

## Etihad Guest Islamic Credit Cards FAQs

### Annual Fee – Primary Card

✓ **What are the annual fees on primary FAB Etihad Guest credit cards?**

Annual fees for primary Etihad Guest Visa credit cards are (exclusive of VAT):

Card Type	Platinum	Signature	Infinite
Annual Fee(AED)	500	1,500	2,500

✓ **When is the annual fee charged on the card?**

For the first time, the annual fee is charged one month after the date the card was opened. Thereafter, it will be charged annually on the same date that the first annual fee was charged.

### Annual Fee – Supplementary Card

✓ **What is the annual fee on Supplementary FAB Etihad Guest Credit Cards?**

The annual fee for Supplementary Etihad Guest Visa Credit Cards is AED 250 for each card regardless of card type.

✓ **When is the annual fee charged on the card?**

For the first time, the annual fee is charged one month after the date the card was opened. Thereafter, it will be charged annually at on the same date that the first annual fee was charged.

### Joining Miles – Primary Card

✓ **How many Joining Miles will I get on my primary FAB Etihad Guest Credit Card?**

Primary Etihad Guest Visa Credit Cards come with one-time Joining Miles as follows:

Card Type	Platinum	Signature	Infinite
Etihad Joining Miles	10,000	35,000	55,000

✓ **When will the Miles be credited to my Etihad Guest account?**

Your card must be activated to qualify for the Joining Miles benefit. Joining Miles will be credited to your Etihad Guest account after the payment of Annual fee billed on your following statement. Please refer the below example

Example:	
First Primary Card issuance Date	22 <sup>nd</sup> - Jan
First Primary Card Activated Date	1 <sup>st</sup> - Feb
Initial statement Date	1 <sup>st</sup> - Feb
AMF Charge Date	21 <sup>st</sup> - Feb
1 <sup>st</sup> Statement with Annual Fees	1 <sup>st</sup> - Mar
<b>Based on payment of Minimum or Full Payment before the Due Date</b>	<b>25<sup>th</sup> - Mar</b>
Joining Miles will be Credited by	1 <sup>st</sup> - Apr

✓ **Will I get the Miles again if I apply for a new FAB Etihad Guest Credit Card?**

Joining Miles are a one-time privilege for each customer. Therefore, if you cancel the card and apply again, there will be no further Joining Miles.

**Joining Miles – Supplementary Card**

✓ **How many joining miles will I get on my supplementary FAB Etihad Guest Credit Card?**

Supplementary Etihad Guest Visa Credit Cards come with one-time Joining Miles as follows:

Card Type	Platinum	Signature	Infinite
Etihad Joining Miles	5000	5000	5000

✓ **When will the Miles be credited to my Etihad Guest account?**

Your card must be activated to qualify for the Joining Miles benefit. Joining Miles will be credited to your Etihad Guest account after the payment of Annual fee billed on your following statement. Please refer the below example

<b>Example:</b>	
First Supplementary Card issuance Date	22 <sup>nd</sup> - Jan
First Supplementary Card Activated Date	1 <sup>st</sup> - Feb
Initial statement Date	1 <sup>st</sup> - Feb
AMF Charge Date	21 <sup>st</sup> - Feb
1 <sup>st</sup> Statement with Annual Fees	1 <sup>st</sup> - Mar
<b>Based on payment of Minimum or Full Payment before the Due Date</b>	<b>25<sup>th</sup> - Mar</b>
Joining Miles will be Credited by	1 <sup>st</sup> - Apr

✓ **Will I get the Miles again if I apply for a new supplementary FAB Etihad Guest Credit Card?**

Joining Miles are a one-time privilege for each customer. Therefore, if you cancel the card and apply again, there will be no further Joining Miles.

**Double Etihad Guest Miles on Etihad Airways Partners (EAP) Spending**

✓ **Will I earn Double Etihad Guest Miles on Etihad Airways & Etihad Airways Partners (EAP)?**

Yes, when you book tickets online on Etihad Airways or Etihad Airways Partners, you will be eligible to earn Double Etihad Guest Miles.

✓ **Which airlines are considered as EAP?**

Etihad Airways, Air Berlin, Air Serbia and Etihad Regional

**On which credit cards will I earn Double Etihad Guest Miles on EAP?**

All FAB Etihad Visa Credit Cards are eligible for Double Etihad Guest Miles on Etihad and Etihad Airways Partners online spending.

✓ **How many miles I will earn per AED 10 spent on Etihad Airways or Etihad Airways Partners?**

The earn rate per AED 10 is as follows:

- Platinum: 4 Etihad Guest Mile
- Signature: 5.5 Etihad Guest Mile
- Infinite: 7 Etihad Guest Miles

✓ **Is there any maximum cap on EAP spending where I will earn Double Etihad Guest Miles?**

No, there is no maximum cap on Etihad and Etihad Airways Partners spending for earning Double Etihad Guest Miles.

✓ **Will I also earn additional points when I spend on Etihad / Etihad Airway Partners in non-AED currency?**

No, the earn rate will be the same as specified above even when you spend in non-AED currency on Etihad or Etihad Airways Partners.

✓ **Will these Etihad Guest Miles be in addition to the ones I will earn from Etihad on booking flights?**

Yes, these Etihad Guest Miles will be in addition to Miles you will earn on your regular bookings with Etihad or Etihad Airways Partners.

✓ **Will I also earn Double Etihad Guest Miles when I book an Etihad or Etihad Airways Partner flight through a travel agent/ portal?**

No, you can earn double Etihad Guest Miles only when you book the tickets directly on Etihad or Etihad Airways Partner websites. Double Miles will not be awarded if the tickets are booked through a travel agent or any other travel portal.

## **Miles Accelerator Program (MAP)**

✓ **What is MAP?**

Miles Accelerator Program allows you to earn even higher Etihad Guest Miles compared to your regular program earn rate, for a nominal monthly fee.

✓ **What will be the earn rate if I enroll into the MAP?**

Once you enroll into Miles Accelerator Program, you will start earning Etihad Guest Miles at following rates for AED and non-AED spending:

- Platinum: 5.5 Etihad Guest Miles per AED 10
- Signature: 6.5 Etihad Guest Miles per AED 10
- Infinite: 7.5 Etihad Guest Miles per AED 10

✓ **From when I will start earning Miles as per the MAP program?**

You will start earning Miles for all eligible transactions from the date you activate the MAP program.

✓ **How do I enroll in MAP?**

You can enroll into MAP program any time after the activation of your credit card by logging onto the FAB Mobile app or Online Banking.

✓ **Is there a monthly fee for enrolling into MAP?**

Yes, there is a monthly fee of AED 250 per month to enroll for all FAB Etihad Guest Credit Cards.

✓ **When will the monthly MAP fee be charged?**

The MAP fee will be charged on the day of activation of the MAP program. Thereafter, the MAP fee will be charged every month 30 days from the last fee charge date while the MAP program is active.

✓ **Is there is minimum & maximum period for enrolling into MAP?**

Yes, there is a minimum period of two months to enroll into MAP program. There is no maximum period, this is automatically auto-renewed monthly.

✓ **How do I cancel MAP?**

You can cancel MAP program as long as the two months minimum enrolment condition is met. To deactivate, log on to the FAB Mobile app or Online Banking.

✓ **Is there any maximum cap on earning Miles in MAP?**

Yes, you can earn Miles on all eligible spending up to the credit limit of your primary card, subject to a maximum Etihad Guest Miles per month based on the product variant as per below table:

Card Type	Platinum	Signature	Infinite
Etihad Guest Miles Cap	10,000	30,000	55,000

✓ **Will I also earn additional Tier Miles when enrolled in MAP?**

No, there will be no additional Tier Miles.

✓ **What will be the earn rate on Etihad Airways or Etihad Airways Partner spending if I enroll in MAP?**

The earn rate per AED 10 is as follows:

- Platinum: 5.5 Etihad Guest Miles
- Signature: 6.5 Etihad Guest Miles
- Infinite: 7.5 Etihad Guest Miles

## **Etihad Guest Miles (EGM) and Tier Miles**

✓ **What is EGM?**

Etihad Guest Miles can be redeemed by the customer for rewards (including flight tickets) on Etihad Guest website. Please visit [etihadguest.com](http://etihadguest.com) for more information.

✓ **What are Tier Miles?**

Etihad Tier Miles help the customer to progress through the Etihad Guest Tiers, and maintain status within the tier (for Silver, Gold and Platinum). Etihad Guest Tier Miles

cannot be used for redemption of rewards. Please visit [etihadguest.com](http://etihadguest.com) for more information.

### **Double Etihad Tier Miles for the first 90 days**

✓ **On which credit cards will I earn Double Tier Miles for the first 90 days?**

You can earn double Tier Miles on FAB Etihad Signature and FAB Etihad Infinite Credit Card during the first 90 days from the first primary card activation date. The benefit does not apply to renewal or replacement cards.

✓ **When does first 90 days start, where I will earn double Tier Miles?**

The first 90 days starts from the day you activate your first primary Etihad Guest Credit Card.

✓ **Will I earn double Tier Miles on my supplementary card transactions also?**

Yes, you will earn double Tier Miles on supplementary card spending also provided the transactions are within the first 90 days from the date of primary card activation date.

✓ **On what spending will I earn double Tier Miles?**

You can earn double Tier Miles on all purchase and balance transfer transactions which are within the first 90 days from the date of first primary card activation date.

✓ **How many Tier Miles will I earn as part of this promotion per AED 10 purchase?**

You can earn 5 Tier Miles for every AED 10 of eligible transaction during the first 90 days.

✓ **Is there is any maximum cap on spending on which I will earn double Tier Miles?**

No, there is no maximum cap. However, in a calendar year (, a Signature cardholder can earn maximum of 25,000 Tier Miles and an Infinite Cardholder can earn maximum of 50,000 Tier Miles.

### **Earn Rate (EGM & TM)**

✓ **How many Etihad Guest Miles do I earn on my credit card when I spend locally?**

The Etihad Guest Mile earn rate for every domestic purchase transaction (AED transaction) of AED 10 is as follows:

- Platinum: 2 Miles
- Signature: 2.75 Miles
- Infinite: 3.5 Miles

However, on certain spend categories (Supermarket & Utilities, Fuel & Conveyance, Education & Govt payments as defined by Visa), the earn rate is 1.5 Miles per AED 10 for all card types.

Also, for Etihad Airways and Etihad Airways Partners, the earn rate is double of what is mentioned above. Note that the earning in Miles will be rounded off to the nearest lower number. For example, a regular domestic transaction of AED 50 will earn 22 Etihad Guest Miles on the FAB Etihad Guest Infinite Credit Card.

✓ **How many EGM do I earn on my credit card when I spend internationally?**

- Platinum: 3.5 Miles
- Signature: 4.5 Miles
- Infinite: 6 Miles

However, on certain spend categories (Supermarket & Utilities, Fuel & Conveyance, Education & Govt payments as defined by Visa) the earn rate is 1.5 Miles per AED 10 for all card types.

✓ **What is the maximum number of Etihad Guest Miles I can earn per month?**

**Customer with a credit card only:**

The maximum number of Miles a customer can earn during a month for cards (primary credit card + supplementary credit cards) associated to a single Etihad Guest number is capped per month as per below table (excluding one-time Joining Miles), or spending up to the primary credit card limit, whichever is lower.

Card Type	Platinum	Signature	Infinite
Etihad Guest Miles Cap	10,000	30,000	55,000

**Customer with a credit and debit card:**

The maximum number of Miles a customer can earn during a month for cards (primary credit card + supplementary credit cards) associated to a single Etihad Guest number is capped per month as per the table above (excluding one-time Joining Miles), where the maximum Miles for a credit card will be limited to the spending up to the primary credit card limit

✓ **What will happen when one of my transactions is reversed?**

In case the transaction is reversed, the Miles earned on that transaction will also be reversed. If the reversal is of a partial amount, the Miles will be reversed on a pro-rata basis. In case the reversal happens after Miles are transferred to the customer's Etihad Guest account, these will be kept as negative Miles with FAB until it's adjusted against new Miles earned.

✓ **Will I also earn Tier Miles on my spending?**

FAB Etihad Signature and Infinite cardholders are eligible to earn Tier Miles for all purchase transactions at the following rate:

- Signature: 2.5 Tier Miles per AED 10
- Infinite: 2.5 Tier Miles per AED 10

The Tier Mile earn rate is the same for domestic and international transactions.

✓ **What is the maximum number of Tier Miles I can earn per month?**

There is no monthly cap on Tier Miles earning. However, in a calendar year, a Signature cardholder can earn a maximum of 25,000 Tier Miles and an Infinite Cardholder can earn a maximum of 50,000 Tier Miles.

✓ **Which FAB Etihad Credit Card comes with Wi-Fi vouchers?**

FAB Etihad Guest Signature and Infinite Cards are eligible for a one-time complimentary Wi-Fi voucher as a joining benefit. The Wi-Fi vouchers will not be eligible for renewal or replacement cards.

✓ **How many Wi-Fi vouchers will I get?**

The number of Wi-Fi vouchers that you are eligible for is based on the card type which is as follows:

- Signature: 2 Wi-Fi vouchers
- Infinite: 4 Wi-Fi vouchers

✓ **How long are the Wi-Fi vouchers valid for?**

The Wi-Fi voucher is valid for a period of one year from the date of issuance.

✓ **Can I use the Wi-Fi vouchers on any Etihad flight?**

You can use the Wi-Fi voucher on Panasonic enabled Etihad aircraft only. Please contact the Etihad contact center or email [feedback@etihad.ae](mailto:feedback@etihad.ae) for more details.

✓ **How will I receive my Wi-Fi voucher?**

The Wi-Fi voucher will be sent to the email address registered with Etihad.

✓ **Can I exchange Wi-Fi vouchers for cash?**

No, the voucher cannot be exchanged for cash. It is valid for one use only and cannot be reused.

✓ **Can I use Wi-Fi vouchers on multiple devices?**

No, you cannot use the voucher on multiple devices. The voucher is valid for one time use on a single device only.

### **Fast Track Enrolment**

✓ **Which FAB Etihad Credit Cards are eligible for Fast Track Etihad Guest Silver & Gold Tier enrolment?**

FAB Etihad Guest Signature and Infinite Credit Cards are eligible for the Fast Track Tier Benefit.

- Infinite Card is eligible for Fast Track to Gold Tier
- Signature Card is eligible for Fast Track to Silver Tier

✓ **How can I achieve Fast Track Silver or Gold Tier?**

FAB Etihad Guest Infinite Credit Card is eligible for a Fast Track to Etihad Guest Gold Status by fulfilling any one of the following conditions:

1. Complete one return flight on Etihad Airways within the first 6 months from the first primary card activation date and the tickets should be booked using FAB Etihad Guest Infinite Credit Card
2. Collect 50,000 Tier Miles within a period of one year from the first primary card activation date

FAB Etihad Guest Signature Credit Card is eligible for a Fast Track to Etihad Guest Silver Status by fulfilling any one of the following conditions:

1. Complete two return flights on Etihad Airways within first 6 months from the first primary card activation date and the tickets should be booked using FAB Etihad Guest Signature Credit Card
2. Collect 25,000 Tier Miles within a period of one year from the first Primary Card activation date

✓ **How long will it take for me to be upgraded to Silver or Gold Tier after I successfully fulfil the required conditions?**

After fulfilling the required conditions, it will take a maximum of 45 days for the status to be upgraded.

✓ **Are there any restrictions on flight destinations to achieve Silver or Gold Tier using FAB Etihad Credit Card?**

No, there are no restrictions in terms of flight destination.

✓ **Are supplementary cardholders eligible for the same Tier Upgrade?**

No, supplementary cardholders will not be eligible for the Tier Upgrade benefit. The benefit is restricted to the primary cardholder only.

✓ **Is there any time limit to achieve required Return Flights criteria to achieve Silver or Gold Tier?**

Yes, the flight activity as mentioned above must be completed within six months from the first primary credit card activation date.

✓ **How will I know that I am upgraded to an eligible Tier?**

You will receive a confirmation on your registered email address from Etihad Guest confirming your status upgrade.

✓ **Who do I contact if I have any issues with my Etihad Silver or Gold Tier?**

For any issues with your Etihad Silver or Gold Tier, please contact the Etihad service center at +917 600 55 5666.

## **Miles Discount Voucher (MDV)**

✓ **What is a Miles Discount Voucher?**

Miles Discount Voucher is a one-time use voucher which will reduce the number of Etihad Guest Miles you require to book a flight ticket from Etihad Airways. This voucher code should be used at the time of redeeming Etihad Guest Miles to get the discount.

✓ **Is there a minimum spend required to achieve the Miles Discount Voucher?**

Yes, there is minimum spend requirement which is dependent on your FAB Etihad Guest Card type to be eligible for the Miles discount voucher. The condition is as follows:

1. The Platinum cardholder is required to achieve AED 100,000 of purchase (including balance transfer from another bank) within one year (starting from the first primary card activation date in year 1 or from the anniversary date of the first primary card activation date in subsequent years)

2. The Signature cardholder is required to achieve AED 150,000 of purchase (including balance transfer from another bank) within one year (starting from the first primary card activation date in year 1 or from the anniversary date of the first primary card activation date in subsequent years)
3. The Infinite cardholder is required to achieve AED 200,000 of purchase (including balance transfer from another bank) within one year (starting from the first primary card activation date in year 1 or from the anniversary date of the first primary card activation date in subsequent years)

✓ **What is the period within which I am required to achieve this spend?**

The spend target should be achieved within one year starting from the first primary card activation date in year 1 or from the anniversary date of the first primary card activation date in subsequent years.

✓ **How much discount will I get using Miles Discount Voucher?**

The discount using the Miles Discount Voucher is dependent on your FAB Etihad Guest Credit Card Type:

- Platinum Cardholder is eligible for a 25% discount for a maximum of two return tickets on Etihad Airways for any class and any destination.
- Signature Cardholder is eligible for a 50% discount for a maximum of two return tickets on Etihad Airways for any class and any destination.
- Infinite Cardholder is eligible for a 75% discount for a maximum of two return tickets on Etihad Airways for any class and any destination.

✓ **How can I check if I have achieved the required spend?**

To check the status of your progress, please logon to the FAB Mobile app or Online banking.

✓ **How many MDV can I get every year?**

You are eligible to get a maximum of one voucher per year which can be used for booking flight tickets at discounted rate for a maximum of two passengers for any destination and any class.

✓ **How will receive the MDV once I have achieved the required spend?**

Once you achieve the spend target you will receive the Miles Discount Voucher on your registered email address from Etihad Guest within 30 days. You will be eligible for MDV issuance only if the primary card is active.

✓ **How long is MDV valid once I receive it?**

The voucher is valid for a period of six months from the date of issuance. Within six months the voucher must be utilized for booking tickets and there will be no extension once the voucher has expired.

✓ **How do I use MDV once I receive it?**

Once you receive your Miles Discount Voucher, you can utilize the same for flight redemptions. Log on to the Etihad Guest website and go for the flight redemption. Enter

your travel dates and destination. The website will let you know the number of Miles required to book the tickers. Once you enter the promo code as mentioned on the Miles Discount Voucher, the number of miles will be reduced by 25%/ 50%/ 75% depending on your card type.

✓ **Are there any blackout dates for which I cannot use the voucher?**

Yes, there is a blackout period of July, Aug and December and flights for these months cannot be booked using Miles Discount Voucher.

✓ **Who do I contact if I have any issues with my Etihad MDV?**

For any issues with your Etihad Miles Discount Voucher, please contact the Etihad service center at +917 600 55 5666.

## Miles Transfer

✓ **How will I receive Miles on my spending?**

The Etihad Guest Miles are accrued daily for all successfully posted transactions. Your Miles are automatically transferred daily to your Etihad Guest account. The Miles will be transferred subject to good standing of the cardholder.

✓ **How will I know that my Miles are transferred?**

To check the status of your Miles, please log on to the FAB Mobile app or Online banking.

✓ **Is there any maximum cap on earning Etihad Guest Miles?**

Yes, there is a maximum cap on Etihad Guest Miles per month is as per the table below or spending up to the credit card limit, whichever is lower.

Card Type	Platinum	Signature	Infinite
Etihad Guest Miles Cap	10,000	30,000	55,000

✓ **What will happen to my Miles if I cancel the card?**

Should you cancel your products and relationship, any Miles not transferred to Etihad will automatically be revoked and will not be refunded.

## Personal Dashboard

✓ **How can I check how many EGM I have earned?**

With the FAB Etihad Guest dashboard, you can check how many Miles have been earned and many more details. Please log on to your FAB Mobile app or Online banking.

✓ **What information can I see on my Personal Dashboard?**

You can view Miles earned and transferred to your Etihad Guest account during the last six months, Miles Discount Voucher eligibility and linked Etihad Guest Miles number. You can also check the remaining spend required to achieve Miles Discount Voucher and activate Miles Accelerator Program.