

بسم الله الرحمن الرحيم

Shari'ah Supervisory Board Declaration # (003)

Date: 16/07/1429 H

Date: 19/07/2008

ADCB Meethaq Touch Points

الحمد لله رب العالمين والصلاة والسلام على نبينا محمد وعلى آله وصحبه ، وبعد:

ADCB Meethaq's Touch Points customer loyalty program rewards customers for their relationship with ADCB Meethaq across all products and services as per the following guidelines:

1. All ADCB Islamic Banking individual customers are automatically enrolled in the program.
2. No membership fee is levied for enrollment in the program.
3. All amount spent by ADCB Meethaq towards redemption of touch points is solely provided out of shareholders profits.
4. All other expenses incurred towards set up, maintenance and promotion of the ADCB Meethaq touch points program is borne solely by share holders.
5. The program is being run by shareholders to incentivize customers to start and maintain a relationship with ADCB Meethaq.
6. The monetary value of 100 touch points equals AED 1.

Once a customer has enjoyed the benefits of using ADCB Meethaq products and services and earned TouchPoints in the process, he/she can redeem the TouchPoints for vouchers to shop and spend at ADCB's affiliated Merchant Partner Outlets.

The Fatwa and Shari'ah Supervisory Board has reviewed the concept of Touch Points which rewards the customer at every point of contact with the Bank. ADCB as a Mudarib is bearing all the costs and providing incentives to customers. TouchPoints program point calculation for asset and liability products has been approved by the Shari'ah Supervisory Board.

The Shari'ah Supervisory Board hereby rules that the structure and documentation for the ADCB Meethaq Touch Points program are in compliance with the rules and principles of the Shari'ah.

Kindly abide by it.

Hassan

Sheikh Dr. Hussein Hamid Hassan
Chairman

