

Ramadan Spend Raffle Draw Offer

- This promotion is valid from 5 April 2021 to 31 May 2021
- Eligible Visa Cards including conventional & islamic cards: All new credit card applicants who apply for a FAB Visa credit card or existing FAB Visa Card holders excluding VISA Conventional & Islamic Etihad Guest Cards.
- Spending of AED 100 daily will be entitled to one entry to the daily draw program and those spending AED 10,000 during the promotion period will get an entry to the grand prizes
- Every AED 100 credit card spending with an eligible Visa credit card during the promotion period will entitle the customer to one entry to the draw program
- Every AED 10,000 credit card spending with an eligible Visa credit card during the promotion period will entitle the customer to one entry for the grand prize
- The maximum prize per winner will be 1 million FAB Rewards
- The total prizes offered under this promotion is 10 million FAB Rewards
- Grand Prizes on eligible Visa Credit Card: 1 winner- 1 million Rewards; 1 winner – 500,000 FAB Rewards and 2 winners 250,000 FAB Rewards
- Daily prizes on eligible VISA Credit Cards – 114 winners - 35,000 FAB Rewards each
- 1 daily prize and 2 grand prizes will be exclusively awarded to UAE national Visa Card holders
- 1 daily prize and 2 grand prizes will be exclusively awarded to expatriate Visa Card holders
- Staff of FAB and associate companies will not be eligible for the draw program
- FAB Rewards and Abu Dhabi, Dubai and Sharjah Economic Department terms and conditions apply

Ramadan Credit Card Acquisition Campaign Terms & Conditions:

- This offer shall run **1 April to 31 May 2021 inclusive**. The offer is only applicable to **new to card customers** who during the promotion period sign up for a credit card.
- Offer is not valid for customers who have any existing cards with FAB and apply for a second card.
- Offer is not valid for any supplementary cards.
- Offer is applicable to Visa Credit Cards including conventional & Islamic cards except Etihad Guest Credit Cards.
- Customer must be approved for a credit card and meet the spend target of AED 1,000 within 30 days from the date of the card approval. If customer fails to meet this condition he/she will not be entitled to the cashback reward.
- Cashback reward construct will be as follows:

	Cashback amount	30 days Spend Target
Expat	AED 250	AED 1,000
UAE Nationals	AED 750	

- The cashback will be posted in the form of equivalent FAB rewards/cashback (where applicable) after the promotion period.
- All applications are subject to approval at sole and absolute discretion of FAB.
- This offer is not valid in conjunction with any other promotion.
- Only Retail Purchase Spend will be considered as qualifying spend.
- 30 spend day counter will start from the date of card issuance only.
- Credit Card should be active & non-delinquent at the time of crediting the eligible Cashback amount.
- Cashback fulfillment will start from July 2021 and will be done for cards who have completed 30 days of issuance.
- All eligible retail purchase transactions (including supplementary card spends and net of reversals) will be considered as qualifying spends for this promotion. (Quick Cash, Balance Transfer and ATM cash withdrawals are excluded from the qualifying spend calculation)
- Disputed transactions, reversals and refunds will not be considered as spends for this Offer.
- The decision of FAB in all matters relating to this campaign, the records of transactions maintained by FAB and in case of any dispute will be final, conclusive and binding on the Customers.
- Customers' account(s) that are closed or terminated or delinquent during or post the campaign Period (or Extended Period) will not be eligible for the Offer.
- FAB reserves the right, at its absolute discretion, at any time, without prior notice to add, alter, modify, change or vary all or any of the campaign terms and conditions or to replace wholly or in part, the Offer by another offer, whether similar or not, or to withdraw it altogether.
- In addition to these terms and conditions, the FAB Master Credit Cards terms and conditions, as amended from time to time, will apply. In the event of any inconsistency between the terms and conditions of this campaign and any terms and conditions for other offers or campaigns, these terms will be applied in a manner that does not conflict with the Master terms and conditions of the credit cards from FAB that govern the relationship between the bank and cardholders. 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 the campaign including but not limited to any cancellation, termination or suspension thereof.
- 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.
- FAB Staff will be eligible for this offer