

UAB Rewards - Terms and Conditions

1. DEFINITIONS

1.1 "**DIFC**" means the Dubai International Financial Centre.

1.2 "**Relevant Emirate**" means the Emirate of the United Arab Emirates in which the branch office of UAB through which UAB is acting in connection with the applicable UAB customer is located.

1.3 **Terms and Conditions** has the meaning set out in Clause 2.1.

1.4 "**UAB**" means United Arab Bank P.J.S.C.

1.5 "**UAB Rewards Earning Table**" has the meaning set out in Schedule B.

1.6 "**UAB Records**" means all UAB's customer account information, data and other records relating to its UAB Rewards Accountholders in electronic or physical form.

1.7 "**UAB Rewards**" means the rewards programme established by UAB and subject to these Terms and Conditions.

1.8 "**UAB Rewards Account**" means the account reflecting all transactions relating to UAB Rewards for a particular UAB Rewards Accountholder in UAB's records, including earned UAB Rewards Points, adjusted UAB Rewards Points, bonus UAB Rewards Points, redeemed UAB Rewards Points and expired UAB Rewards Points.

1.9 "**UAB Rewards Accountholder**" means, in relation to each UAB Rewards Relationship, the customer or proposed customer and, where there is more than one person comprising the customer, the first named signatory holding such relationship.

1.10 "**UAB Rewards Booking Policy**" means the booking policy to redeem UAB Rewards Points as published from time to time on the UAB Rewards Website.

1.11 "**UAB Rewards Points**" has the meaning set out in Clause 4.1.3.

1.12 "**UAB Rewards Rate**" means the financial value expressed as a percentage as calculated by dividing the number of UAB Rewards Points earned in respect of each one hundred (100) Dirhams of value credited to a UAB Rewards Relationship or UAB Rewards Transaction.

1.13 "**UAB Rewards Relationship**" means one or more of the UAB products and services listed in Schedule A and Schedule B each of which is eligible for inclusion in UAB Rewards and with such further conditions and as more particularly described on the UAB Rewards Website.

1.14 "**UAB Rewards Statement**" has the meaning set out in Clause 5.1.

1.15 "**UAB Rewards Transaction**" has the meaning set out in Clause 4.1.2.

1.16 "UAB Rewards Website" means the UAB website at www.uabrewards.ae, which is managed and operated on behalf of UAB by Infinia Services and Solutions FZ LLC or such other manager and operator as UAB may appoint from time to time.

2. BINDING EFFECT

2.1 The terms and conditions set out in this document ("**Terms and Conditions**") are applicable to UAB Rewards and, by becoming a UAB Rewards Accountholder, the UAB Rewards Accountholder agrees to be bound by the Terms and Conditions, as the same may be amended, supplemented, updated, replaced or otherwise varied by UAB from time to time and the UAB Rewards Accountholder represents and warrants that you are aged at least 18 years.

2.2 All determinations of opinion or fact to be made by UAB under these Terms and Conditions shall be made by UAB, at its absolute discretion and, in the case of facts, on the basis of UAB Records, and each such determination shall be final, conclusive and binding on the UAB Rewards Accountholder, save in the absence of manifest error made known to UAB by the UAB Rewards Accountholder in accordance with the time limit set out in Clause 5.2.

2.3. UAB reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to supplement, amend, replace, delete or otherwise vary any of the Terms and Conditions, including the Schedules, as well as the terms and conditions of any other policy referred to in the Terms and Conditions, and to change, vary, modify, terminate or cancel UAB Rewards or any of its benefits or features, or otherwise do any other act with respect to the whole or any part of UAB Rewards, or to withdraw or change the membership criteria and/or to limit or change the value / validity of UAB Rewards and/or the manner of redemption on, UAB Rewards, . By becoming a UAB Rewards Accountholder, UAB Rewards Accountholder acknowledges and accepts that the above acts may diminish the redemption value of UAB Rewards Points already earned and agrees that he/she shall not be entitled to claim compensation for any such loss in value.

2.4 By becoming a UAB Rewards Accountholder, the UAB Rewards Accountholder acknowledges and agrees:

2.4.1 that the Terms and Conditions, as well as other information regarding UAB Rewards, are published and may be accessed online at www.uabrewards.ae; and

2.4.2 to keep updated with the most up-to-date and current version.

2.5 In addition to these Terms and Conditions, each UAB Rewards Accountholder continues to be subject to the General Terms and Conditions of Account Opening and the terms and conditions applicable to the relevant UAB product which made him/her eligible for participation in UAB Rewards, including without limitation, personal loan, car loan, mortgage loan, investment products, bancassurance, credit card, debit card, current account, savings account, fixed deposit, electronic transaction channels and such other terms and conditions as may be included by UAB from time to time, which are incorporated by reference herein and copies of which shall be provided to the UAB Rewards Accountholder upon request.

2.6 To the extent that there is any conflict between the general terms and conditions contained in this document, excluding those documents incorporated by reference into this document, and any other specific additional terms and conditions relating to UAB Rewards:

2.6.1 the specific additional terms and conditions shall prevail over the general terms and conditions; and

2.6.2 the terms and conditions incorporated by reference into this document (e.g. the UAB Rewards Earning Table) shall prevail over this document.

3. MEMBERSHIP

3.1 Membership of UAB Rewards is automatic for each UAB customer holding a UAB Rewards Relationship and who is in good standing and otherwise not in breach of any terms and conditions relating to such UAB Rewards Relationship as determined by UAB.

3.2 Membership of UAB Rewards is limited to the primary (i.e. first named) customer account holder. Membership qualifies the UAB Rewards Account holder to benefit from special offers and promotions which may be provided by UAB from time to time, provided that the UAB customer is in good standing and there has been satisfactory conduct on the customer's account, each as determined by UAB.

3.3 Membership of UAB Rewards is also limited to those UAB Rewards Account holders which have an active UAB credit card as determined by UAB.

3.3 Membership of UAB Rewards is also subject to the qualifications and conditions (including annual UAB Rewards Points accrual limits, if any) as determined by UAB. UAB reserves the right, at any time and without notice, to impose a validity period on membership, as well as to extend or reduce the same.

3.4 Membership of UAB Rewards is non-transferable.

3.5 In the case of joint or multiple holders of a UAB Rewards Relationship, all authorised signatories will be automatically enrolled on UAB Rewards. However, the use and redemption of UAB Rewards Points shall only be available to the primary (i.e. first named) UAB Rewards Relationship signatory as per UAB Records and is limited as described in the Terms and Conditions. However, each UAB Rewards Account holder will accrue UAB Rewards Points with respect to his or her related accounts or services to be credited to the UAB Rewards Account. Each UAB Rewards Account is identified by the Customer Identification (CIF) Number of the primary (i.e. first named) UAB Rewards Relationship signatory as established by UAB Records.

3.6 In the event that a customer account signatory (ies) or a supplementary cardholder(s) is/are removed from the relevant UAB Rewards Relationship, then such signatory (ies) or supplementary cardholder(s) is/are no longer eligible to participate in UAB Rewards.

3.7 UAB reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to withdraw or discontinue any one or more of the UAB Rewards Relationships or UAB Rewards Transactions and terminate membership on UAB Rewards and revoke any accrued UAB Rewards Points.

3.8 UAB reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to block access to the UAB Rewards Account in case of unsatisfactory conduct of the account or relationship of the primary (i.e. first named) UAB Rewards Relationship holder as determined by UAB.

3.9 Membership of UAB Rewards is automatically terminated upon the death, bankruptcy, or unsatisfactory conduct of the account or relationship of the primary (i.e. first named) UAB Rewards Relationship holder as determined by UAB.

3.10 Upon termination of membership, all UAB Rewards Points accrued in the UAB Rewards Account shall be immediately forfeited and cancelled by UAB. UAB may also delete the terminated UAB Rewards Account on the UAB Rewards Website.

4. UAB REWARDS POINTS

4.1 UAB shall determine, from time to time, at its absolute discretion:

4.1.1 which UAB Rewards Relationships (including, without limitation, personal loan, car loan, investment products, bancassurance, current / savings account, fixed deposit, debit card or credit card, mortgage loan and electronic channels);

4.1.2 which UAB debit card and credit card transactions (each a “**UAB Rewards Transaction**”) are eligible for inclusion in UAB Rewards;

4.1.3 how many UAB Rewards points ("**UAB Rewards Points**") will be earned in respect of each UAB Rewards Transaction and/or each UAB Rewards Relationship;

4.1.4 the applicable limits on the required monthly earnings of the relevant UAB Rewards Account holder; and

4.1.5 the number of UAB Rewards Points required for redemption of UAB Rewards.

4.2 In case of a reversal of any UAB Rewards Transaction, UAB Rewards Points credited to the UAB Rewards Account as a result of such UAB Rewards Transaction will be deducted from the accrued UAB Rewards Points credit balance. Debits to the UAB Rewards Account unrelated to any reversed UAB Rewards Transaction will reduce the accrued UAB Rewards credit balance as per the calculation criteria set out for a particular UAB Rewards Relationship.

4.3 UAB from time to time and, at its absolute discretion, may decide that no UAB Rewards Points may be earned during a promotion, special offer or other black-out period or through the redemption of any UAB Rewards Points.

4.4 Pursuant to Clause 4.1, UAB Rewards Points are earned for each UAB Rewards Relationship or UAB Rewards Transaction subject to UAB Rewards earning criteria, and no UAB Rewards Points shall be awarded retroactively. **Schedule B** sets out the list of further conditions attached to the earning of UAB Rewards Points in relation to each type of UAB Rewards Relationship or UAB Rewards Transaction. UAB Rewards Points are calculated by rounding down the transaction value to the nearest integer.

4.5 UAB Rewards Points are not assignable or otherwise transferable, and are not capable of being mortgaged, charged or pledged. UAB Rewards Points of one UAB Rewards Account holder cannot be combined with those of another UAB Rewards Account holder.

4.6 In the event of a change to the status of a UAB Rewards Relationship (such as an upgrade or downgrade), the future calculation of UAB Rewards Points shall be adjusted by UAB accordingly.

4.7 UAB Rewards Points are valid only for a period of three (3) years from the start of the month during which such UAB Rewards Points are earned. Unless used prior to the expiration date, UAB Rewards Points shall expire on such date. Upon expiration, unused UAB Rewards Points will be removed from the UAB Rewards Account as of the expiration date and cannot be re-credited. It is the UAB Rewards Account holder's responsibility to be aware of both the number of UAB Rewards Points outstanding in his account and their expiration date. This can be monitored at any time online on the UAB Rewards Website.

4.8 UAB from time to time and, at its absolute discretion, may allow a UAB Rewards Accountholder to purchase UAB Rewards Points at a rate determined by UAB. These UAB Rewards Points shall have the same value and benefits as any other UAB Rewards Points issued under UAB Rewards.

4.9 If a UAB Rewards Accountholder has any outstanding liability to the Bank on any product linked to his/her UAB Rewards Account, which is thirty (30) days or more past due, then such UAB Rewards Accountholder shall not be entitled to redeem any UAB Rewards until (a) the outstanding liability has been settled in full and (b) a further period of thirty (30) days has elapsed during which any further payments due on his/her account have been made on or before their due date.

4.10 If a UAB Rewards Accountholder has any outstanding liability to the Bank on any product linked to his/her UAB Rewards Account, which is ninety (90) days or more past due, then UAB shall be entitled, at its absolute discretion and without any further notice, to cancel any welcome bonus UAB Rewards credited to such UAB Rewards Accountholder which have not been redeemed. In the event that such UAB Rewards Accountholder has already redeemed in full its UAB Rewards, the Bank shall be entitled, at its absolute discretion and without any further notice, to charge the credit card of such UAB Rewards Accountholder with the financial value of such redeemed UAB Rewards at the applicable UAB Rewards Rate at the relevant time.

5. UAB REWARDS STATEMENT

5.1 A record of UAB Rewards activity for each UAB Rewards Accountholder will be mailed electronically or otherwise made electronically available in the form of an electronic or online statement (“**UAB Rewards Statement**”) to the UAB Rewards Accountholder on a regular basis, the regularity to be determined by UAB. UAB Rewards Points shall be transferred on a periodic basis as per the UAB Rewards Relationship or UAB Rewards Transaction activity into the UAB Rewards Account for the purpose of accruing UAB Rewards Points. All the UAB Rewards Points shall accrue and expire as described in these Terms and Conditions and any additional terms and conditions contained in the UAB Rewards Statement. A UAB Rewards Accountholder may access a copy of his/her UAB Rewards Statement online on the UAB Rewards Website.

5.2 Any manifest error in the UAB Rewards Statement must be reported to UAB within fourteen (14) days of the UAB Rewards Statement date.

6. REDEMPTION OF UAB REWARDS

6.1 Provided that the UAB Rewards Relationship is active and in good standing as determined by UAB, and subject to the approval of UAB, UAB Rewards Points may be redeemed (i) in exchange for air tickets, hotel stays or other specific merchandise, as may be published from time to time on the UAB Rewards Website, if available for purchase, (ii) in exchange for vouchers for any of the items of merchandise mentioned in (i) above, (iii) to offset any specified UAB fees and/or charges applicable to the UAB Rewards Accountholder as determined by UAB or (iv) in any other manner as determined by UAB.

6.2 Only UAB Rewards Points that are registered in and credited to the UAB Rewards Account, at the time of redemption, are eligible for redemption as determined by UAB in accordance with the UAB Records and, in the absence of manifest error, will be eligible for redemption.

6.3 The redemption of UAB Rewards Points by each UAB Rewards Accountholder is effected by logging onto and using the UAB Rewards Website. Any instructions conveyed by the UAB Rewards Accountholder will be governed by the terms and conditions of the respective mode of redemption. UAB may, at its absolute discretion, act upon the instructions received through these modes of redemption.

6.4 In the case of joint or multiple UAB Rewards Relationship holders, only the primary (i.e. first named) signatory is eligible to redeem UAB Rewards Points. Additional UAB Rewards Points, however, may be purchased for a non-refundable fee if made available and agreed by UAB.

6.5 In the case where UAB Rewards Points are subtracted from the UAB Rewards Account and it reduces or eliminates the accumulated UAB Rewards Points resulting in a negative UAB Rewards Account balance, UAB may, at its absolute discretion, either suspend delivery of the UAB Rewards or permit the delivery of the UAB Rewards and either debit the equivalent cash value of the negative balance (at a rate determined by UAB) or use any subsequently accrued UAB Rewards Points to offset the negative UAB Rewards Account balance until such balance has returned to zero or positive.

6.6 UAB Rewards Points redemptions are always subject to UAB's approval, UAB's terms and conditions for the relevant UAB Rewards, the availability of the UAB Rewards at the time the redemption is requested, and any restrictions imposed by any supplier or issuer of the good or services the subject of the UAB Rewards. At any time and at its absolute discretion, UAB may, without notice or liability, cancel the UAB Rewards order and substitute the UAB Rewards with another of comparable nature and value as determined by UAB.

6.7 Details of the UAB Rewards are set out on the UAB Rewards Website. Reasonable efforts have been made to ensure that the information contained in the UAB Rewards Catalogue for Goods and Services is accurate. UAB is not responsible, and shall not be held responsible, for any errors, inaccuracies or omissions appearing therein.

6.8 Redemption of air tickets, hotel stays and other merchandise and or the issue of vouchers for the same at or from UAB's authorised merchants are subject to the terms and conditions as may be prescribed by the issuer or supplier thereof from time to time.

6.9 Once issued, redemption of air tickets, hotel stays and other merchandise and vouchers are not exchangeable, returnable, refundable, or redeemable for cash or credit, nor will they be replaced in the event of loss, damage or destruction. Once submitted, an order for a redemption of air tickets, hotel stays or other merchandise or a voucher cannot be cancelled, revoked, transferred or changed by the UAB Rewards Accountholder in any manner.

6.10 Redemption of air tickets, hotel stays and other merchandise or the issue of vouchers for the same are sent to the UAB Rewards Accountholder's email ID or billing address in UAB Records. If the UAB Rewards Accountholder wishes to have them sent to a different email ID or delivery address, the email ID or delivery address contained in the UAB Rewards Accountholder's account profile on the UAB Rewards Website must be updated prior to redeeming any UAB Rewards Points. UAB will not be responsible for any redemption of air tickets, hotel stays or other merchandise or the issue of a voucher sent to the wrong email ID or delivery address or returned as a result of the UAB Rewards Accountholder's failure to update his/her account profile information on the UAB Rewards Website.

6.11 Should the goods or services the subject of a UAB Rewards be received in a damaged or defective condition, the UAB Rewards Accountholder must notify the relevant supplier of such damage or defect within the stipulated number of days as mentioned in the purchase receipt. UAB shall use its reasonable efforts to convey the UAB Rewards Accountholder's complaint to the supplier and arrange, whenever possible, for an appropriate replacement of comparable nature and value as determined by UAB. Notwithstanding the foregoing, UAB shall not be held responsible in any manner whatsoever for damaged or defective goods or services the subject of a UAB Rewards.

6.12 UAB is entitled at any time, at its absolute discretion and without further notice, to adjust the UAB Rewards Rate. Any upwards adjustment will reduce the financial value cost to a UAB Rewards Accountholder of redeeming UAB Rewards. Any downwards adjustment will increase the financial value cost to a UAB Rewards Accountholder of redeeming UAB Rewards.

7. FORFEITURE OF UAB REWARDS POINTS

All UAB Rewards Points of a UAB Rewards Accountholder shall be forfeited and shall be cancelled immediately and no additional or unprocessed redemption requests of UAB Rewards Points shall accrue in the UAB Rewards Account in the following circumstances each as determined by UAB: (a) the UAB Rewards Relationship has been closed or is not in good standing; (b) breach of any of these Terms and Conditions and/or any other terms and conditions expressly incorporated by reference in these Terms and Conditions; or (c) any other material event or circumstance exists.

8. INDEMNITY

8.1 UAB shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by a UAB Rewards Accountholder as a result of the availability, non-availability, maintenance or operation of the UAB Rewards Website, the redemption of UAB Rewards Points, the possession and/or use of a UAB Rewards, or in any other way arising from membership in, or in connection with, UAB Rewards, nor shall UAB be responsible or held liable for any amounts payable by a UAB Rewards Accountholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise, of a UAB Rewards, or of any negligence, breach of statutory or other duty on the part of UAB, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with UAB Rewards.

8.2 UAB makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality of any goods or services the subject of UAB Rewards or their suitability or fitness for any use or purpose. All goods or services the subject of UAB Rewards shall be accepted by the UAB Rewards Accountholder at his/her own risk and peril.

8.3 UAB is not responsible for any disputes involving UAB Rewards or any other aspect of UAB Rewards between joint signatories or multiple persons holding the relevant UAE Rewards Relationship. Any personal liability arising out of the delivery or use of UAB Rewards is solely the responsibility of the UAB Rewards Accountholder and any other holders of the relevant UAE Rewards Relationship.

9. BREACH OF TERMS AND CONDITIONS

9.1 In the event of a breach by a UAB Rewards Accountholder of these Terms and Conditions or of any applicable provisions in any terms and conditions incorporated by reference in these Terms and Conditions, or in the event of the failure on the part of a UAB Rewards Accountholder to pay for any outstanding amounts due to UAB within the prescribed time set by UAB or for any other reason whatsoever, UAB reserves the right, at its absolute discretion, to:

9.1.1 terminate the UAB Rewards Accountholder's membership on UAB Rewards and close his/her UAB Rewards Account;

9.1.2 refuse to award any future UAB Rewards Points;

9.1.3 withdraw any UAB Rewards Points earned; and/or

9.1.4 refuse to permit the redemption of any UAB Rewards Points.

9.2 Such action by UAB in respect of a UAB Rewards Accountholder may result, in UAB's absolute discretion, in the forfeiture of all of the UAB Rewards Accountholder's UAB Rewards Points and any UAB Rewards purchased and unused.

10. GOVERNING LAW AND JURISDICTION

10.1 These Terms and Conditions are governed by the laws of the United Arab Emirates.

10.2 These Terms and Conditions, and any non-contractual obligations arising out of or in connection with these Terms and Conditions, will be governed by the laws of the Relevant Emirate and, to the extent applicable in the Relevant Emirate, the federal laws of the UAE.

10.3 The courts of the Relevant Emirate or the courts of the Dubai International Financial Centre ("**DIFC**") have non-exclusive jurisdiction to settle any dispute arising out of or in connection with these Terms and Conditions.

10.4 The courts of the Relevant Emirate or the courts of the DIFC are the most appropriate and convenient courts to settle any dispute in connection with these Terms and Conditions. Each UAB customer agrees not to argue to the contrary and waives objection to those courts on the grounds of inconvenient forum or otherwise in relation to proceedings in connection with these Terms and Conditions.

10.5 Clauses 10.3 and 10.4 are for the benefit of the Bank only. To the extent allowed by law, the Bank may take:

10.5.1 proceedings in any other court; and

10.5.2 concurrent proceedings in any number of jurisdictions.

10.6 Any reference in Clauses 10.2 and 10.3 to a dispute in connection with these Terms and Conditions includes any dispute as to the existence, validity or termination of these Terms and Conditions.

SCHEDULE A

UAB Rewards Relationship *

- **Salary Accounts** – where the monthly salary is AED 5,000 or more;
- **Debit Card or Credit Card** issued by UAB; or
- Any other banker customer relationship as determined by UAB from time to time.

* The UAB Rewards earning table (the "**UAB Rewards Earning Table**") will be mailed electronically and/or published on the UAB Rewards Website, and may be amended, supplemented, updated, replaced or otherwise varied from time to time by UAB, at its absolute discretion without notice. The UAB Rewards Earning Table sets out the specific terms and conditions relating to each UAB Rewards Relationship and each UAE Rewards Transaction and such table, terms and conditions shall be incorporated by reference into, and shall constitute an integral part of, these Terms and Conditions.

SCHEDULE B

For Debit Cards

No UAB Rewards Points shall be earned for UAB debit card transactions on domestic ATM withdrawals and related to the following: (a) fees, charges and interest; (b) transactions that UAB determines, in its absolute discretion, are disputed, erroneous, unauthorised, illegal and/or fraudulent; and (c) any other transactions that UAB may include on this list from time to time.

For Credit Cards

No UAB Rewards Points shall be earned for UAB credit card transactions related to the following: (a) fees, charges and interest; (b) any payments or amounts deposited or credited to the card account (c) transactions that UAB determines are disputed, erroneous, unauthorised, illegal and/or fraudulent; and (d) any other transactions that UAB may include on this list from time to time.

For Payroll (on monthly salary transfer of AED 5,000 or more)

UAB Rewards Points will be credited to the UAB Rewards Account upon receipt of monthly salary. The amount of the salary against which UAB Rewards Points can be earned will be at the absolute discretion of UAB and may not include allowances, bonuses, reimbursements and other similar salary credits.

For Bonus UAB Rewards

Bonus UAB Rewards will be awarded to a UAB Rewards Accountholder for different promotions and offers published by UAB from time to time. Bonus UAB Rewards will be awarded to UAB credit cardholders upon successful payment of the UAB Rewards fee as determined by UAB. UAB shall also award additional bonus UAB Rewards at its absolute discretion, the inception and commencement of which shall be intimated by prior notification to UAB Rewards Accountholders under generally accepted modes of communication as determined by UAB from time to time. Bonus UAB Rewards on credit cards are only applicable in the first year of the credit card relationship and for payroll – salary transfer is applicable only on the first salary transfer to UAB.

Claw-Back Following Salary Transfer or Cancellation of UAB Credit Card

In the event that a UAB Rewards Accountholder:

(a) receives any welcome bonus UAB Rewards but subsequently transfers his/her salary to another financial institution within six (6) months of receiving the UAB Rewards; or

(b) instructs UAB to cancel his/her credit card at any time in the period of six (6) months after receiving any welcome bonus UAB Rewards,

The UAB Rewards earned are subject to claw-back by UAB. In such circumstances, the Bank is entitled to cancel all or part of the welcome bonus UAB Rewards where they have not been redeemed. In the event that such UAB Rewards Accountholder has already redeemed in full its UAB Rewards, the Bank shall be entitled, at its absolute discretion and without any further notice, to charge the credit card of such UAB Rewards Accountholder with the financial value of such redeemed UAB Rewards at the applicable UAB Rewards Rate at the relevant time.

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