

## Terms and Conditions

### FAB A&H Cash back Winter Campaign

1. This Offer is applicable only to FAB customers.
2. To be eligible for the Offer, a customer must complete a purchase of any Personal Accident insurance through the FAB Channels over phone (By responding to RINS to 2121).
3. Digital policy purchases and policy purchased through the FAB tele channels will be eligible.
4. The Offer is valid on all transactions completed between 1<sup>st</sup> Dec 2024 and 31<sup>st</sup> Jan 2025 (both days inclusive).
5. Customers who qualify for the Offer will get 10% Cashback on their transactions. Cashback will be credited after 60 days from the end of the campaign.
6. Cancelled policies – If policy is cancelled within 12 months, the Cashback will be withdrawn
7. FAB may, at its sole discretion, and without responsibility on the Bank or any of its employee, exclude any customer from the Offer, including and not limited to customers who do not meet the campaign criteria.
8. FAB reserves the right at its discretion to amend these Offer terms & conditions or to end the Offer at any time without responsibility on the Bank or any of its employee and entities and with prior notice to the customer. FAB's decision on all matters relating to the Offer shall be final and conclusive.
9. In addition to the Terms and Conditions of this Offer, as a customer of FAB, your general banking relationship with us will be governed by the General terms & conditions of accounts which can be found on our website at <https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-general-terms-and-conditions-for-accounts.pdf?view=1> and FAB Master Credit Card Conditions which can be found on our website at <https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1>, shall also apply.
10. These terms and conditions are governed by and construed in accordance with the laws of Abu Dhabi as they are applied in the Emirate of Abu Dhabi and the federal laws of the United Arab Emirates. Any dispute concerning the interpretation of these terms and conditions shall be submitted to the exclusive jurisdiction of the court of the Emirate of Abu Dhabi.