

## FAB Etihad Islamic Credit Cards - Acquisition Campaign

### Terms and Conditions

#### Campaign Eligibility:

- **Card Products:**
  - FAB Etihad Guest Infinite Islamic Credit Card
  - FAB Etihad Guest Signature Islamic Credit Card
  - FAB Etihad Guest Platinum Islamic Credit Card
- **Eligible Customers:**
  - New customers to FAB or existing customers of FAB who apply for a FAB Etihad Guest Islamic Credit Card during campaign period.
  - Existing FAB Etihad Guest Credit Card holders or customers who have previously had FAB Etihad Guest Credit Cards will not be eligible for the offer.
  - Existing FAB credit card holders who cancel their current credit card to apply for a new FAB Etihad Guest Islamic Credit Card shall not be eligible for the bonus miles offer.
  - FAB Staff are eligible for the offer
  - Etihad Staff are excluded from this offer
- **Validity:**
  - Apply from March 20, 2025 to 30 April 2025, both days inclusive ("**Offer Period**")
  - Credit Card must be activated within 15 days of card issuance to be eligible for the offer.

**Points Offer:** Spend using your FAB Etihad Guest Islamic Credit Card to receive Etihad Guest Miles, in accordance with the following terms:

1. The campaign incentive is only available to customers who apply for the card during the campaign period i.e. March 3 – April 30, 2025
2. Offer fulfilment will be initiated only after 2 months of card activation. Etihad Guest Miles shall be transferred to the customers' Etihad Guest Account within sixty (60) days of card activation ("**Credit Date**").
3. New customers to FAB or existing customers of FAB who apply for FAB Etihad Guest Islamic Credit Card will get bonus Etihad Miles as per below

Card Type	AMF Charged	Joining Miles (Default Feature)	Bonus Joining Miles (Acq offer)	Total Miles
FAB Etihad Guest Visa Infinite Islamic Credit Card	AED 2500	55,000	55,000	<b>110,000</b>
FAB Etihad Guest Visa Signature Islamic Credit Card	AED 1500	35,000	35,000	<b>70,000</b>
FAB Etihad Guest Visa Platinum Islamic Credit Card	AED 500	10,000	10,000	<b>20,000</b>

4. The Annual Membership Fee (AMF) will be charged when the Joining Miles (default feature of the card) are awarded.
5. Any customers who meet the Bonus Miles Offer should not be delinquent and/or blocked customers of FAB Etihad Guest Islamic Credit Cards at the time of the Credit Date. Any subsequent payment towards any delinquency or block, will not entitle the customer to receive the Bonus Etihad Guest Miles.

6. Any FAB Etihad Guest Islamic Credit Cardholder who is deemed by FAB to be engaged in any fraudulent activity or violates any of these Terms and Conditions may be disqualified from this Bonus Miles Offer.
7. Any disputes regarding the Bonus Miles Offer should be raised with FAB within 3 months of the end of the Credit Date.
8. FAB Islamic's decision on all matters relating to this Offer shall be final and binding.
9. FAB Islamic reserves the right, in its absolute discretion, to amend, supplement and/or withdraw, extend this Bonus Miles Offer at any time with prior notification.
10. These Terms and Conditions may be amended, modified, varied, or supplemented at any time with prior notification and without any responsibility on FAB or any of its employees and entities.
11. The FAB Islamic Master Terms and Conditions for credit cards which can be found on our website at [FAB ISLAMIC CREDIT CARD TERMS & CONDITIONS](#)

**Warning:**

- If you make only the minimum payment for the amount due, it will take longer and cost more to settle your outstanding balance
- If you fail to pay the minimum payment by the due date, you will be committed to pay a donation amount based on the bank's request (if any) and may impact your credit rating as reported to Al Etihad Credit Bureau
- If you fail to pay the minimum payment by the due date, the Bank will commence the recovery and collection process (which may include engaging third-party debt collection agencies) and legal action including bankruptcy

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