

Sign Up / Use your GEMS Credit Card for a chance to win back your child's annual GEMS school fees

Campaign Period

May 2019 - September 2019

To Qualify for the Draw

S. No.	Offer	Eligible Customers	# Draw Entries
1	Apply for a GEMS credit card during the Campaign Period	New cardholders only	-
2	Activate and spend AED 1,000 on your new GEMS credit card during the Campaign Period (retail purchases only)	New cardholders only	10
3	Pay your child's GEMS school fees on the card	New and Existing Cardholders	20
4	Spend of every AED 1000 on retail purchases during campaign period. Note: For new cardholders, this purchase should be over and above the AED 1,000 spent after card activation.	New and Existing Cardholders	10

Note: New cardholders are customers that have applied for and have been issued a GEMS credit card during the Campaign Period. The campaign excludes credit cards with zero or AED 1 limit.

Total Winners

15 lucky parents

Draw Schedule

- There will be two draws held: first one will be in July 2019 and the second one will be in October 2019.
- There will be a total number of 15 winners (parents) in the campaign.

Draw	Draw Date	# of Winners	Winning Amount	Total Winners per Draw	Total Draw Amount	Date of Statement Credit
1	July 2019	5	25% of annual school fees (capped at AED 8K)	(5 x AED 8K)	AED 40,000	August 2019
2	October 2019	10	1 parent - 100% of annual school fees (capped at AED 25K)	(1 x AED 25K)	AED 25,000	November 2019
			4 parents - 50% of annual school fees (capped at AED 12K)	(4 x AED 12K)	AED 48,000	
			5 parents - 25% of annual school fees (capped at AED 8K)	(5 x AED 8K)	AED 40,000	
Grand Total		15	AED 153,000			

Key Terms & Conditions

- Statement credit to be awarded will be equal to or less than the maximum cap defined for each winner, and will be equivalent to the total GEMS school fees paid by winning parents in 2019-20 school year for all their children. Some examples are shown below for the **grand prize winner**:

S. No.	Child Fee paid to GEMS for 2019-20 school year (AED)	# of children going to GEMS Schools	Total Fee Paid to GEMS for 2019-20 (AED)	Statement Credit (AED)
1	15,000	1	15,000	15,000
2	25,000	2	50,000	25,000
3	20,000	2	40,000	25,000
4	35,000	2	70,000	25,000
5	35,000	3	105,000	25,000
6	50,000	3	150,000	25,000

- The amount of GEMS school fees paid by winning parents for school year 2019-20 will be shared by GEMS with FAB to calculate the statement credit to be awarded to parents.
- Only GEMS Fees paid through the GEMS Credit Card (during the Campaign Period) would be considered for draw entries as well as be used to calculate draw payout in case the card member is a draw winner.
- GEMS parents holding AED 0-1 limit credit cards will be excluded from this campaign.
- FAB Staff that are GEMS parents are also eligible to participate in this campaign.
- The five (5) winning parents from the first draw (held in Jul 2019) remain eligible to win in the second draw (in Oct 2019).