

30 September 2019

Subject: Changes to Cheque & Electronic clearing process from 1st October 2019

Dear Customer,

As communicated on 8 May 2019, 14 August 2019 and 6 September 2019, ADCB is in the process of exiting our India operations. We are pleased to inform you that we have executed definitive agreements to transfer our banking business to DCB Bank Limited.

We are now writing to reiterate and inform you of changes to ADCB India's Cheque and Electronic (ECS/NACH) clearing process as mentioned in our earlier letter dated 6 September 2019.

All cheques issued and drawn on ADCB India and ECS/NACH transactions will be processed by ADCB India until 30 September 2019. Starting 1st October 2019, ADCB will not process or clear incoming / outgoing cheques and NACH/ECS transactions. Any transactions or remittances through NEFT / RTGS can be performed as usual at our branches or through instructions until the date of transfer of accounts to DCB Bank (close of business of 5 October 2019).

Our branch address and contact details are provided below.

UAE Office		India Office	
<u>Abu Dhabi Office</u>	<u>Dubai Office</u>	<u>Mumbai Office</u>	<u>Bengaluru Office</u>
ADCB India NRI Center Abu Dhabi Main Branch Intersection Salam, Abu Dhabi P.O.Box: 939 T +971 (0)(2) 696 2499	ADCB India NRI Center Karama Branch Trade Center Road, Dubai Next to ADCB Metro Station P.O.Box: 12808 T +971 4 5094712	75 Rehmat Manzil, Veer Nariman Road, Churchgate, Mumbai 400020, India Tel: +91 22 61763800	No.25, Gr Flr, West Wing, Corniche Al Latheef, Cunningham Road, Behind Indian Express Building, Bengaluru 560001, India. Tel: +91 80 61177700

Our staff will be happy to assist if you have any further questions. We would like to thank you for banking with ADCB.

For Abu Dhabi Commercial Bank PJSC

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