

FAB Rewards Programme FAQs

About FAB Rewards

1. What are FAB Rewards?

FAB Rewards is your banking loyalty programme that rewards you for gaming, everyday card spending, account balances and banking. You automatically earn Rewards while banking with FAB which you can redeem for a wide range of exciting options including more game time, cashback, e-gift vouchers, miles exchange, utility bill payments, travel, in-store shopping and a lot more.

2. Am I eligible for this programme?

Yes, if you hold a FAB Rewards credit card or FAB One Platinum or Elite Gold debit card or current account, or an Elite Banking fixed deposit in good standing, you are eligible for this programme. Additionally, if you are an Elite Banking customer and apply for a new residential home loan, personal loan or auto loan as well you benefit from this programme.

3. Do I need to enroll to FAB Rewards?

No, you are automatically enrolled into the programme based on what banking products you have, at no extra cost.

Earning FAB Rewards

4. What benefits do I get as a FAB customer?

You are rewarded for your complete banking relationship including your credit and debit card spending, current and savings account monthly average balance, fixed deposits balances, mobile app and online banking registration, online remittances and standing instructions.

You also earn Rewards when you apply for a new personal, home or auto loan. Rewards value vary by product and as per eligibility as specified above, please visit [the rewards page](#) to learn more.

5. What type of Rewards do I enjoy on my everyday spending?

You are rewarded on your purchases in in AED currency, and international purchases in foreign currency with your eligible FAB credit or debit card.

6. Do I earn Rewards on my supplementary card spending?

Yes, if you have any supplementary FAB cards linked to your FAB primary card, you will automatically earn FAB Rewards on spending across all cards.

7. When will my FAB Rewards be credited?

Rewards for everyday credit and debit card spending will be credited after posting of the purchase on the system which usually occurs within two to three days from the day of purchase.

Accounts and fixed deposits rewards will be credited on a monthly basis, based on account balance of the previous calendar month.

Rewards for new loan applications, will be credited immediately on successful disbursement of the loan.

Rewards for digital interactions i.e. registering to our mobile app or online banking and online remittances will be credited instantly and standing instructions rewards for utility and phone bills, will be credited on the first successful payment.

Any Rewards earned in decimal values will be rounded off to the nearest lower whole number and credited. Example: 153.60 FAB Rewards for a particular transaction will be posted as 153 FAB Rewards.

8. What are the maximum Rewards I can earn?

Monthly card spend FAB Rewards will be capped at 600,000 for World and World Elite, 150,000 for Infinite and Elite Infinite, 75,000 for Signature and 50,000 for Platinum, Manchester City FC, du, GEMS and other FAB Rewards Credit cards. Supermarkets, telecom, fuel, education, government, charities, transport, rental, insurance and fast food spending will earn 0.5 FAB Reward for every AED 1 spent.

9. What type of gaming spends will be rewarded at 5 FAB Rewards/ AED 1 spend?

Online gaming platforms accessed through PCs, consoles and mobile devices including and not limited to video gaming or streaming. Example- Twitch, Youtube, Steam. Immersive gaming experiences or subscriptions such as Xbox, PlayStation, Nintendo or certain gaming stores and arcades in the UAE such as Geekay, Action Zone etc. Applicable only to gaming purchases identified by the bank at its sole discretion, determined based on the merchant identification codes published by partners from time to time. Merchants may be added or removed from the qualifying list at any time by the bank without prior notice.

10. What is the validity of FAB Rewards?

FAB Rewards are valid for a period of two years from the date earned. Any FAB Rewards not redeemed during the validity period automatically expire.

11. Can I extend the validity of my FAB Rewards that are expiring?

Validity of FAB Rewards cannot be extended.

Redeeming FAB Rewards

12. What can get with my FAB Rewards?

You can use your FAB Rewards for:

- A) Shopping in-store by using your Rewards as a payment option in the retail outlet
- B) E-gift cards for more game time and shopping vouchers downloadable instantly using the FAB Mobile App
- C) Transaction reimbursements to offset any of your shopping or selected bank charges
- D) Cashback, processed real time directly to your card statement upon request
- E) Miles exchange to your Etihad Guest or Emirates Skywards frequent flyer number
- F) Points exchange to Shukran retail loyalty program of Landmark Group
- G) Utility bill payments by using your rewards as a payment option to pay your Du, Etisalat, Salik, DEWA, ADDC, AADC, FEWA, SEWA bills with FAB Mobile
- H) Airline tickets, hotel stays and travel services through FAB Rewards travel cleartrip.ae and musafir.com e-vouchers

13. What is the minimum redemption value in a retail outlet?

You can redeem a minimum of AED 1 in-store. Redemption of Rewards in retail shops is flexible, you can select a partial Rewards redemption or choose to use your Rewards in full.

14. How will I know that the amount of Rewards deducted at a retail outlet is correct?

Once you select the option of partial/ full redemption on the POS machine, the amount of FAB Rewards to be deducted for your purchase will be displayed. You are required to verify the same before you confirm your purchase or enter your transaction PIN.

25,000 FAB Rewards is equivalent to AED 100.

15. Can a supplementary credit card holder redeem FAB Rewards in a retail outlet?

Yes, in-store Rewards redemption is enabled for all FAB credit and debit cardholders including supplementary credit card customers for which the rewards balance displayed at the time of purchase will be that of which is linked to the primary cardholders account.

16. How can I use my downloaded e-vouchers at participating stores?

A copy of your digital vouchers are saved on your MY REWARDS dashboard in FAB Mobile app and Online Banking. Simply login and click on the voucher you would like to use. Present the voucher at the cashier at the time of billing. The cashier will scan the voucher and deduct the value from your total bill. Gift vouchers cannot be partially redeemed, the entire value of the voucher needs to be used in a single transaction. To avoid any doubt, if e-vouchers are used for a value less than the amount stated on them, the difference will not be refunded to you. If the value of the e-vouchers is less than the value of the item(s) purchased, you must pay the difference using your FAB credit or debit card.

17. Can I offset any purchase transaction / bank charges using my FAB Rewards?

Yes, you can get transaction reimbursements using your Rewards for any retail purchases globally and for selected bank charges. You need to have enough FAB Rewards equivalent to the transaction value that you wish to offset. Partial purchase reimbursement is not allowed. To get this benefit, first make your purchase transaction and then login to FAB Mobile app to offset the purchase selecting Pay with FAB Rewards- Reimburse Transaction (once it reflects in your posted transactions).

18. I paid using Apple / Samsung wallets, can I still offset my transaction using pay with FAB Rewards - Reimburse transaction?

Yes, any contactless payments can also be redeemed using this option.

19. What is the minimum redemption for cashback?

You can redeem your FAB Rewards for cashback upon reaching a minimum of AED 50. Thereafter, redemptions are allowed in multiples of 50.

20. How long will it take for cashback processing?

Your FAB Rewards cashback will be processed instantly and credited in 1 business day to your credit card statement or instantly to your account.

21. Do I still need to make my credit card payment or will my cashback redemptions (or) pay with FAB Rewards transaction reimbursements and bank charges offset and adjust my minimum due?

Your Rewards redemptions are posted as statement credit and reduce your overall credit card outstanding liability to the effect of the amount redeemed. However, the minimum due payment is not re-calculated at the time of redemptions and hence you are required to pay your bills in full in order to avoid any late fees or interest charges.

22. How long will it take to transfer my FAB Rewards to the Etihad Guest programme?

This is an instant and real-time process, your miles will be transferred immediately to the Etihad Guest number entered in your redemption form.

23. How long will it take to transfer my FAB Rewards to the Emirates Skywards programme?

This will take up to three working days and your miles will be transferred successfully if the Emirates Skywards member number is active. Should there be any rejections, you will be notified, and the FAB Rewards will be credited back to your FAB loyalty balance automatically.

24. Which airlines, hotels or travel services can I redeem my FAB Rewards for?

You can redeem your rewards across the cleatrip.ae and musafir.com networks through the redemption of FAB Rewards e-vouchers. You can also redeem your FAB Rewards for local events and excursions, activities and tickets offered as per the terms and conditions published on the e-vouchers.

25. How do I receive my e-vouchers and gift cards / travel e-tickets?

Your Reward vouchers, airline tickets, hotel reservations confirmations are sent to your email ID registered with FAB. You will also find a copy of the same on your FAB Mobile app and Online Banking Rewards dashboard and you can access this instantly anytime.

26. Can I amend / cancel my redemptions?

No, your redemptions cannot be cancelled, exchanged or modified. Once your FAB Rewards are used these cannot be refunded. Rewards issued in the form of e-vouchers cannot be exchanged for cash or other brand vouchers and are valid for use only until the date specified validity of which cannot be extended.

For any amendments or changes related to travel bookings please contact our call centre at 600 52 5500. Travel modifications will be processed only five days a week, Sunday to Thursday, between 9am to 6pm (excluding public holidays).

27. What are my FAB Rewards worth?

The Rewards value varies depending on your product and the Reward you choose to redeem. For information about the various redemption options and value back, login to the FAB Mobile app and explore our latest offers and special promotions. For a sample illustration, visit the [rewards calculator page](#) to learn more.

Experiencing FAB Rewards

28. How can I check my FAB Rewards balance?

You can check your FAB Rewards balance by logging on to the FAB Mobile app or Online Banking and selecting the Rewards menu. You can also send the SMS “REWARDS” to 2121 from your registered mobile number to fetch your rewards balance at any time.

29. How can I access my Rewards? Do I need a separate Username and Password to access my program?

The process of redeeming your rewards is convenient and easy. Your new loyalty experience is built seamlessly within the FAB Mobile app. Simply, download the app or use Online banking and

experience your Rewards and everyday banking all in one place. You do not require a separate user ID/ password to access your programme.

30. How soon can I access my Rewards?

As soon as you setup the FAB Mobile app or Online Banking, your Rewards profile is automatically updated and immediately accessible within the Rewards menu.

31. How do I use the FAB Mobile app / Online Banking to redeem my FAB Rewards?

On landing at your FAB Rewards dashboard, you will notice redemption action buttons including Pay with FAB Rewards - Reimburse transaction/ Pay utility bill, and icons with options to redeem for vouchers, miles exchange, travel, shopping and cashback. Simply click on any of these to start using your rewards.

32. How secure is my redemptions?

Your rewards can be accessed only through the FAB Mobile app and Online Banking. i.e. your credentials are fully authenticated just in the same way as any other financial transaction from the app.

33. How do I ensure my Rewards are being counted based on my spends?

Visit the 'History' section on your Rewards dashboard in the FAB Mobile app / Online Banking to view a transaction level breakdown of all your rewards accruals and redemptions

34. Are there any restrictions to participating in this programme?

Yes, your payments must be in good standing and regular. You need to hold at least one active product at all times to continue to participate in this programme. Should you cancel your products and relationship, any un-redeemed Rewards will automatically be revoked and will not be refunded.

35. Can I use my Rewards program to accumulate rewards on company purchases?

FAB Rewards is intended for personal use only and any misuse can result in programme cancellation with the right to revoke any used benefits.

36. Should I have any problems, or need more information on my programme, who can I contact?

Please contact our contact centre on 600 52 5500.