

YOU'VE DONE YOUR DUTY, NOW IT'S OUR TURN.

Introducing Sanadna, our exclusive benefits for frontline heroes.

Our nation draws its strength from individuals like you, who show up each day with dedication and purpose. As you continue to serve on the frontlines, ADIB stands beside you with initiatives designed to ease everyday financial responsibilities for you and your family.

- **Break from installments to help manage finances better**

Defer installments on existing Personal and Auto Finance for up to 3 months from April to June 2026, with no additional bank charges.

7-month grace period on New Personal Finance debt settlement products and a 6-month initial grace period on New Auto Finance from April to June 2026

- **Fee Waiver on Everyday Banking**

Annual fee waived for new covered cards (sourced through digital channels, applicable only to Exceed and Cashback Covered Cards).

100% Fee waiver on UAE Switch ATM fees and Account Balance Monthly Fall Below Fee from April to June 2026.

Easy Installment Plan with 100% Waiver of Murabaha Monthly Installment (Profit) proportional to the transaction that will be converted to EIP with Zero processing fees for school/university transactions using ADIB covered cards

Murabaha profit rate upto 0.99% on the ADIB Yusr Salary Advance Finance from April to June 2026.

- **Special Takaful Protection cover and benefits**

Three months of complimentary life takaful on new Home Finance booked from April to June 2026.

Enhanced Household Takaful offered covering home contents from fire, floods and storms.

- **Benefits for your wealth needs**

Cashback on Smart Sukuk for transactions between April and June 2026

100% Platform fee waiver for first year on Smart Sukuk.

50% fee waiver on new Khuttati plans between April and June 2026

- **Exclusive Prizes with the Ghina Accounts:**

An additional 30 prizes worth AED 300,000 until June 2026 and chance to win a Nissan Patrol

Eligibility

Applicable for customers from MOD, Armed forces, MOI, Police departments, Civil Defense, Ambulance & Emergency services

View Personal Finance Key Facts Statement [here](#).

View ADIB Yusr - Salary Advance Finance Key Fact Statement [here](#).

View Home Finance Key Facts Statement [here](#).

View ADIB Covered Cards Key Facts Statement [here](#).

View Smart Sukuk Key Facts Statement [here](#).

View Personal Accounts Key Facts Statement [here](#).

View Terms and Conditions [here](#).

View Ghina Terms and Conditions [here](#)

Abu Dhabi Islamic Bank Public Joint Stock Company is licensed by the Central Bank of the UAE.