**ADCB FINANCE (CAYMAN) LIMITED**

**U.S.$320,000,000 Multi-Callable Zero Coupon Notes due 21 January 2060**

**(the "Notes")**

**unconditionally and irrevocably guaranteed by**

**ABU DHABI COMMERCIAL BANK PJSC**

**under the U.S.$15,000,000,000**

**Global Medium Term Note Programme**

Issue Price: 100 per cent. of the Aggregate Nominal Amount

Issue Date: 21 January 2020

This information package includes: (i) the base prospectus dated 26 March 2019, as supplemented by the base prospectus supplement dated 21 May 2019 and the base prospectus supplement dated 19 November 2019, which together constitute a base prospectus, (ii) the Final Terms dated 9 January 2020 relating to the Notes and (iii) this document (together, the "**Information Package**").

The Notes will be issued by ADCB Finance (Cayman) Limited.

Application will be made by the Issuer (or on its behalf) for the Notes to be listed on the Taipei Exchange (the "**TPEx**") in the Republic of China (the "**ROC**").

The Notes will be traded on the TPEx pursuant to the applicable rules of the TPEx. The effective date of listing and trading of the Notes is on or about 21 January 2020.

TPEx is not responsible for the content of the Information Package and any supplement or amendment thereto and no representation is made by TPEx to the accuracy or completeness of the Information Package and any supplement or amendment thereto. TPEx expressly disclaims any and all liability for any losses arising from, or as a result of the reliance on, all or part of the contents of this Information Package and any supplement or amendment thereto. Admission to the listing and trading of the Notes on the TPEx shall not be taken as an indication of the merits of the Issuer or the Notes.

The Notes have not been, and shall not be, offered, sold or re-sold, directly or indirectly to investors other than "professional institutional investors" as defined under Paragraph 2, of Article 4 of the Financial Consumer Protection Act of the ROC, which currently includes: (i) overseas and domestic banks, securities firms, futures firms and insurance companies (excluding insurance agencies, insurance brokers and insurance surveyors), the foregoing as further described in greater detail in Paragraph 3 of Article 2 of the Organisation Act of the Financial Supervisory Commission; (ii) overseas and domestic fund management companies, government investment institutions, government funds, pension funds, mutual funds, unit trusts, and funds managed by financial service enterprises pursuant to the ROC Securities Investment Trust and Consulting Act, the ROC Future Trading Act or the ROC Trust Enterprise Act or investment assets mandated and delivered by or transferred for trust by financial consumers; and (iii) other institutions recognised by the Financial Supervisory Commission of the ROC. Purchasers of the Notes are not permitted to sell or otherwise dispose of the Notes except by transfer to the aforementioned professional institutional investors.

Lead Manager

**E. SUN Commercial Bank, Ltd.**

Liquidity Provider

**E. SUN Commercial Bank, Ltd.**

Managers

**Capital Securities Corporation  
Morgan Stanley Taiwan Limited**