

TERMS & CONDITIONS
ETIHAD GUEST CREDIT CARD CAMPAIGN

Campaign Timeline:

1 November 2020 – 15 March 2021

Campaign Tagline:

Apply for an Etihad Guest Credit Card and get up to 115,000 Bonus Etihad Guest Miles!

Campaign Construct:

Acquisition Offer*	EYG Infinite	EYG Signature	EYG Platinum
Joining Miles (Upon signing for card, within 60 days from card issuance)	55,000	35,000	10,000
Bonus Miles upon achieving spend target (Upon meeting spends criteria within 1 st 6 months of card issuance)	60,000 (Spend Req. – AED 200K)	30,000 (Spend Req. – AED 100K)	20,000 (Spend Req. – AED 70K)
Total Miles	115,000	65,000	30,000

**Annual fee will be applicable on all cards*

Note:

FAB Staff are eligible for this offer but staff policy will apply.

Terms & Conditions – Acquisition Offer

- Spend linked Bonus Miles offer is applicable only for New to FAB Credit Card customers who have applied for the Etihad Guest Credit Card between 1 November 2020 – 15 March 2021.
- Any FAB Etihad Guest Co-brand member who is reapplying for the FAB Etihad Card will not be eligible for the joining miles or 6 month spend bonus. However, they will be eligible for the standard product features including regular earn rates etc.
- Annual Fee will be charged to all customers who will apply for the card during the campaign period.
- Joining Miles will be accrued once the card is activated. However, these will be transferred to customer's Etihad Guest Account within 60 days from card issuance.
- To be eligible to earn the spend linked Bonus Etihad Guest Miles, the customer should meet the spend target which is as follows:

Etihad Guest Credit Card Type	Min. Spend Required (Within 1 st 6 months)	Bonus Miles
Infinite Credit Card	AED 200,000	60,000
Signature Credit Card	AED 100,000	30,000
Platinum Credit Card	AED 70,000	20,000

- All retail purchase transactions (including supplementary card spends) will be considered as qualifying spends for this promotion. (Quick Cash, Balance Transfer and ATM cash withdrawals are excluded from the qualifying spend calculation).

- Bonus Etihad Guest Miles for the promotion period will be credited as per the below schedule:

Card issuance month	Spend Linked Bonus miles credit months
Nov '20 – Dec '20	Jul '21
Jan '21 – Mar '21	Oct '21

- One cardholder is eligible to get the Bonus Etihad Guest Miles only once during the promotion period.
- Customers who apply for the card during the promotion period but do not meet the spend threshold will only qualify for the regular joining miles.

Other Terms & Conditions

- The Cardholder's eligibility in the promotional campaign shall depend on the good standing of the Cardholder's Credit Card account during the promotion period. Accordingly, the Credit Card should not be blocked and there should not be any incidence of late payment during the promotion period.
- Disputed transactions, reversals and refunds will not be considered as spends for this promotion.
- Cardholder's account(s) that are closed or terminated or delinquent during or post the promotion will not be eligible for the offer.
- All eligible active Etihad Guest Credit Card holders need to have an active Etihad Guest membership account so that the miles can be credited to that account.
- Eligibility for a credit card is based on a credit report from the Al Etihad Credit Bureau, and customer providing any additional documentation or evidence required by the bank in its sole discretion.
- FAB reserves the right at any time, without prior notice to add/ alter/ modify/ change or vary all or any of these terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether
- These terms and conditions are in addition to the terms and conditions governing the Credit Card relationship which is updated on FAB's website.
- In no event shall FAB, any of its affiliate, or any of its officers, directors, employees, or agents be liable for any loss, damage or expense arising out of or otherwise related to this offer.
- These terms and conditions are governed by and construed in accordance with the federal laws of UAE as applicable in the Emirate of Abu Dhabi.
- The Abu Dhabi courts shall have exclusive jurisdiction to adjudicate any disputes arising from these terms and conditions.
