the ADCB under Deals and Discounts on ADCB cards page
- 0% Installment Payment Plan is not applicable on \*Debit , \*Islamic Cards & \*Corporate Cards
- The minimum spend threshold required for conversion of a transaction at participating merchant outlets and the tenure for which the 0% Installment Payment Plan is booked is as per the fixed minimum spend threshold and Installment Payment Plan tenure defined by the merchant or ADCB.
- The offers listed on the website, [www.ADCB.com](http://www.ADCB.com) are the valid offers at any point in time during the promotion period. These offers may keep on changing and for an updated list of all offers; customers should visit the website [www.ADCB.com](http://www.ADCB.com) before opting to avail the relevant IPP benefit. ADCB shall not be liable for honoring any benefit in case the offer no longer exists on the website.
- Any variation, alteration, modification, and/or amendment to the terms and conditions shall be published on the ADCB's website: [www.ADCB.com](http://www.ADCB.com) and shall supersede the earlier terms and conditions communicated to the "Cardholder"
- Only single transactions done to achieve the minimum spend threshold at the merchant partner will be considered to convert the transaction to 0% Installment Payment Plan. Clubbing two or more transactions shall not be considered to achieve the minimum threshold.
- It is the Cardholder's responsibility to ensure that he/she provides the correct and valid contact details to ADCB in order to ensure that all communications related to this offer or otherwise are received.
- ADCB reserves the right, at its absolute discretion, to amend, modify, vary and/or supplement these terms and conditions at any time without any prior notification to the Cardholder. Any such amendments or supplements shall be provided on ADCB Bank's website.
- ADCB may suspend or terminate this IPP Offer at its own discretion at any point of time without any notification to the Card Holder and the Card Holder shall not bring any claim whatsoever against ADCB.
- These Terms and Conditions are in addition to the standard ADCB Credit Card Terms and Conditions and in event of conflict ADCB Credit Card Terms shall hold precedence over these terms and conditions..
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
- In no event shall ADCB, any of its affiliates, or any of its officers, directors, employees or agents be liable for any loss, damage ore expense arising out of or otherwise related to this promotional offer.
- ADCB does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of this IPP offer and hereby disclaims any and all express or implied warranties with respect of the same.
- The IPP offer is provided by ADCB under the agreement with the participating merchant partners and ADCB will not be responsible if the goods/ services provided are not to the satisfaction of ADCB Card Holder or the merchant decides to dishonor the benefit on his own consent.
- ADCB shall not be in breach of its obligations or otherwise be liable to conduct this promotional campaign, continue to offer this promotional campaign, or award any promotional gift pursuant to this campaign, or be liable to any Credit Cardholder as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of ADCB including but not limited to, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, ADCB obligations to its Card Holder shall automatically stand discharged without necessity to provide notice