

- The Member Get Member promotion (the “Promotion”) is a new promotion offered by First Abu Dhabi Bank PJSC (the “Bank”) to its valued existing cardholders.
- The Promotion shall run from 20 March 2021 to 31 January 2022 inclusive (the “Promotion Period”). The promotion is only open to existing cardholders (the “Referrer”) who during the promotion period, successfully refer any family member or friend (each a “Referred Individual”) to the Bank to sign up for at least one credit card.
- By participating in this Promotion, Referrer and the Referred Individual agree to be bound by these Promotion terms and conditions (the “Terms and Conditions”).
- Prior to referring a Referred Individual to the Bank, Referrer:
  - a. Must consent to the Bank disclosing his/her name to the referee “Referred Individual”
  - b. Must inform the Referred Individual that a rewards will be accorded to Referrer if these Promotion Terms and Conditions are complied with
  - c. Must inform and obtain the consent of the Referred Individual to the provision of his/her contact and personal information to the Bank and inform the Referred Individual that the application status of their eligible card(s) with the Bank would be disclosed to Referrer by virtue of whether Referrer receives rewards/an Emirati Al Awwal certificate under this Promotion
- A Referral will be considered successful when:
  - a. The existing cardholder, during the Promotion Period completes the referral form found on FAB website
  - b. The Referred Individual applies for at least one credit card during the Promotion Period
  - c. The Bank receives the Referred Individual’s application for the card within the Promotion Period. Notwithstanding the foregoing, the Bank may continue to process any application received by the Bank for up to 14 days after the end of the Promotion Period, and the Bank shall retain the sole and absolute discretion to determine the eligibility.
  - d. The Referred Individual must be approved for an eligible card and make at least one retail or cash transaction within 45 days from the date of card approval. Referrer will not be eligible for the reward if the Referred Individual fails to meet this condition.
- The Referred Individual must be:
  - a. At least 21 years old as at the referral date.
  - b. Not an existing cardholder of any credit card issued by the Bank as at the referral date, and/or must not have any existing or previously cancelled credit card issued by the Bank in the last 6 months prior to the referral date.
- Any referral of a new customer outside of the Promotion Period shall not be eligible for the Promotion.
- Upon receipt of a duly completed referral form the bank shall contact the Referred Individual and assess his/her eligibility for the product. The approval of any application submitted by a Referred Individual shall be at the sole discretion of the Bank and may be rejected by the Bank for any reason and without giving reasons for such rejection.
- Each Referred Individual whose referral successfully leads to he/she obtaining or receiving an eligible credit card from the Bank will receive a reward from the bank as per the below structure:

Existing Cardholder Card Type	Referrer Rewards	Referred Individual Prize
AI Futtaim Card	Emirati Al Awwal Certificate OR 200,000 AI Futtaim Rewards	A chance to win a 2021 Nissan Patrol Nismo Car (Lucky Draw)
All Other Card except Etihad & AI Futtaim Cards	Emirati Al Awwal Certificate OR 250,000 FAB Rewards	
Etihad Card	Emirati Al Awwal Certificate OR 12,500 Etihad Miles	

- Referrer will have the option to choose between the two rewards 1) Etihad Miles/FAB Rewards/ AI Futtaim Rewards OR 2) Emirati Al Awwal Certificate for each successful lead.
- For Etihad Cardholders, 12,500 Etihad Miles (referral reward) will be credited into existing cardholder (Referrer) EGN account within 60 working days from the date of activation of the Referred Individual's first eligible credit card which the Bank approves pursuant to this Promotion and make at least one retail or cash transaction within 45 days from the date of card approval.
- Referred Individuals who will be eligible for the lucky draw to win Nissan Nismo will get 1 chance to enter the draw subject to make at least one retail or cash transaction within 45 days from the date of card approval.
- 1 lucky draw winner will be selected in a random draw to win Nissan Nissmo car. The draw will take place after the Promotion Period.
- The Bank shall notify each successful Referrer of his/her reward and, subject to the satisfaction of the requirements in these Terms and Conditions, credit the Referrer's account with the rewards within 60 days of acceptance by the Bank of the Referred Individual.
- The Bank reserves the right to discontinue or extend the Promotion, extend the Promotion Period or change these Terms and Conditions at any time at its sole discretion and without prior notice.
- The Referral reward will be credited into one of the referrer Credit Card account(s) with the Bank, within 60 working days from the date of activation of the Referred Individual's first eligible credit card which the Bank approves pursuant to this Promotion and make at least one retail or cash transaction within 45 days from the date of card approval, subject to such Existing Customer's eligible credit card account being valid and in good standing at the time the Referral rewards is credited. The Referral rewards which is to be awarded to the Referrer will be forfeited if the Referrer's eligible card account with the Bank is suspended, closed or the Referrer is in breach of our banking agreement at the time the Referral rewards is credited. For the avoidance of doubt, the Bank has the discretion to decide which account the Referral reward will be credited into.
- The Referred Individual will be entitled to enter the lucky draw if he activates the card and make at least one retail or cash transaction within 45 days from the date of card approval.
- The Bank reserves the right to determine at its sole and absolute discretion all matters arising out of or in connection with the Promotion. The Bank's determination of all matters relating to this Promotion shall be final and conclusive and no correspondence will be entertained.

- The Bank further reserves the right to do any of the following at any time, without prior notice or reason (and the Bank shall not be obliged to disclose its reason):
  - a. make any changes to the Promotion;
  - b. vary, modify, add, delete or otherwise revise any of these Promotion Terms and Conditions, including terminating or withdrawing the Promotion, or to extend or shorten the Promotion Period at any time at the Bank's sole discretion.
- Referrer must understand and agree to be bound by any variation, modification, addition, deletion and revision to these Promotion Terms and Conditions.
- Unless otherwise stated, the Promotion is not valid with other offers, discounts, rebates, vouchers, privileges or promotions.
- By participating in the Promotion, Referrer and Referred Individual consent to the use of their personal data by the Bank for marketing purposes, including but not limited to the use of Referrer's and Referred Individual's telephone numbers to contact them about products and promotions offered by the Bank from time to time via telephone, SMS or electronic direct mailer.
- These Terms and Conditions are supplemental to the Bank's Master Credit Card Terms and Conditions.
- FAB staff are not eligible for this promotion.