

First Abu Dhabi Bank PJSC (“FAB”) Credit Cards Acquisition Campaigns Terms and Conditions

(A) Customers applying for a card directly through the FAB Mobile app without any sales assistance

- **Campaign Eligibility:**
 - **Products:** applications for FAB Visa Infinite & FAB Visa Signature via FAB Mobile app digital customer self-service journey only.
 - **Customers:** Customers that don’t already have an existing FAB or Dubai First Credit Card (New to Card) will be eligible for the offer.
 - **Income:**
 - AED 30,000 or above per month income for FAB Visa Infinite Credit Card
 - AED 15,000 or above per month income for FAB Visa Signature Credit Card
 - **Validity:** 1 Jan 2023 - 31 March 2023, both days inclusive (“Offer Period”)

- **Campaign Rewards & Cashback**
 - **Customers applying for the FAB Infinite Credit Card via the FAB Mobile app will be eligible for the Rewards & cashback by following the below steps:**
 - 1) Apply for the FAB Visa Infinite or FAB Visa Signature Credit Cards during the Offer Period. Activate the FAB Visa Infinite physical/plastic card.
 - 2) Use your FAB Visa Infinite physical credit card for the first transaction of any amount.
 - 3) You will be entitled to sign-up to FAB Rewards equivalent to the annual fee amount (*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 Visa Infinite Credit Card
 - Salary Transfer Customer: FAB Rewards equivalent to AED 400
 - Non-Salary Transfer Customer: FAB Rewards equivalent to AED 600
 - 4) Continue using FAB Visa Infinite Credit Card for everyday purchases and achieve the target spend/card usage of AED 15,000 within the ‘First 60 calendar days’ from the date of card issuance.
 - a. Eligible spends/retail purchase criteria for receiving cashback:
 - All spend/ purchase transaction on 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 the ‘First 60 calendar days’ will be considered.
 - b. Credit of cashback:
 - i. On completion of the ‘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 below:
 - UAE National: AED 600 credit to his/her FAB Visa Infinite Credit Card
 - Expat: AED 400 credit to his/her FAB Visa Infinite Credit Card
 - ii. The eligible cashback will be credited to the Customer’s FAB Visa Infinite Credit Card max by 30 June 2023
 - iii. Customer’s FAB Visa Infinite Credit Card which has been used for the eligible spends should be active at the time of cashback credit.
 - iv. Cashback will not be credited to any current or savings account.
 - v. Once credited, customer will be able to see the eligible cashback in 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 and FAB Rewards as below

For FAB VISA Infinite Credit Card	On ‘First Spend’ using Physical Card post activation, receive FAB Rewards equivalent of annual fee charged	On achieving ‘Eligible Spends’ target of AED 15,000 in 60 calendar days from date of card issuance , receive ‘Cashback Credit’ to Card	Total Max. Value-back to Customers (FAB Rewards + Cashback Credit)
Salary Transfer	UAE National: AED 400 EXPAT: AED 400	UAE National: AED 600 EXPAT: AED 400	UAE National: AED 1,000 EXPAT: AED 800
Non-Salary Transfer	UAE National: AED 600 EXPAT: AED 600		UAE National: AED 1,200 EXPAT: AED 1,000

○ **Customers applying for the FAB Signature Credit Card via the FAB Mobile app will be eligible for the Rewards & cashback by following the below steps::**

1. Activate the FAB Visa Signature physical/plastic card
2. Use your FAB Visa Signature physical credit card to do 'First Transaction' of any amount.
3. You will be entitled for 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 Visa Signature Credit Card
 - Salary Transfer Customer: FAB Rewards equivalent to AED 300
 - Non- Salary Transfer Customer: FAB Rewards equivalent to AED 400
4. Continue using FAB 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 transaction on 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 receive cashback credit as below:
 - i. *UAE National: AED 500 credit to his/her FAB Visa Signature Credit Card*
 - ii. *Expatriate: AED 300 credit to his/her FAB Visa Signature Credit Card*
 - iii. *The eligible Cashback will be credited to the Customer's FAB Visa Infinite Credit Card max by 30 June 2023*
 - iv. *Customer's FAB Visa Signature Credit Card which has been used for the eligible spends should be active at the time of Cashback credit.*
 - v. *Cashback will not be credited to any current or savings account.*
 - ii. Once credited, customer will be able to see the eligible cashback in their 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 below

For FAB VISA Signature Credit Card	On 'First Spend' using physical card post activation, receive FAB Rewards equivalent of annual fee charged	On achieving 'Eligible Spends' target of AED 10,000 in 60 calendar days from date of card issuance , receive ' Cashback Credit ' to Card	Total Max. Value-back to Customers (FAB Rewards + Cashback Credit)
Salary Transfer	UAE National: AED 300 EXPAT: AED 300	UAE National: AED 500 EXPAT: AED 300	UAE National: AED 800 EXPAT: AED 600
Non-Salary Transfer	UAE National: AED 400 EXPAT: AED 400		UAE National: AED 900 EXPAT: AED 700

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

(B) Customers applying for a card using sales assistance/Branches i.e. Card application submitted by a FAB Sales/Branch representative using a tablet or physical application form

- **Campaign Eligibility:**
 - **Products:** FAB Visa Infinite & FAB Visa Signature applied for using sales assistance/ representative and FAB Branches
 - **Customer:** Customer who does not have an existing FAB or Dubai First Credit Card (New to Card) will be eligible for the offer.
 - **Income:**
 - AED 30,000 or above per month income for FAB Visa Infinite
 - AED 15,000 or above per month income for FAB Visa Signature
 - **Validity:** 1 Jan 2023 – 31 March 2023

- **Campaign Rewards**
 - **For FAB Infinite Credit Card (via Sales assistance/ Branches) will be eligible for the additional Rewards as per below steps:**
 - 1) Activate the FAB Visa Infinite physical/plastic card.
 - 2) Use your FAB Visa Infinite physical credit card to do 'First Transaction' of any amount.
 - 3) You will be entitled for 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 Visa Infinite Credit Card
 - Salary Transfer Customer: FAB Rewards equivalent to AED 400
 - Non- Salary Transfer Customer: FAB Rewards equivalent to AED 500
 - 4) Continue using FAB 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 transaction on 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 receive FAB Rewards credit as below:
 - UAE National: AED 300 value in FAB Rewards to his/her FAB Rewards Account.
 - Expatriate: AED 200 value in FAB Rewards to his/her FAB Rewards Account.
 - ii. The eligible Additional FAB Rewards will be credited to the Customer's FAB Rewards account max. by 30 June 2023
 - iii. Customer's FAB Visa Infinite Credit Card which has been used for the eligible spends should be active at the time of additional FAB Rewards credit.
 - iv. 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:

For FAB VISA Infinite Credit Card Via Sales Assistance/ branch	On 'First Spend' using physical card post activation, receive <u>FAB Rewards</u> equivalent of annual fee charged	On achieving 'Eligible Spends' target of AED 15,000 in 60 Calendar Days from date of card issuance, receive <u>'Additional FAB Rewards Credit'</u> to FAB Rewards Account	Total Value-back to Customers As 'Equivalent Value of FAB Rewards'
Salary Transfer	UAE National: AED 400 EXPAT: AED 400	UAE National: AED 300 (equivalent value of FAB Rewards) EXPAT: AED 200 (equivalent value of FAB Rewards)	UAE National: AED 700 EXPAT: AED 600
Non-Salary Transfer	UAE National: AED 500 EXPAT: AED 500		UAE National: AED 800 EXPAT: AED 700

○ **For FAB Signature Credit Card (via Sales assistance/ Branches) will be eligible for the additional Rewards as per below steps:**

- 1) Activate the FAB Visa Signature physical/plastic card.
- 2) Use your FAB Visa Signature physical credit card to do 'First Transaction' of any amount.
- 3) You will be entitled for 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 Visa Signature Credit Card
 - Salary Transfer Customer: FAB Rewards equivalent to AED 300
 - Non- Salary Transfer Customer: FAB Rewards equivalent to AED 400
- 4) Continue using FAB Visa Infinite 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 transaction on 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 receive FAB Rewards credit as below:
 - *UAE National: AED 250 value in FAB Rewards to his/her FAB Rewards Account.*
 - *Expatriate: AED 150 value in FAB Rewards to his/her FAB Rewards Account.*
 - ii. The eligible Additional FAB Rewards will be credited to the Customer's FAB Rewards max by 30 June 2023.
 - iii. Customer's FAB Visa Signature Credit Card which has been used for the eligible spends should be active at the time of additional FAB Rewards credit.
 - iv. 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:

For FAB VISA Signature Credit Card Via Sales Assistance/ branch	On 'First Spend' using physical card post activation, receive <u>FAB Rewards</u> equivalent of annual fee charged	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	Total Value-back to Customers As 'Equivalent Value of FAB Rewards'
Salary Transfer	UAE National: AED 300 EXPAT: AED 300	UAE National: AED 250 (equivalent value of FAB Rewards) EXPAT: AED 150 (equivalent value of FAB Rewards)	UAE National: AED 550 EXPAT: AED 450
Non-Salary Transfer	UAE National: AED 400 EXPAT: AED 400		UAE National: AED 650 EXPAT: AED 550

******* 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 customer.
- 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 be eligible for this not 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)

Warning: if you do not meet the repayments/payments on your financing, your account will go into arrears. This may affect your credit rating, which may limit your ability to access financing in the future.