

First Abu Dhabi Bank PJSC (“FAB”) SHARE Signature Credit Cards Campaign

Terms and Conditions

A. Campaign Eligibility Criteria:

- 1) Eligible Card Products: FAB SHARE Credit Cards
- 2) Eligible Customers:
 - All FAB SHARE Signature Credit Card customers will be eligible for the Campaign offer if they meet the following criteria:
 - The Card is booked/ issued during the Campaign period only
 - The cardholder meets the Spend Criteria of the Campaign
 - The Card should be active during the Campaign period
 - The customer should be in good standing and not be delinquent with FAB for any product including credit cards
 - The Card Account should not be under any blocked status
 - The customer should not have applied for any request related to Card Cancellation prior to fulfilment of points under this campaign
- 3) The Card should be active at the time of Campaign fulfilment/ SHARE Points Credit
- 4) Campaign Validity: 1st April 2023 – 15th December 2023, both days inclusive (“**Offer Period**”)
- 5) Eligible Spending:
 - The following settled/ posted retail purchases on Eligible Card Product will be considered as Eligible Spending:
 - *Retail Purchase transactions during the first 90 days of card issuance.*
 - *AED or Non-AED posted/ settled transactions*
 - *POS, Online & Digital Wallets purchase transactions*
 - The following transactions will not be considered as ‘Eligible Spend’ transactions:
 - *ATM withdrawals*
 - *Quasi Cash or Exchange Houses transactions,*
 - *Purchase Reversals,*
 - *Balance Transfer transactions*
 - *Easy Cash transactions*
 - *Any direct Credit/Debit transaction and/or credit/ debit adjustment transactions on the card*
 - *Any Fee or interest transaction*
- 6) Other Exclusions: Signup/ Joining Bonus 15,000 SHARE Points are not applicable on FAB SHARE Signature Credit Card booked/ issued during this campaign period i.e. no Signup/Joining Bonus points will be credited in SHARE APP.
- 7) Campaign offer Terms: Eligible Customers fulfilling the above-mentioned mandatory Eligibility Criteria will be entitled to receive the following as a part of the Campaign offer:
 - First Year Annual Membership Fee of AED 1,500 will be waived on successful plastic card activation

- Cardholder will be eligible for 30,000 SHARE points ('Campaign Bonus SHARE Points') subject to total 'Eligible Spend' of AED 75,000 (Cumulative) in first 90 days from the card issuance date.

B. Campaign fulfilment:

- Eligible Customers fulfilling mandatory 'Campaign Eligibility Criteria (Section-A) above, will receive the 'Eligible Bonus SHARE Points' as per the below schedule.

Card Issued Month	Spends Target Completion Required in first 90 days from card issuance date	Maximum Campaign Fulfillment Month/ Credit of 'Eligible Bonus SHARE Points' in SHARE APP
From 1 st Apr 2023 to 30 th Apr 2023		Aug-23
From 1 st May 2023 to 30 th May 2023		Sep-23
From 1 st Jun 2023 to 26 th Jun 2023		Oct-23
From 1 st Jul 2023 to 31 st Jul 2023		Nov-23
From 1 st Aug 2023 to 31 st Aug 2023		Dec-23
From 1 st Sept 2023 to 30 th Sep 2023		Jan-24
From 1 st Oct 2023 to 31 st Oct 2023		Feb-24
From 1 st Nov 2023 to 30 Nov 2023		Mar-24
From 1 st Dec 2023 to 15 th Dec 2023		Apr-24

- Any Eligible Customer fulfilling the Eligibility Criteria within the first 90 days, will receive the 'Eligible Bonus SHARE Points' by the end of subsequent calendar month.
- Eligible Bonus SHARE Points for Eligible Customers will be credited directly by MAF SHARE into SHARE-APP.

C. Other terms:

- No Card will be considered for this Campaign if the customer has not met all the terms ('Campaign Eligibility Criteria') of this offer.
- The fulfilment for Eligible Customers will be done directly by MAF SHARE in SHARE APP as SHARE Points and no cash equivalent of the points will be credited to the card.
- This Campaign offer cannot be combined with any other campaign for the respective products during the time of campaign or prior to the campaign or after this campaign is finished.
- Any Card booked/issued prior to the campaign launch or prior to Campaign Start date will not be eligible for this offer.
- Any Replacement or Renewal of an existing card issued prior to the Campaign Offer will not be eligible for this campaign
- The First Year Annual Fee waived for cards booked under this campaign, will continue to pay Annual Fee from Second year onwards i.e. Annual Fee Waiver is not eligible from Second Anniversary of the card booked under this campaign.
- Regular Customer Value Proposition of FAB SHARE Credit Card will remain applicable other than the First Year Annual Fee Waiver for cards issued under this Offer.
- All FAB SHARE Credit Card Terms & Conditions apply.

- All FAB Credit Card Master Terms & Conditions apply.
- All MAF SHARE Terms & Conditions apply.
- FAB reserves the right to change to any terms & condition of the campaign during the campaign period.
- For any query related to SHARE Points, please contact MAF SHARE Call Center
- For any query on Credit Cards, please contact FAB Call Center.

Joining SHARE Points Campaign on FAB SHARE Credit Cards

Terms and Conditions

A. Campaign Eligibility Criteria:

1. Eligible Card Products: FAB SHARE Signature and FAB SHARE Platinum Credit Cards
2. Eligible Customers: All FAB SHARE Signature & FAB SHARE Platinum Credit Card customers will be eligible for the campaign offer if they meet the following criteria:
 - a. The card is booked/ issued during the campaign period only
 - b. The cardholder activates and starts spending between campaign commencement date and 31st December 2023
 - c. The card should be active at the time of campaign fulfilment/ SHARE Points Credit
3. Campaign Validity: 13th November 2023 – 15th December 2023, both days inclusive (“Offer Period”)
4. Eligible Spending:
 - First spend has to be a retail purchase
 - The following transactions will not be considered as ‘Eligible Spend’ transactions:
 - *ATM withdrawals*
 - *Quasi Cash or Exchange Houses transactions,*
 - *Purchase Reversals,*
 - *Balance Transfer transactions*
 - *Easy Cash transactions*
 - *Any credit/ debit adjustment transactions on the card*
 - *Any Fee or interest transaction*
 - The following settled/ posted retail purchases on Eligible Card Product will be considered as Eligible Spending:
 - *AED or Non-AED posted/ settled transactions*
 - *POS, Online & Digital Wallets purchase transactions*
 - *Domestic or International*
5. Campaign Offer Terms: Eligible Customers fulfilling the above-mentioned mandatory Eligibility Criteria will be entitled to receive the following as a part of the Campaign offer:
 - **FAB SHARE Signature Credit Card:** Customers to get AED 500 in SHARE points (Joining SHARE Points) on card activation and on achieving first spend on the card

- **FAB SHARE Platinum Credit Card:** Customers to get AED 250 in SHARE points (Joining SHARE Points) on card activation and on achieving first spend on the card

B. Campaign fulfilment:

- Eligible Customers fulfilling mandatory 'Campaign Eligibility Criteria above, will receive the 'Joining SHARE Points' within 30 calendar days from the first spend.
- Eligible Joining SHARE Points for Eligible Customers will be credited directly by MAF SHARE against the SHARE ID of the customer into SHARE-APP.

C. Other terms:

- No Card will be considered for this Campaign if the customer has not met all the terms ('Campaign Eligibility Criteria') of this offer.
- The fulfilment for Eligible Customers will be done directly by MAF SHARE in SHARE APP as SHARE Points and no cash equivalent of the points will be credited to the card.
- This Campaign offer cannot be combined with any other campaign for the respective products during the time of campaign or prior to the campaign or after this campaign is finished.
- Any Card booked/issued prior to the campaign launch or prior to Campaign Start date will not be eligible for this offer.
- Any Replacement or Renewal of an existing card issued prior to the Campaign Offer will not be eligible for this campaign
- Regular Customer Value Proposition of FAB SHARE Credit Card will remain applicable in addition to the First Year Annual Fee Waiver currently being offered as a part of a separate ongoing acquisition campaign which is valid until 15th December 2023.
- All FAB SHARE Credit Card Terms & Conditions apply.
- All FAB Master Credit Card Conditions apply.
- All MAF SHARE Terms & Conditions apply.
- FAB reserves the right to change to any terms & condition of the campaign during the campaign period.
- For any query related to SHARE Points, please contact MAF SHARE Call Center
- For any query on Credit Cards, please contact FAB Call Center.

Accelerated SHARE Points Campaign on FAB SHARE Credit Cards

Terms and Conditions

A. Campaign Eligibility Criteria:

- a. Eligible Card Products: FAB SHARE Signature, FAB SHARE Platinum and FAB SHARE Standard Credit Cards
- b. Eligible Customers: All FAB SHARE Signature, Platinum and Standard Credit Card customers will be eligible for the campaign offer if they meet the following criteria:
 - i. Customers onboarded with one of the above mentioned three variants of SHARE credit cards until 31st October 2023
 - ii. The card should be active and in good standing at the time of campaign fulfilment/ SHARE Points Credit

- c. Campaign Validity: 13th November 2023 – 31st December 2023, both days inclusive (“**Offer Period**”)
 - d. Eligible Spending:
 - i. All retail purchases at MAF eco system (e.g. tenants in MAF malls, Carrefour and VOX Cinema etc.)
 - ii. The following transactions will not be considered as ‘Eligible Spend’ transactions:
 - *ATM withdrawals*
 - *Quasi Cash or Exchange Houses transactions,*
 - *Purchase Reversals*
 - *Balance Transfer transactions*
 - *Easy Cash transactions*
 - *Any direct Credit/Debit transaction and/or credit/ debit adjustment transactions on the card*
 - *Any Fee or interest transaction*
 - iii. The following settled/ posted retail purchases on Eligible Card Product will be considered as Eligible Spending:
 - *AED or Non-AED posted/ settled transactions*
 - *POS, Online & Digital Wallets purchase transactions*
 - e. Campaign Offer Terms: Eligible Customers fulfilling the above-mentioned mandatory Eligibility Criteria will be entitled to receive the following as a part of the Campaign offer:
 - 15% additional SHARE Points for spends within MAF eco system (e.g. tenants in MAF malls, Carrefour and VOX Cinema etc.). For example, if a customer is eligible to get 100 SHARE points for his/her spend within MAF eco system as per the accrual matrix, during the offer period, customer will get a total of 115 SHARE points.
- B. Campaign fulfilment:**
- i. Eligible Customers fulfilling mandatory ‘Campaign Eligibility Criteria above, will receive the 15% additional SHARE points on their spends at MAF eco-system within 15 days of their purchase
 - ii. 15% additional SHARE points for Eligible Customers will be credited directly by MAF SHARE against the SHARE ID of the customer into SHARE-APP.
- C. Other terms:**
- i. No Card will be considered for this Campaign if the customer has not met all the terms (‘Campaign Eligibility Criteria’) of this offer.
 - ii. The fulfilment for Eligible Customers will be done directly by MAF SHARE in SHARE APP as SHARE Points and no cash equivalent of the points will be credited to the card.
 - iii. This Campaign offer cannot be combined with any other campaign for the respective products during the time of campaign or prior to the campaign or after this campaign is finished.
 - iv. Any Card booked/issued prior to the campaign launch or prior to Campaign Start date will only be eligible for this offer.
 - v. Any Replacement or Renewal of an existing card within SHARE co-brand, issued prior to the Campaign Offer will be eligible for this campaign

- vi. Regular Customer Value Proposition of FAB SHARE Credit Card will remain applicable other than the First Year Annual Fee Waiver for cards issued under a separate offer valid until 15th December 2023.
 - vii. All FAB SHARE Credit Card Terms & Conditions apply.
 - viii. All FAB Credit Card Master Terms & Conditions apply.
 - ix. All MAF SHARE Terms & Conditions apply.
 - x. FAB reserves the right to change to any terms & condition of the campaign during the campaign period.
 - xi. For any query related to SHARE Points, please contact MAF SHARE Call Center
- For any query on Credit Cards, please contact FAB Call Center.