

## Member Get Member Credit Card Campaign (Expat) – Terms and Conditions

- The Member Get Member promotion (the “Promotion”) is a new promotion offered by First Abu Dhabi Bank PJSC (the “Bank”) to its valued existing cardholders.
- The Promotion shall run from 20 March 2021 to 20 June 2021 inclusive (the “Promotion Period”). The promotion is only open to the Bank’s existing Expat credit cardholders (the “Referrer”) who during the promotion period, successfully refer any family member or friend (each a “Referred Individual”) to the Bank to sign up for at least one Islamic credit card.
- By participating in this Promotion, Referrer and the Referred Individual agree to be bound by these Promotion terms and conditions (the “Terms and Conditions”).
- Prior to referring a Referred Individual to the Bank, Referrer:
  - a. Must consent to the Bank disclosing his/her name to the referee “Referred Individual”.
  - b. Must inform the Referred Individual that cashback will be accorded to Referrer if these Promotion Terms and Conditions are complied with.
  - c. Must inform and obtain the consent of the Referred Individual to the provision of his/her contact and personal information to the Bank and inform the Referred Individual that the application status of their eligible Islamic credit card(s) with the Bank would be disclosed to Referrer by virtue of whether Referrer receives cashback under this Promotion.
- A Referral will be considered successful when:
  - a. The Bank’s existing credit cardholder, during the Promotion Period completes the referral form found on FAB website.
  - b. The Referred Individual applies for at least one Islamic credit card during the Promotion Period
  - c. The Bank receives the Referred Individual’s application for the Islamic credit card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank for up to 14 days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility.
  - d. The Referred Individual must be approved for an eligible Islamic credit card and make at least one retail or cash transaction within 45 days from the date of card approval. Referrer will not be eligible for the reward if the Referred Individual fails to meet this condition.
- The Referred Individual must be:
  - a. At least 21 years old as at the referral date.
  - b. Not an existing cardholder of any credit card issued by the Bank as at the referral date, and/or must not have any existing or previously cancelled credit card issued by the Bank in the last 6 months prior to the referral date.
- Any referral of a new customer outside of the Promotion Period shall not be eligible for the Promotion.
- A Referrer will be eligible for rewards and incentives for a maximum of 10 referrals.
- Upon receipt of a duly completed referral form the Bank shall contact the Referred Individual and assess his/her eligibility for the product. The approval of any application submitted by a Referred Individual shall be at the sole discretion of the Bank and may be rejected by the Bank for any reason and without giving reasons for such rejection.
- Each Referrer whose referral successfully obtains or receives an eligible Islamic credit card from the Bank will receive a reward from the Bank in the form of cashback as follow:

Product Obtained by Referred Individual	Cashback Reward for the Referrer (AED)	Cashback reward for the Referred Individual (AED)
Islamic Credit Card	AED 250 for every successful lead	AED 250

- The Bank shall notify each successful Referrer and Referred Individual of their cashback reward and, subject to the satisfaction of the requirements in these Terms and Conditions, credit the Referrer and Referred Individual's account with the funds within 60 days of acceptance by the Bank of the Referred Individual.
- The Bank reserves the right to discontinue or extend the Promotion, extend the Promotion Period or change these Terms and Conditions at any time at its sole discretion and without prior notice.
- The Referral Cashback will be credited into one of the Existing cardholder Credit Card account(s) with the Bank, within 60 working days from the date of activation of the Referred Individual's first eligible Islamic credit card which the Bank approves pursuant to this Promotion and make at least one retail or cash transaction within 45 days from the date of card approval, subject to such Existing Customer's eligible credit card account being valid and in good standing at the time the Referral Cashback is credited. The Referral Cashback which is to be awarded to the Referrer will be forfeited if the Referrer's eligible card account with the Bank is suspended, closed or the Referrer is in breach of our banking agreement at the time the Referral Cashback is credited. For the avoidance of doubt, the Bank has the discretion to decide which account the Referral Cashback will be credited into.
- The Referred Individual will be entitled to cashback if he/she activates the Islamic credit card and make at least one retail or cash transaction within 45 days from the date of card approval.
- The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.
- The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
  - a. make any changes to the Promotion;
  - b. vary, modify, add, delete or otherwise revise any of these Promotion Terms and Conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.
- Referrer must understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion Terms and Conditions.
- Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- By participating in the Promotion, Referrer and Referred Individual consent to the use their personal data by the Bank for marketing purposes, including but not limited to the use of Referrer's and Referred Individual's telephone numbers to contact them about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.
- These Terms and Conditions are supplemental to the Bank's Master Credit Card Terms and Conditions.
- FAB staff are not eligible for this promotion.