

## FAB Credit Cards Acquisition Campaign Terms and Conditions

### (A) Customers applying via FAB Digital journey (Self-Service) i.e. Card application by customer directly using FAB Mobile app without any Sales Assistance

- **Campaign Details:**
  - **Eligible Products:** FAB Rewards Visa Infinite, FAB Rewards Visa Signature & FAB Rewards Visa Platinum applied via FAB mobile app digital Customer self-service journey only.
  - **Eligible Customers:**
    - Customers who will have new to FAB relationship (New to Bank) or
    - Existing FAB Credit Card customers who do not have any existing core FAB Rewards Visa Infinite, FAB Rewards Visa Signature, FAB Rewards Visa Platinum Credit Card or Dubai First Card (New to Core Card) will be eligible for the offer.
  - **Income:**
    - AED 30,000 or above per month income for FAB Rewards Visa Infinite
    - AED 15,000 or above per month income for FAB Rewards Visa Signature
    - AED 8,000 or above per month income for FAB Rewards Visa Platinum
  - **Validity:** August 20<sup>th</sup>, 2023- January 20<sup>th</sup>, 2024
  
- **Campaign Rewards & Cashback**
  - **FAB Rewards Visa Infinite Credit Card (via Self-Serve Digital journey) will be eligible for the Rewards & Cashback as per below steps:**
    - 1) Activate the FAB Rewards Visa Infinite physical/plastic card.
    - 2) Use your FAB Rewards Visa Infinite physical credit card to perform your 'First Transaction' of any amount.
    - 3) You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Infinite Credit Card as follows:
      - Salary Transfer Customer: FAB Rewards equivalent to AED 400
      - Non- Salary Transfer Customer: FAB Rewards equivalent to AED 600
    - 4) Continue using FAB Rewards Visa Infinite Credit Card for everyday purchases and achieve the target spend/ card usage of AED 15,000 within 'First 60 calendar days' from the date of card issuance.
      - a. Eligible spends/retail purchase criteria for receiving Cashback:
        - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
        - Disputed transactions, reversals and refunds will not be considered as spends for this Offer.
        - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
      - b. Credit of Cashback:
        - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 15,000 total eligible spends/ retail purchase, Customer ('Eligible Customer') will receive Cashback credit as follows:
          - AED 500 credit to his/her FAB Rewards Visa Infinite Credit Card
          - Additional bonus cashback of AED 100 if the customer had applied for the card via FAB Mobile App (Purely Digital applications only)
        - ii. The eligible Cashback will be credited to the Customer's FAB Rewards Visa Infinite Credit Card by 30<sup>th</sup> March-2024.
        - iii. Customer's FAB Rewards Visa Infinite Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of Cashback credit.

- iv. Cashback will not be credited to any current or savings account.
  - v. Once credited, the customer will be able to see the eligible cashback in their monthly credit card statement generated post completion of the credit.
  - vi. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded
- 5) All Eligible Customers will receive Cashback credit & FAB Rewards as follows:

For FAB Rewards Visa Infinite Credit Card	On 'First Spend' using Physical Card post activation, Receive <b>FAB Rewards</b> equivalent of Annual Fee charged	On achieving 'Eligible Spends' target of AED 15,000 in 60 Calendar Days from date of card issuance , receive ' <b>Cashback Credit</b> ' to Card	Bonus Cashback for Digital Application	Total Max. Value-back to Customers (FAB Rewards + Cashback Credit)
Salary Transfer	AED 400	AED 500	AED 100	AED 1,000
Non-Salary Transfer	AED 600		AED 100	AED 1,200

○ **FAB Signature Credit Card (via Self-Serve Digital journey) will be eligible for the Rewards & Cashback as per below steps:**

1. Activate the FAB Rewards Visa Signature physical/plastic card
2. Use your FAB Rewards Visa Signature physical credit card to perform your 'First Transaction' of any amount.
3. You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Signature Credit Card as follows:
  - Salary Transfer Customer: Fab Rewards equivalent to AED 300
  - Non- Salary Transfer Customer: Fab Rewards equivalent to AED 400
4. Continue using FAB Rewards Visa Signature Credit Card for everyday purchases and achieve the target spend/ card usage of AED 10,000 within 'First 60 calendar days' from the date of card issuance.
  - a. Eligible spends/retail purchase criteria for receiving Cashback:
    - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
    - Disputed transactions, reversals and refunds will not be considered as spends for this Offer.
    - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
  - b. Credit of Cashback:
    - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 10,000 total eligible spends/ retail purchase, Customer ('Eligible Customer') will be received Cashback credit as follows:
      - i. *AED 400 credit to his/her FAB Rewards Visa Signature Credit Card*
        - *Additional bonus cashback of AED 100 if the customer had applied for the card via FAB Mobile App (Purely Digital applications only)*
      - i. The eligible Cashback will be credited to the Customer's FAB Rewards Visa Signature Credit Card by 30<sup>th</sup> March-2024.
      - ii. *Customer's FAB Rewards Visa Signature Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of Cashback credit.*
      - iii. *Cashback will not be credited to any current or savings account.*
        - ii. Once credited, customer will be able to see the eligible cashback in monthly credit card statement generated post completion of the credit.

- i. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded
- 6) All Eligible Customers will receive Cashback credit & FAB Rewards as follows:

For FAB Rewards Visa Signature Credit Card	On 'First Spend' using Physical Card post activation, Receive <b>FAB Rewards</b> equivalent of Annual Fee charged	On achieving 'Eligible Spends' target of AED 10,000 in 60 Calendar Days from date of card issuance, receive ' <b>Cashback Credit</b> ' to Card	Bonus Cashback for Digital Application	Total Max. Value-back to Customers (FAB Rewards + Cashback Credit)
Salary Transfer	AED 300	AED 400	AED 100	AED 800
Non-Salary Transfer	AED 400		AED 100	AED 900

○ **FAB Platinum Credit Card (via Self-Serve Digital journey) will be eligible for the Rewards & Cashback as per below steps:**

- 1) Activate the FAB Rewards Visa Platinum physical/plastic card
- 2) Use your FAB Rewards Visa Platinum physical credit card to perform your 'First Transaction' of any amount.
- 3) You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Platinum Credit Card as follows:
  - Salary Transfer Customer: Fab Rewards equivalent to AED 200
  - Non- Salary Transfer Customer: Fab Rewards equivalent to AED 300
- 4) Continue using FAB Rewards Visa Platinum Credit Card for everyday purchases and achieve the target spend/ card usage of AED 7,500 within 'First 60 calendar days' from the date of card issuance.
  - a. Eligible spends/retail purchase criteria for receiving Cashback:
    - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
    - Disputed transactions, reversals and refunds will not be considered as spends for this Offer
    - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
  - b. Credit of Cashback:
    - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 7,500 total eligible spends/ retail purchase, Customer ('Eligible Customer') will be received Cashback credit as below:
      - ii. *AED 300 credit to his/her FAB Rewards Visa Platinum Credit Card*
        - *Additional bonus cashback of AED 100 if the customer had applied for the card via FAB Mobile App (Purely Digital applications only)*
      - i. The eligible Cashback will be credited to the Customer's FAB Rewards Visa Platinum Credit Card by 30<sup>th</sup> March-2024.
      - ii. *Customer's FAB Rewards Visa Platinum Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of Cashback credit.*
      - iii. *Cashback will not be credited to any current or savings account.*

- iii. Once credited, customer will be able to see the eligible cashback in monthly credit card statement generated post completion of the credit.
  - i. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded
- 5) All Eligible Customers will receive Cashback credit & FAB Rewards as below

<b>For FAB Rewards Visa Platinum Credit Card</b>	On 'First Spend' using Physical Card post activation, Receive <b><u>FAB Rewards</u></b> equivalent of Annual Fee charged	On achieving 'Eligible Spends' target of AED 7,500 in 60 Calendar Days from date of card issuance , receive <b><u>'Cashback Credit'</u></b> to Card	<b>Bonus Cashback for Digital Application</b>	<b>Total Max. Value-back to Customers (FAB Rewards + Cashback Credit)</b>
Salary Transfer	AED 200	AED 300	AED 100	AED 600
Non-Salary Transfer	AED 300		AED 100	AED 700

**\*\*\*\*\* END of Terms for Acquisition offer (via Customer Self-Service)**

**(B) Customers applying via Sales Assistance/ Branches i.e. Card application submitted by FAB Sales/ Branch representation using tablet/physical**

- **Campaign Details:**
  - **Eligible Products:** FAB Rewards Visa Infinite, FAB Rewards Visa Signature & FAB Rewards Visa Platinum applied via Sales assistance/ representative and FAB Branches
  - **Eligible Customers:**
    - Customers who will have new to FAB relationship (New to Bank) or
    - Existing FAB Credit Card customers who do not have any existing core FAB Rewards Visa Infinite, FAB Rewards Visa Signature, FAB Rewards Visa Platinum Credit Card or Dubai First Card (New to Core Card) will be eligible for the offer.
  - **Income:**
    - AED 30,000 or above per month income for FAB Rewards Visa Infinite
    - AED 15,000 or above per month income for FAB Rewards Visa Signature
    - AED 8,000 or above per month income for FAB Rewards Visa Platinum
  - **Validity:** August 20<sup>th</sup>, 2023- January 20<sup>th</sup>, 2024
- **Campaign Rewards**
  - **FAB Infinite Credit Card (via Sales assistance/ Branches) will be eligible for the additional Rewards as per below steps:**
    - 1) Activate the FAB Rewards Visa Infinite physical/plastic card.
    - 2) Use your FAB Rewards Visa Infinite physical credit card to perform your 'First Transaction' of any amount.
    - 3) You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Infinite Credit Card as follows:
      - Salary Transfer Customer: Fab Rewards equivalent to AED 400
      - Non- Salary Transfer Customer: Fab Rewards equivalent to AED 600
    - 4) Continue using FAB Rewards Visa Infinite Credit Card for everyday purchases and achieve the target spend/ card usage of AED 15,000 within 'First 60 calendar days' from the date of card issuance.
      - a. Eligible spends/retail purchase criteria for receiving Additional FAB Rewards:
        - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
        - Disputed transactions, reversals and refunds will not be considered as spends for this Offer
        - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
      - b. Credit of Additional FAB Rewards:
        - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 15,000 total eligible spends/ retail purchase, Customer ('Eligible Customer') will be received FAB Rewards credit as follows:
          - AED 500 worth of FAB Rewards to his/her FAB Rewards Account
        - ii. The eligible additional FAB Rewards will be credited to the Customer's FAB Rewards account by 30<sup>th</sup> March 2024.
        - iii. Customer's FAB Rewards Visa Infinite Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of additional FAB Rewards credit.
        - iv. The equivalent value of Additional FAB Rewards will not be credited to any current or savings account.
        - v. Once Additional FAB Rewards are credited, customer will be able to see the Additional FAB Rewards in his/her FAB Rewards Account.
        - vi. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded.

- 5) All Eligible Customers will receive FAB Rewards credit on applying the credit card via Sales assistance/ FAB Branch as below:

<b>For FAB Rewards Visa Infinite Credit Card Via Sales Assistance/ branch</b>	On 'First Spend' using Physical Card post activation, Receive <b>FAB Rewards</b> equivalent of Annual Fee charged	On achieving 'Eligible Spends' target of AED 15,000 in 60 Calendar Days from date of card issuance, receive ' <b>Additional FAB Rewards Credit</b> ' to FAB Rewards Account	<b>Total Value-back to Customers As 'Equivalent Value of FAB Rewards'</b>
Salary Transfer	AED 400	AED 500 (equivalent value of FAB Rewards)	AED 900
Non-Salary Transfer	AED 600		AED 1,100

- **FAB Signature Credit Card (via Sales assistance/ Branches) will be eligible for the additional Rewards as per below steps:**
  - 1) Activate the FAB Rewards Visa Signature physical/plastic card.
  - 2) Use your FAB Rewards Visa Signature physical credit card to perform your 'First Transaction' of any amount.
  - 3) You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Signature Credit Card as follows:
    - Salary Transfer Customer: Fab Rewards equivalent to AED 300
    - Non- Salary Transfer Customer: Fab Rewards equivalent to AED 400
  - 4) Continue using FAB Rewards Visa Signature Credit Card for everyday purchases and achieve the target spend/ card usage of AED 10,000 within 'First 60 calendar days' from the date of card issuance.
    - a. Eligible spends/retail purchase criteria for receiving Additional FAB Rewards:
      - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
      - Disputed transactions, reversals and refunds will not be considered as spends for this Offer
      - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
    - b. Credit of Additional FAB Rewards:
      - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 10,000 total eligible spends/ retail purchase, Customer ('Eligible Customer') will be received FAB Rewards credit as follows:
        - AED 400 worth of FAB Rewards to his/her FAB Rewards Account
      - ii. The eligible Additional FAB Rewards will be credited to the Customer's FAB Rewards by 30<sup>th</sup> March 2024.
      - iii. Customer's FAB Rewards Visa Signature Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of additional FAB Rewards credit.
      - iv. The equivalent value of Additional FAB Rewards will not be credited to any current or savings account.
      - v. Once Additional FAB Rewards are credited, customer will be able to see the Additional FAB Rewards in his/her FAB Rewards Account.
      - vi. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded
- 5) All Eligible Customers will receive FAB Rewards credit on applying the credit card via Sales assistance/ FAB Branch as below:

<b>For FAB Rewards Visa Signature Credit Card Via Sales Assistance/branch</b>	On 'First Spend' using Physical Card post activation, Receive <b><u>FAB Rewards</u></b> equivalent of Annual Fee charged	On achieving 'Eligible Spends' target of AED 10,000 in 60 Calendar Days from date of card issuance, receive <b><u>'Additional FAB Rewards Credit'</u></b> to FAB Rewards Account	<b>Total Value-back to Customers As 'Equivalent Value of FAB Rewards'</b>
Salary Transfer	AED 300	AED 400 (equivalent value of FAB Rewards)	AED 700
Non-Salary Transfer	AED 400		AED 800

- **FAB Platinum Credit Card (via Sales assistance/ Branches) will be eligible for the additional Rewards as per below steps:**
  - 1) Activate the FAB Rewards Visa Platinum physical/plastic card.
  - 2) Use your FAB Rewards Visa Platinum physical credit card to perform your 'First Transaction' of any amount.
  - 3) You will be entitled to Signup FAB Rewards equivalent to Annual fee (charged on Card) as below depending upon your profile and segment. The customer will be able to see Signup Rewards points under his/her FAB Rewards account linked to FAB Rewards Visa Platinum Credit Card as follows:
    - Salary Transfer Customer: Fab Rewards equivalent to AED 200
    - Non- Salary Transfer Customer: Fab Rewards equivalent to AED 300
  - 4) Continue using FAB Rewards Visa Platinum Credit Card for everyday purchases and achieve the target spend/ card usage of AED 7,500 within 'First 60 calendar days' from the date of card issuance.
    - a. Eligible spends/retail purchase criteria for receiving Additional FAB Rewards:
      - All spend/ purchase transactions on the card (POS, Online, Wallet, AED or NON-AED) will be considered towards the total spend target.
      - Disputed transactions, reversals and refunds will not be considered as spends for this Offer
      - Only posted/ settled purchase transaction within 'First 60 calendar days' will be considered.
    - b. Credit of Additional FAB Rewards:
      - i. On completion of 'First 60 calendar days' from the date of card issuance, if the customer has achieved AED 7,500 total eligible spends/ retail purchase, Customer ('Eligible Customer') will be received FAB Rewards credit as below:
        - AED 300 worth of FAB Rewards to his/her FAB Rewards Account.
      - ii. The eligible Additional FAB Rewards will be credited to the Customer's FAB Rewards by 30<sup>th</sup> March 2024.
      - iii. Customer's FAB Rewards Visa Platinum Credit Card which has been used for the eligible spends should be active and non-delinquent at the time of additional FAB Rewards credit.
      - iv. The equivalent value of Additional FAB Rewards will not be credited to any current or savings account.
      - v. Once Additional FAB Rewards are credited, customer will be able to see the Additional FAB Rewards in his/her FAB Rewards Account.
      - vi. Quick Cash, Balance Transfer and ATM cash withdrawals are excluded
  - 5) All Eligible Customers will receive FAB Rewards credit on applying the credit card via Sales assistance/ FAB Branch as below:

<b>For FAB Rewards Visa Platinum Credit Card Via Sales Assistance/ branch</b>	<b>On 'First Spend' using Physical Card post activation, Receive <u>FAB Rewards</u> equivalent of Annual Fee charged</b>	<b>On achieving 'Eligible Spends' target of AED 10,000 in 60 Calendar Days from date of card issuance, receive <u>'Additional FAB Rewards Credit'</u> to FAB Rewards Account</b>	<b>Total Value-back to Customers As 'Equivalent Value of FAB Rewards'</b>
Salary Transfer	AED 200	AED 300 (equivalent value of FAB Rewards)	AED 500
Non-Salary Transfer	AED 300		AED 600

**\*\*\*\*\* END of Terms for Acquisition offer (via Sales Assistance/ branch)**



**General Terms valid for Credit Cards application submissions via both Customer Self Service digital journey OR via Sales Assistance/ Branches**

- 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.
- Any cardholder who is deemed to be engaged in any fraudulent activity in connection with this Offer or violates any of these terms may be disqualified from this promotion.
- Customers' account(s) that are closed or terminated or delinquent during or post the Offer Period will not be eligible for the Offer.
- The Offer terms & conditions may be amended, modified, varied, or supplemented at any time without any prior notification to the cardholder and without any responsibility on FAB or any of its employees and entities. FAB reserves the right to withdraw this Offer at any time without any prior notice. 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 Offer 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 not be eligible for this offer.
- FAB's master credit card terms and conditions apply to all Credit Cards, as amended from time to time. They can be found on <https://www.bankfab.com/en-ae/personal/terms-and-conditions-consolidated>. Please ensure that you have read and understood them.
- For all rates, fees and charges, please visit [fees-and-charges-first-abu-dhabi-bank.pdf](https://www.bankfab.com/en-ae/personal/fees-and-charges-first-abu-dhabi-bank.pdf) (bankfab.com)

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