

## FAB GEMS Titanium Credit Card – FILO

### Terms and Conditions

#### Campaign Details:

- **Card Products:**
  - FAB GEMS Titanium Credit Card
- **Eligible Customers:**
  - All FAB GEMS Titanium credit card holders
- **Validity:**
  - Valid until 31<sup>st</sup> December 2023
- **Offer**
  - Get an additional 5% discount on Filo subscriptions along with the 20% discount provided exclusively for GEMS students.

#### **Discount Offer: Spend using your FAB GEMS Titanium Credit Card to be eligible for following offer in accordance with the following terms:**

1. The discount is eligible for FILO subscription to be taken by a student studying in any of the GEMS Group schools.
2. The premium subscription is non-refundable and cannot be cancelled before its expiry date.
3. The premium subscription cannot be transferred for value or redeemable for cash.
4. The offer cannot be used in conjunction with any other offer.
5. To be eligible for the offer, the cardholder of any GEMS Titanium card used for payment should not be delinquent and/or blocked at the time of the payment.
6. Any FAB GEMS Credit Cardholder who is deemed by FAB to be engaged in any fraudulent activity or violates any of these Terms and Conditions may be disqualified from this offer.
7. Any disputes regarding the discount Offer should be raised with GEMS.
8. FAB reserves the right, in its absolute discretion, to amend, supplement and/or withdraw, extend this discount offer at any time with prior notification.
9. These Terms and Conditions may be amended, modified, varied, or supplemented at any time with prior notification and without any responsibility on FAB or any of its employees and entities.
10. The FAB Master Terms and Conditions for credit cards which can be found on our website at <https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1>, shall continue to apply.

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