

## FAQ

Sr No	Question	Answer
1	What is the campaign promotion period?	Campaign period is from 01st September 2019 to 31st December 2019.
2	Who is eligible to participate?	Open to all Existing & New to Bank Business Banking Clients of First Abu Dhabi Bank, UAE
3	Why choose FAB?	<p><b>SAFE:</b> The safest bank in the UAE and the Middle East</p> <p><b>STRONG:</b> Strongest credit ratings in MENA at Aa3/AA-/AA- with total assets of AED 744bn and market capitalization of AED 162bn</p> <p><b>SERVICE:</b> Best-in-class customer-centric services through our relationship managers, advisory services and top-tier product experts.</p> <p><b>SPEED:</b> Efficient and superior banking experience aimed at ensuring timely delivery of our competitive offerings.</p>
4	What benefits will I get by opening a business banking account with FAB?	<p>FAB Business Banking offers wide range of products tailor made to suit the requirements of SME client namely:</p> <ul style="list-style-type: none"> <li>• Business Accounts</li> <li>• Loans</li> <li>• Mortgages</li> <li>• SME Growth Loan</li> <li>• Trade and Working Capital</li> <li>• FX Solutions</li> <li>• Insurance &amp; Wealth</li> </ul>
5	How do I open a business account with FAB?	<p>You can call our call center on 600 522235 if within UAE or 009712 4996700 outside of UAE for more information and our call center representative will be able to assist you. Alternatively you can send SMS mentioning “BA” on number 2121 or visit any of the below business banking centers to get more information on the requirements and process.</p> <ul style="list-style-type: none"> <li>• FAB Tower One building, Business Banking Group, 2nd floor – Abu Dhabi</li> </ul>

		<ul style="list-style-type: none"> <li>• FAB Corniche, Mezzanine Floor, Abu Dhabi FAB Al-Jadaf building, Business Banking Group, 9th floor- Dubai</li> <li>• FAB Abu Baker Al Siddiq Branch, Deira, Dubai</li> <li>• FAB Sheikh Zayed branch, Business Banking desk – Dubai</li> <li>• FAB Sharjah branch, Al Burj Avenue Business Banking desk – Sharjah</li> </ul>
6	How do I participate in this campaign?	<p>Business Banking clients have to perform the eligible transaction via Branch or Online Banking or Treasury to be eligible for the Contest. The required forms for all Transaction Banking products are available in the below link. <a href="https://www.bankfab.ae/en/business-banking/forms">https://www.bankfab.ae/en/business-banking/forms</a></p>
7	Is there a minimum transaction amount for each transaction?	<p>Yes. The minimum transaction amount for each product is defined under eligible transactions</p> <p>The eligible transaction for each products under the campaign are specified as below.</p> <ul style="list-style-type: none"> <li>• CASA (AED Current, Call and Savings Accounts):- Growth in Average CASA balance maintained during the campaign period equal to AED 350,000.00 and multiple's thereof. The growth is calculated over the crystalized client Opening CASA balance as of 01<sup>st</sup> September 2019.</li> <li>• FX - Any Foreign Exchange transaction in AUD, EUR, GBP, CAD, JPY, CHF, NZD, SEK &amp; NOK currencies performed via Online or Branch or Treasury channel equal to AED 150,000.00 and multiple's thereof. For non-AED denominated transactions, the transaction amount will be converted into AED based on the relevant prevailing foreign exchange rate determined by the Bank. USD currency transaction eligibility will be restricted to the extent of pairing with other G9 currencies.</li> <li>• Trade – Any Import LC &amp; Guarantee issuance transactions equal to AED 2,000,000.00 &amp; 1,000,000.00 respectively &amp; multiples thereof with minimum Tenor of 3 Months. Auto renewal of existing guarantees will not be covered under the campaign.</li> </ul>

8	Is there an increase in bank charges for the Transaction Banking products under campaign?	No. All the existing schedule of charges that were applied on transactions prior of campaign period i.e. as of 31 <sup>st</sup> August will continue to apply for the campaign period
9	Are there any hidden charges for the Transaction Banking products under campaign?	No. All the existing schedule of charges that were applied on transactions prior of campaign period i.e. as of 31 <sup>st</sup> August will continue to apply for the campaign period.
10	What are the prizes for this campaign?	<p>CASA, FX &amp; Trade clients will win guaranteed prize in terms of 22Carat Gold Coins as per the eligible transactions.</p> <ol style="list-style-type: none"> <li>1. CASA – 3 grams of gold for every AED 350,000.00 growth in average CASA balance and multiple’s thereof. Growth in average CASA balance is computed as the average CASA balance of the campaign period over the crystallized CASA Opening balance as of 01<sup>st</sup> September 2019.</li> <li>FX- 2 grams of gold for every AED 150,000.00 transaction and multiples thereof.</li> <li>2. Trade – 2 grams and 5 grams of gold for every AED 2,000,000.00 Import LC &amp; AED 1,000,000.00 Guarantee Issuance respectively and multiples thereof.</li> <li>3. The maximum paper gold voucher per client will be restricted to 1 KG.</li> </ol> <p>In addition to the guaranteed gifts, all CASA, FX &amp; Trade clients are entitled to Lucky Draw entry to win Tesla Car for every eligible transaction performed within the Promotion Period.</p>
11	Will my USD CASA balance also qualify for this campaign?	No. The eligible transaction under this campaign is restricted to New Funds in AED CASA balance in Business Basic, Business Advantage, and Business Preferred, Savings & Call account.
12	Will my USD-AED transaction qualify for the campaign?	No. Only transaction having AUD, EUR, GBP, JPY, CAD, CHF, NZD, NOK & SEK will qualify for the campaign. USD currency transaction eligibility will be restricted to the extent of crosses with other G9 currencies.

13	Will transfer of amount from existing Fixed Deposit or FCY (foreign currency) CASA balance qualify for this campaign?	No, only new funds coming into the Business Banking account such as wire transfer, cash deposit, cheque deposit, etc.
14	Will I have the chance to win more than 1 prize?	Yes. Every additional amount over and above the minimum required criteria will offer opportunity to win more guaranteed gold prizes subject to 1 KG max per client. Every eligible transaction will be included in the lucky draw for Tesla Car
15	How will the winners be selected?	The Bank will validate & authorize all transactions that have met the criteria to be eligible to participate. The Bank reserves the right to vary, extend, terminate and/or cancel this guaranteed Gift or Lucky Draw or amend these terms and conditions at any time. Any benefit or promotional offer for eligible Clients is subject to availability and the Bank may change such offer at its discretion from time to time without notice to the customer. In case of any disputes, the Bank's decision shall be final and conclusive
16	How and when will the winners be notified?	Winners will be notified via phone call and notified in writing by your Bank within thirty (30) days after the validation process.
17	Who should I refer to if I have further queries on the campaign?	Please call 600 522235 if within UAE or 009712 4996700 outside of UAE for more information or visit the bank website to view the promotion's Terms and Conditions. Alternatively you can send email to <a href="mailto:bbcampaing2019@bankfab.com">bbcampaing2019@bankfab.com</a> with your specific query. We will respond to you within 5 business days.

**Please refer to the campaign detailed Terms & Conditions in the website.**