

Etihad Guest Credit Cards FAQs

Annual Fee – Primary Card

- **What is the annual fee on FAB Etihad Guest Primary Credit Card?**

Annual fee for Etihad Guest Visa Primary Credit Cards is:

- Platinum Card: AED 500
- Signature Card: AED 1,500
- Infinite Card: AED 2,500

- **When is the annual fee charged on the card?**

For the 1st time, Annual Fee is charged 1 month after the card opened date. Thereafter, it will be charged Annually at Anniversary Date of 1st Annual Fee.

Annual Fee – Supplementary Card

- **What is the annual fee on FAB Etihad Guest Supplementary Credit Card?**

Annual fee for Etihad Guest Visa Supplementary Credit Cards is AED 250 for each card regardless of card type.

- **When is the annual fee charged on the card?**

For the 1st time, Annual Fee is charged 1 month after the card opened date. Thereafter, it will be charged Annually at Anniversary Date of 1st Annual Fee.

Joining Miles – Primary Card

- **What is the annual fee on FAB Etihad Guest Supplementary Credit Card?**

Annual fee for Etihad Guest Visa Supplementary Credit Cards is AED 250 for each card regardless of card type.

- **When is the annual fee charged on the card?**

For the 1st time, Annual Fee is charged 1 month after the card opened date. Thereafter, it will be charged Annually at Anniversary Date of 1st Annual Fee.

- **How many joining miles will I get on my FAB Etihad Guest Primary Credit Card?**

Etihad Guest Visa Primary Credit Card comes with One time Joining Miles as:

- Platinum Card: 10,000 Etihad Guest Miles
- Signature Card: 35,000 Etihad Guest Miles
- Infinite Card: 55,000 Etihad Guest Miles

- **When will the miles be credited to my Etihad guest account?**

Joining miles will be accrued once the card is activated. Joining Miles will be transferred to customer's Etihad Guest Account after the payment of 1st Statement payment date, which will be fixed at 26th of every month. Upon successful payment of minimum due, Miles will be credited on 15th of the consecutive month. For example, if Card is activated on 15th Jan, then

1st payment due date will be 26th of Feb. Upon payment of minimum due, Joining Miles will be transferred on 15th of March.

- **Will I get the miles again if I apply for a new FAB Etihad Guest Credit Card?**

Joining Miles are one time privilege only for each customer. Therefore, if you cancel the card and apply again, there will be no Joining Miles.

Joining Miles – Supplementary Card

- **How many joining miles will I get on my FAB Etihad Guest Supplementary Credit Card?**

Etihad Guest Visa Supplementary Credit Card comes with One time Joining Miles as:

- Platinum Card: 5,000 Etihad Guest Miles
- Signature Card: 5,000 Etihad Guest Miles
- Infinite Card: 5,000 Etihad Guest Miles

- **When will the miles be credited to my Etihad guest account?**

Joining miles will be accrued once the card is activated. Joining Miles will be transferred to customer's Etihad Guest Account after the payment of 1st Statement payment date, which will be fixed at 26th of every month. Upon successful payment of minimum due, Miles will be credited on 15th of the consecutive month. For example, if Card is activated on 15th Jan, then 1st payment due date will be 26th of Feb. Upon payment of minimum due, Joining Miles will be transferred on 15th of March.

- **Will I get the miles again if I apply for a new FAB Etihad Guest Supplementary Credit Card?**

Joining Miles are one time privilege only for each customer. Therefore, if you cancel the card and apply again, there will be no Joining Miles.

Double Etihad Guest Miles for first 90 days with selected merchants (Supermarket, Fuel, Education, Govt Payments)

- **On which Credit Cards will I earn Double EGM for first 90 days?**

You will earn Double Etihad Guest Miles on all Etihad Guest Primary and Supplementary Credit Cards (Platinum, Signature and Infinite) for the 1st 90 days from the date of 1st primary card activation date. This benefit is not valid for renewal or replacement cards.

- **On what spends will I earn Double Etihad Guest Miles?**

Double Etihad Guest Miles will be earned on recurring spends category only: Supermarkets, Fuel, Education and Govt payments as defined by Visa

- **When does first 90 days start from where I will earn double Etihad Guest Miles?**

1st 90 days start from the day you activate your 1st Primary Etihad Guest Credit Card.

- **Will I earn double EGM on my supplementary card transactions also?**

Yes, you will earn double Etihad Guest Miles on Supplementary card spends also provided the transactions are within the 1st 90 days from the date of primary card activation date.

- **How many miles I will earn per AED 10 spent on these selected categories in 1st 90 days?**
The earn rate per AED 10 is as follows for spends on the selected merchants in 1st 90 days:
 - Platinum: 5 Etihad Guest Mile
 - Signature: 7 Etihad Guest Mile
 - Infinite: 9 Etihad Guest Miles
- **Will I also earn double EGM on international spends?**
No, the earn rate for the international transactions under the selected category will be the same as domestic transaction as mentioned above in 1st 90 days.
- **Is there any maximum cap on spends on which I will earn double EGM?**
Yes, there is a maximum Cap of AED 5,000 per month (from the date of 1st primary card activation date) for earning Double Miles
- **What will be the earn rate if I spend more than 5,000 in a month on the selected category?**
When you spend more than AED 5,000 in a month on the selected category, you will start earning 2.5 miles per AED 10 for all spends above AED 5,000. The earn rate will be the same for all card types.
- **What will be the earn rate on the selected category post 90 days from the date of 1st Primary Card activation?**
Post 90 days from the 1st Primary Card Activation Date, you will start earning 2.5 miles per AED 10 for the selected category. The earn rate will be the same for all card types.

Double Etihad Guest Miles on Etihad Airways Partners (EAP) Spends

- **Will I earn Double EGM on Etihad Airways & Etihad Airways Partners (EAP)?**
Yes, when you book tickets online on Etihad or Etihad Airways Partners, you will be eligible to earn Double Etihad Guest Miles.
- **Which Airlines are considered as EAP?**
Etihad Airways, Alitalia, Air Berlin, Jet Airways, Air Seychelles, Air Serbia and Etihad Regional
- **On which Credit Cards will I earn Double EGM on EAP?**
All FAB Etihad Visa Credit Cards are eligible for Double Etihad Guest Miles on Etihad and Etihad Airways Partners online spends
- **How many miles I will earn per AED 10 spent on Etihad Airways or Etihad Airways Partner?**
The earn rate per AED 10 is as follows for spends on Etihad and Etihad Airway Partners:
 - Platinum: 5 Etihad Guest Mile
 - Signature: 7 Etihad Guest Mile
 - Infinite: 9 Etihad Guest Miles
- **Is there any maximum cap on EAP spends where I will earn Double EGM?**
No, there is no Maximum Cap on spends on Etihad and Etihad Airways Partners spends for earning Double Etihad Guest Miles

- **Will I also earn additional points when I spend on Etihad / Etihad Airway partner in Non-AED currency?**

No, the earn rate will be the same as specified above even when you spend in Non-AED currency on Etihad or Etihad Airways partner.

- **Will these EGM be in addition to the EGM I will earn from Etihad on booking flights?**

Yes, these Etihad Guest Miles will be in addition to Etihad Guest Miles you will earn on your regular bookings with Etihad or Etihad Airways Partners

- **Will I also earn double EGM when I book Etihad or Etihad Airways Partner flight through a Travel Agent/ portal?**

No, you can earn double Etihad Guest Miles only when you book the tickets directly on Etihad or Etihad Airways Partner website. Double Miles will not be awarded if the tickets are booked through Travel Agent or any other Travel portal.

Miles Accelerator Program (MAP)

- **What is MAP?**

Miles Accelerator Program allows you to earn even higher Etihad Guest Miles as compared to your regular program earn rate, for a nominal monthly fee.

- **What will be the earn rate if I enrol into the MAP?**

Once you enrol into Miles Accelerator Program, you will start earning Etihad Guest Miles at following Rates for AED and Non-AED spends

- Platinum: 5.5 EGM / AED 10
- Signature: 6.5 EGM / AED 10
- Infinite: 7.5 EGM / AED 10

- **From when I will start earning miles as per the MAP program?**

You will start earning miles as per the MAP program for all eligible transactions from the date you activate the MAP program.

- **When can I enrol in MAP?**

You can enrol into MAP program anytime post activation of your Credit Card by logging onto the FAB Etihad Personal Dashboard at <https://stars.nbad.ae/etihad/customer/login.php>

- **Is there a monthly fee for enrolling into MAP?**

Yes, there is a nominal monthly fee of AED 250 per month to enrol into MAP program for all FAB Etihad Guest Credit Cards

- **When will the monthly MAP fee be charged?**

MAP fee will be charged on the day of activation of MAP program. Thereafter MAP fee will be charged every month post 30 days from the last fee charge date until the MAP program is active.

- **How do I enrol in MAP?**

You can enrol into MAP program anytime by logging onto the FAB Etihad Personal Dashboard at <https://stars.nbad.ae/etihad/customer/login.php>

- Is there is minimum & maximum period for enrolling into MAP?**
 Yes, there is a minimum period of 2 months to enrol into MAP program. There is no maximum period and you can select Auto-renew option to continue in MAP program as long as you wish.
- How do I cancel MAP?**
 You can cancel MAP program as far as 2 months enrolment condition is met by logging onto the FAB Etihad Personal Dashboard at <https://stars.nbad.ae/etihad/customer/login.php>
- Is there any maximum cap on earning Miles in MAP?**
 Yes, you can earn miles on all eligible spends up to the Credit Limit of your Primary card subject to a maximum of 150,000 Etihad Guest Miles per month
- Will I also earn additional TM when enrolled in MAP?**
 No, there will be no additional Tier Miles by enrolling into MAP program.
- What will be the earn rate on selected categories if I enrol in MAP during first 90 days?**
 The earn rate per AED 10 is as follows for spends on the selected merchants in 1st 90 days even when you are enrolled into MAP:
 - Platinum: 5 Etihad Guest Miles
 - Signature: 7 Etihad Guest Miles
 - Infinite: 9 Etihad Guest Miles
- What will be the earn rate on Etihad Airways or Etihad Airways Partner spend if I enrol in MAP?**
 The earn rate per AED 10 is as follows for spends on Etihad or Etihad Airways Partner when you are enrolled into MAP:
 - Platinum: 5.5 Etihad Guest Miles
 - Signature: 7 Etihad Guest Miles
 - Infinite: 9 Etihad Guest Miles

Etihad Guest Miles (EGM) and Tier Miles™

- What is EGM?**
 Etihad Guest Miles can be redeemed by the customer for rewards (including flight tickets) on Etihad Guest website. Please visit www.etihadguest.com for more information.
- What is Tier Miles?**
 Etihad Tier Miles helps the customer to progress through the Etihad Guest Tiers, and maintain status within the tier (for Silver, Gold and Platinum). Etihad Guest Tier Miles cannot be used for redemption of rewards. Please visit www.etihadguest.com for more information.

Double Etihad Tier Miles for first 90 days

- On which Credit Cards will I earn Double TM for first 90 days?**
 You can earn double tier miles on FAB Etihad Signature and FAB Etihad Infinite Credit Card

during the 1st 90 days from the 1st Primary Card activation date. The benefit is not there on renewal or replacement cards.

- **When does first 90 days start from where I will earn double TM?**
1st 90 days start from the day you activate your 1st Primary Etihad Guest Credit Card.
- **Will I earn double TM on my supplementary card transactions also?**
Yes, you will earn double Etihad Tier Miles on Supplementary card spends also provided the transactions are within the 1st 90 days from the date of primary card activation date.
- **On what spends will I earn Double TM?**
You can earn double tier miles on all purchase and balance transfer transactions which are within the 1st 90 days from the date of 1st primary card activation date.
- **How many Tier miles will I earn as part of this promotion per AED 10 purchase?**
You can earn 5 tier miles for every AED 10 of eligible transaction during the 1st 90 days.
- **Is there is any maximum cap on spends on which I will earn double TM?**
No, there is no maximum cap on spends on which you can earn double tier miles. However in a year (starting from the 1st primary card activation date) a Signature Cardholder can earn maximum of 25,000 Tier Miles and Infinite Cardholder can earn maximum of 50,000 tier miles.

Earn Rate (EGM & TM)

- **How many EGM do I earn on my Credit Card when I spend locally?**
The Etihad Guest Mile earn rate for every domestic purchase transaction (AED transaction) of AED 10 is as follows:
Platinum: 2.5 Miles
Signature: 3.5 Miles
Infinite: 4.5 Miles

However, on certain spends categories (Supermarket, Fuel, Education & Govt Payments as defined by Visa) the earn rate is 2.5 miles per AED 10 for all card types.

Also for Etihad Airways and Etihad airways partner, the earn rate is double of what is mentioned above.

Note that the earning in miles will be rounded off to the nearest lower integer. Example, a regular domestic transaction of AED 50 will earn 22 Etihad Guest Miles on FAB Etihad Guest Infinite Credit Card.

- **How many EGM do I earn on my Credit Card when I spend Internationally?**
Platinum: 4 Miles
Signature: 5 Miles
Infinite: 6 Miles
However, on certain spends categories (Supermarket, Fuel, Education & Govt Payments as defined by Visa) the earn rate is 2.5 miles per AED 10 for all card types.

- What is the maximum number of EGM I can earn per month?**

Customer with Credit Card Only - The maximum number of miles a customer can earn during a month for Cards (Primary Credit Card + Supplementary Credit Cards) associated to single Etihad Guest Number is capped at 150,000 Miles per month (excluding one-time Joining Miles) or spends up to Primary Credit Card Limit, whichever is lower

Customer with Credit & Debit Card - The maximum number of miles a customer can earn during a month for Cards (Primary Credit Card + Supplementary Credit Cards + Primary Debit Card + Supplementary Debit Cards) associated to single Etihad Guest Number is capped at 150,000 Miles per month (excluding one-time Joining Miles), where the maximum Miles for Credit Card will be limited to Spends up to Primary Credit Card limit
- What will happen when one of my transactions is reversed?**

In case the transaction is reversed, the miles earned on that transaction will also be reversed. If the reversal is of partial amount, the miles will be reversed on a pro-rata basis. In case the reversal happens after Miles are transferred to customer's Etihad Guest account, these will be kept as negative miles with FAB until its adjusted against new Miles earned.
- Will I also earn TM on my spends?**

FAB Etihad Signature and Infinite Cardholders are eligible to earn tier miles for all purchase transactions at the following rate:
 Signature : 2.5 Tier Miles / AED 10
 Infinite: 2.5 Tier Miles / AED 10
 The tier mile earn rate is same for domestic and international transaction.
- What is the maximum number of Tier Miles I can earn per month?**

There is no maximum monthly cap on Tier Miles earning. However in a year (starting from the 1st primary card activation date) a Signature Cardholder can earn maximum of 25,000 Tier Miles and Infinite Cardholder can earn maximum of 50,000 tier miles.

Balance Transfer Miles

- How many Miles can I earn on Balance Transfer?**

When a cardholder transfer balance from other bank Credit Card to FAB Etihad Credit Card, customer can earn 2.5 Etihad Guest miles for every AED 10 of balance transfer. The earn rate is same for all FAB Etihad Credit Cards.
- Can I earn EGM on Balance Transfer from FAB Cards?**

No, when you transfer balance from other FAB Credit Card to FAB Etihad Guest Credit Card, you will not be eligible to earn the Etihad Guest Miles.
- Can I also earn Etihad Tier Miles on balance transfer transaction?**

When a FAB Etihad Signature or Infinite cardholder transfer balance from other bank Credit Card to FAB Etihad Credit Card, customer can earn 2.5 Etihad Tier Miles for every AED 10 of balance transfer. FAB Etihad Platinum Cardholders are not eligible to earn Etihad Tier Miles.

- **How many times can I earn EGM on Balance Transfer?**
Every time you transfer the balance from other bank Credit Card to FAB Etihad Credit Card, you are eligible to earn the Etihad Guest Miles

Inflight Wi-Fi Voucher

- **Which FAB Etihad Credit Card comes with Wi-Fi vouchers?**
FAB Etihad Guest Signature and Infinite Cards are eligible for a one time complimentary Wi-Fi voucher as a joining benefit. The Wi-Fi vouchers will not be sent for renewal or replacement cards.
- **How many Wi-Fi vouchers will I get?**
The number of Wi-Fi vouchers that you are eligible for is based on the card type which is as follows:
Signature - 2 Wi-Fi voucher
Infinite - 4 Wi-Fi Voucher
- **How long Wi-Fi vouchers are valid for?**
The Wi-Fi voucher is valid for a period of 1 year from the date of issuance.
- **Can I use Wi-Fi vouchers on any Etihad Flight?**
You can use the Wi-Fi voucher on Panasonic enabled Etihad Aircrafts only. Please contact Etihad Airlines Contact Centre or email feedback@etihad.ae for more details.
- **How will I receive Wi-Fi voucher?**
Wi-Fi voucher is valid for 24 hours from activation
- **Can I exchange Wi-Fi vouchers for cash?**
No, the voucher is valid for onetime use only and cannot be reused.
- **How will I receive Wi-Fi voucher?**
The voucher will be sent to you on your registered Email address from Etihad Guest within 2 weeks from the date your FAB Etihad Guest Credit Card is approved.
- **Can I exchange Wi-Fi vouchers for cash?**
No, you cannot exchange the voucher for Cash.
- **Can I use Wi-Fi vouchers on multiple devices?**
No, you cannot use the voucher on multiple devices. The voucher is valid for on time use on a single device only.

Fast Track Enrolment

- **Which FAB Etihad Credit Card is eligible for Fast Track Etihad Guest Silver & Gold Tier enrolment?**
FAB Etihad Guest Signature and Infinite Credit Card are eligible for the Fast Track Tier Benefit.

- Infinite Card is eligible for Fast track to Gold Tier
- Signature Card is eligible for Fast track to Silver Tier

- **How can I achieve Fast Track Silver or Gold Tier?**

FAB Etihad Guest Infinite Credit Card

FAB Etihad Guest Infinite Credit Card is eligible for a Fast Track to Etihad Guest Gold Status by fulfilling any one of the following conditions:

1. Complete one return flight on Etihad Airways within first 6 months from the 1st primary card activation date and the tickets should be booked using FAB Etihad Guest Infinite Credit Card or
2. Collect 50,000 tier miles within a period of 1 year from 1st **Primary Card activation date**

FAB Etihad Guest Signature Credit Card

FAB Etihad Guest Signature Credit Card is eligible for a Fast Track to Etihad Guest Silver Status by fulfilling any one of the following conditions:

1. Complete two return flights on Etihad Airways within first 6 months from the 1st primary card activation date and the tickets should be booked using FAB Etihad Guest Signature Credit Card or
2. Collect 25,000 tier miles within a period of 1 year from 1st Primary Card activation date

- **How long will it take for me to be upgraded to Silver or Gold Tier after I successfully fulfil required conditions?**

After fulfilling the required condition it will take maximum of 45 days for the status to be upgraded.

- **Are there any restrictions on flight destinations to achieve Silver or Gold Tier using FAB Etihad Credit Card?**

No, there are no restrictions in terms of flight destination to achieve the required condition to be eligible for the Etihad Guest Gold or Silver status.

- **Are Supplementary Cardholders eligible for the same Tier Upgrade?**

No, supplementary cardholders will not be eligible for the Tier Upgrade benefit. The benefit is restricted to the primary cardholder only.

- **Is there any time limit to achieve required Return Flights criteria to achieve Silver or Gold Tier?**

Yes, the flight activity as mentioned above has to be completed within 6 months from the 1st primary credit card activation date.

- **How will I know that I am upgraded to eligible Tier?**

You will receive a confirmation on your registered email ID from Etihad Guest confirming your status upgrade.

Miles Discount Voucher (MDV)

- **What is a Miles Discount Voucher?**

Miles discount voucher is a onetime use voucher which will reduce the number of Etihad Guest

Miles you require to book a flight ticket from Etihad Airways. This voucher code should be used at the time of redeeming Etihad Guest Miles to avail the discount.

- **Is there a minimum spend required to achieve the Miles Discount Voucher?**

Yes, there is minimum spend requirement which is dependent on your FAB Etihad Guest Card Type to be eligible for the Miles discount voucher. The condition is as follows:

1. Platinum Cardholder is required to achieve AED 100,000 of purchase (including balance transfer from other bank) within 1 year (starting from the 1st primary card activation date in year 1 or from the anniversary date of the 1st primary card activation date in subsequent years)
2. Signature Cardholder is required to achieve AED 150,000 of purchase (including balance transfer from other bank) within 1 year (starting from the 1st primary card activation date in year 1 or from the anniversary date of the 1st primary card activation date in subsequent years)
3. Infinite Cardholder is required to achieve AED 200,000 of purchase (including balance transfer from other bank) within 1 year (starting from the 1st primary card activation date in year 1 or from the anniversary date of the 1st primary card activation date in subsequent years)

- **What is the period within which I am required to achieve this spend?**

The spends target should be achieved within 1 year starting from the 1st primary card activation date in year 1 or from the anniversary date of the 1st primary card activation date in subsequent years.

- **How much discount will I get using Miles Discount Voucher?**

The discount using the Miles Discount Voucher is dependent on your FAB Etihad Guest Credit Card Type.

Platinum Cardholder is eligible for 25% discount for a maximum of two return tickets on Etihad Airways for any class and any destination

Signature Cardholder is eligible for 50% discount for a maximum of two return tickets on Etihad Airways for any class and any destination

Infinite Cardholder is eligible for 75% discount for a maximum of two return tickets on Etihad Airways for any class and any destination

- **How can I check if I achieved required spend?**

To check the status of your progress, please logon to your FAB Etihad Guest dashboard: <https://stars.nbad.ae/etihad/customer/login.php>

- **How many MDV can I get every year?**

You are eligible to get a maximum of 1 voucher per year which can be used for booking flight tickets at discounted rate for a maximum of 2 passengers for any destination and any class.

- **How will receive MDV once I have achieved required spend?**

Once you achieve the spends target you will receive the Miles Discount Voucher on your registered email address from Etihad Guest within 30 days.

- **How long is MDV valid once I receive it?**

The voucher is valid for a period of 6 months from the date of issuance. Within 6 months the voucher must be utilized for booking tickets and there will be no extension that will be provided once the voucher has expired.

- **How do I use MDV once I receive it?**
Once you receive your Miles Discount Voucher, you can utilize the same for flight redemptions. Log on to Etihad Guest website and go for the flight redemption. Enter your travel dates and destination. The website will let you know the number of miles it is required to book the tickers. Once you enter the promo code as mentioned on the Miles Discount Voucher, the number of miles will be reduced by 25%/ 50%/ 75% depending on your Card type.
- **Is there any blackout dates for which period I cannot use the voucher.**
Yes, there is a blackout period of July, Aug and December and flights for these months cannot be booked using Miles Discount Voucher

Miles Transfer

- **How will I receive my Joining Miles?**
The joining miles are accrued one day after the primary credit card activation date. However the joining miles are transferred to your Etihad Guest Account on the 15th of the month post the 1st statement due date. The miles are transferred subject to good standing of the cardholder.
- **How will I receive miles on my spends?**
The Etihad Guest miles are accrued daily one day after the transaction date. However the miles will be transferred to your Etihad Guest Account on the 15th of the month which comes after the due date of the statement in which these transactions are billed. For example, the transaction in the month of January will be billed in the 1st Feb Statement and the due date will be on 26th Feb. Hence the miles will be transferred to Etihad on 15th March. The miles will be transferred subject to good standing of the cardholder.
- **How will I know that my Miles are transferred?**
To check the status of your miles, please logon to your FAB Etihad Guest dashboard at <https://stars.nbad.ae/etihad/customer/login.php>
- **Can I transfer my EGM if I require those urgently?**
No, we cannot transfer the miles to Etihad on adhoc basis. The miles are transferred on 15th of every month.
- **Is there any maximum cap on earning Etihad Guest Miles?**
Yes, there is a maximum Cap of 150,000 Etihad Guest Miles per month or Spends up to the Credit Card limit.
- **What will happen to my Miles if I cancel the Card?**
All Miles earned will be transferred if your card is in good standing condition and you have paid all your statement outstanding.

Personal Dashboard

- **How can I check how many EGM I have earned?**
With FAB Etihad Guest Dashboard you can check how many earned and many more details.

Please log on to your FAB Etihad Guest Personal Dashboard by visiting
- <https://stars.nbad.ae/etihad/customer/login.php>

- **How do I register for Personal Dashboard?**

Registering on FAB Etihad Guest Personal Dashboard is a simple 2 step process. All you need is your Etihad Guest Number and Registered Email ID.

Please visit <https://stars.nbad.ae/etihad/customer/login.php> to register

- **What information I can see on Personal Dashboard?**

You can view Miles Earned and Transferred to your Etihad Guest account during last 6 months and also Total Miles Earned since start of relationship. You can also check remaining spend required to achieve Miles Discount Voucher and activate Miles Accelerator Program
