

Terms and Conditions of FAB Rewards Program - Egypt Branches

The following terms and conditions, and their amendments from time to time, govern the relationship between First Abu Dhabi Bank, Egypt (the “Bank”) and FAB credit card holders in relation to the services offered by the bank regarding FAB Rewards Program, which provides credit card holders with an opportunity to earn rewards. In the form of points for their purchases of credit cards, so please read these terms and conditions carefully as by participating in FAB rewards program, you are considered to have read and understood these terms and conditions and this is your agreement to these terms and conditions.

Definitions

- **FAB Rewards program:** Is loyalty program which offers FAB Credit Card holders the opportunity to earn rewards in the form of points for their credit card purchases
- **FAB Points:** Are the points earned by FAB Credit Card holders based on their spend
- **Customer:** FAB Credit Card holder
- **The Bank:** First Abu Dhabi Bank, Egypt
- **Card type:** Credit Card type whether Platinum, Gold or classic
- **Website:** Refer to First Abu Dhabi Bank, Egypt website
- **Participated merchants:** They are the merchants that the customer can redeem the points earned through them

FAB Rewards program

- FAB Credit card customers will be enrolled automatically in this program for free provided that the Credit Card account is active and in good standing either in terms of usage or in terms of paying the monthly payments due on the card.
- Rewards program points are determined based on local and international customers' purchases under all types of FAB credit cards, noting that transactions other than the aforementioned will not be included in this program.
- Points that are earned on the Credit card Account will be reflected on the next business day from the transaction posting date.
- Purchases transactions on supplementary credit cards will also earn FAB Points and these Points will accrue to the account of the primary credit Customer.

Points Redemption Policy

- All points' redemption processes must be completed at the participating merchants by the bank's customers in person, as they are the main beneficiaries of the rewards program. To perform the redemption process, the customer must provide his registered mobile phone number with the bank at the time of the redemption process and provide the One-Time-Password (OTP) which is generated and sent to the Customer's mobile via SMS.

- There might be a delay sometimes in receiving the OTP SMS due to technical reasons out of the bank's control.
- Customers must ensure that their mobile phone numbers are updated with the bank so that they can redeem the points earned as the customers' mobile phone numbers will be shared with the entity responsible for managing the rewards program, so that they can redeem the points, as well as share their personal file information (regarding only implementation / delivery Rewards) or with any external partner, agent, or commercial establishment.
- At the discretion of the bank, the information provided by customers regarding the redemption of some products / services may be used by the bank or with the entity responsible for managing the rewards program for administrative, research or marketing purposes.
- All redemptions are provided on the basis of best efforts exerted by commercial establishments affiliated with third parties which are independent contractors and not agents or employees of the bank, and the bank is not responsible for the quality of goods or services provided by commercial establishments participating in the rewards program.
- The bank does not provide, endorse, or guarantee any of the goods, services, information, or recommendations provided by third-party commercial establishments to customers, nor does it provide any guarantees, nor does it bear any responsibility with respect to the products and services provided by commercial establishments of third parties, and the bank will not be responsible in any way regarding quality, suitability and delay in redeeming points by commercial establishments affiliated with third parties, and in the event of disputes in this regard, they must be dealt with directly by clients with the participating institution (s).

Points Expiry and cancellation

- Points earned expire after two years from the date of their earning date and are recoverable at the discretion of the bank. The bank is not obligated to provide any extensions regarding "expired" points and does not provide any cash refunds or compensation whatsoever for expired points in the rewards program.
- In the event that the main customer (the cardholder) submits a request to cancel it, he must recover all the accumulated points before closing the card, otherwise all the accumulated points will be forfeited and in this case the customer is not entitled to claim their recovery.
- In the event that the card is canceled by the bank or suspended for any reason, all accumulated points will be forfeited.

- In the event of the customer's death - God forbid - any available points will be canceled as they cannot be used by his legal heirs.

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General Terms and conditions

- The bank has the right to specify or change the number of points that will be entitled for every Egyptian pound spent by customers, as well as the equivalent value of redemption.
- Points earned are personal and therefore cannot be transferred or assigned to another person and are not exchangeable, refundable or transferable under any circumstances.
- The bank is entitled, according to its absolute discretion, at any time and without liability towards subscribers in any way and after informing customers by any means, the bank deems appropriate, terminating the rewards program and / or canceling and / or updating its advantages and / or developing it and / or adding or deleting any of the terms and conditions described in this document, and / or changing or canceling any contract with merchants participating in the rewards program, and / or adjusting the value of the points earned and / or the method of their redemption, noting that the bank's use of any of the aforementioned rights may affect the value of those points.
- Customers will be notified with their reward points balance via SMS, and in the event of an objection on the part of the Customer regarding the details mentioned in the SMS, the Customer is entitled to object within fifteen days from the date of receiving the SMS, otherwise the Bank shall deem the non-objection of the customer during that period to be an explicit acceptance of the data contained in the SMS.
- The bank may impose fees on the program or change the terms of the program at its absolute discretion from time to time and after informing customers of any means that the bank deems appropriate
- In case of a disputed transaction being resolved in the favor of the Customer and/or where a transaction is reversed, the equivalent FAB Points will also be reversed.
- The bank also reserves the right to amend this agreement at any time and after informing customers by any means that the bank deems appropriate according to its discretion, and that your continued use of the credit card after these modifications by the bank is an explicit acknowledgment of your acceptance of these modifications.
- The bank will not be responsible for any direct or indirect losses or damages claimed by the customer related in any way to the website of the rewards program and any information contained on the site, or any errors, shortage, omission or inaccuracy in the site and its contents or related services Its use, its inability to use it, or reliance on the site "one or all of them". And the only indication that expresses dissatisfaction with the site and / or the information contained on this site is to stop using the site.
- The bank and other parties, as the case may be, own the intellectual property and publishing rights for all information and works of authorship on the site, and all

trademarks, service marks and logos used on this site are trademarks, service marks and logos of the bank and its other affiliated parties, which may not be legally infringed.

Applicable law and judicial jurisdiction

- Any disputes arising from this program shall be subject to the exclusive jurisdiction of the specialized economic courts in the Arab Republic of Egypt.
- These terms and conditions are applied along with the general terms and conditions for credit cards of First Abu Dhabi Bank, considering these terms and conditions an integral part of the general terms and conditions for credit cards referred to above, as once you subscribe to the rewards program from "First Abu Dhabi Bank", you are considered to have read And I understood these terms and conditions and this is your agreement to them.