

Apply for an interest- free repayment plan to pay school fees and utility bills in three easy steps:

- Use your FAB credit card to pay school fees and utility bills
- To apply for the interest-free repayment plan, SMS “EPP12” to 2121
- Have us call you to process your request

Terms and Conditions of 0% EPP on Education & Utility Payments

- Valid for FAB credit cardholders between 1 April and 30 April 2020
- Valid on FAB credit card transactions made between 1 April and 30 April 2020
- Interest-free repayment plan is available for up to 12 months with zero processing fee for the following periods:
 - Three months
 - Six months
 - Nine months
 - Twelve months
- Minimum transaction amount to get an interest-free repayment plan on school fees is AED 1,000
- Minimum transaction amount to get an interest-free repayment plan on utility bills is AED 500
- This promotion applies on school fees and utility payments made on the following Merchant Category Codes (MCCs):
 - 8211 (Schools, Elementary and Secondary)
 - 8220 (Colleges, Universities, Professional Schools, and Junior Colleges)
 - 8241 (Schools and Correspondence)
 - 8244 (Schools, Business and Secretarial)
 - 8249 (Schools, Trade and Vocational)
 - 8299 (Schools and Educational Services)
 - 4900 (Utilities - Electric, Gas, Heating Oil, Sanitary and Water)
- Etisalat and du payments are excluded from this offer
- Offer is valid on eligible transactions made directly through merchants and not via a third party
- Valid for transactions made by primary cardholders and supplementary cardholders
- Not valid for reversals, refunds and transactions disputed by the customer
- The general interest-free repayment plan scheme applies
- Not valid for payments made with ADNIF credit cards, business banking and corporate credit cards
- The bank reserves the right, in its sole discretion, to amend/add/modify/vary/cancel and/or supplement these terms and conditions at any time without any prior notification to the bank's customer and any responsibility whatsoever on its part. Any such amendments or supplements shall be provided on the FAB website

- The bank reserves the right to disqualify a customer from this promotion at any time at its sole discretion and without notice
- FAB's Master Credit Card Conditions apply