

Terms & Conditions

Dubai First Cashback Credit Card – Spring Madness 2026

These Terms and Conditions (“T&Cs”) apply to the FAB Credit Card Welcome Offer (“Offer”) and are supplemental to each of FAB’s General Terms and Conditions for Accounts and FAB’s Master Credit Card Conditions, each as amended from time to time.

1. Definitions

Unless the context otherwise requires:

- 1.1. “**Bank**” or “**FAB**” means First Abu Dhabi Bank PJSC.
- 1.2. “**Card**” means the FAB Cashback Credit Card or Dubai First Cashback Card
- 1.3. “**Customer**” means a natural person for whom a Card is issued.
- 1.4. “**Eligible Transactions**” has the meaning set out in Clause 4
- 1.5. “**Fulfilment Period**” means the period from 1 May 2026 to 29 July 2026, both dates inclusive.
- 1.6. “**New to Card Customer**” means a natural person who, at the time of submitting an application, does not currently have and has never previously held any FAB credit card, including any Dubai First credit card
- 1.7. “**Master Credit Card Conditions**” means FAB’s Master Credit Card Conditions, as amended from time to time, which can be found at: <https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1>.
- 1.8. “**Offer Period**” means the period from 1 April 2026 to 30 April 2026, both dates inclusive.
- 1.9. “**Schedule of Charges**” means the Bank’s schedule of fees and charges or tariff board for its services, as amended from time to time, which can be found at: <https://www.bankfab.com/-/media/fabgroup/home/personal/charges-and-fees/fees-and-charges-first-abu-dhabi-bank.pdf?view=1>.
- 1.10. “**Spend Period**” means the period starting from the Card issuance date and ending 30 calendar days later.
- 1.11. “**Reward**” means an Amazon.ae Gift Card provided to an eligible Customer, delivered via SMS and/or Push Notification to the registered mobile number and FAB Mobile App, respectively.

2. Eligibility Criteria

- 2.1. To qualify for the Offer, a potential Customer must:
 - be a New-to-Card Customer.
 - submit an Application during the Offer Period;
 - receive the Bank’s approval of their Application and have the Card issued during the Offer Period;
 - ensure the Card is active and in good standing throughout the Offer Period and Fulfilment Period;
 - the applicable Reward shall be determined by the spend threshold met during the Spend Period, as determined solely by the Bank.
 - **AED 1,000 worth Amazon.ae Gift Card:** spend a minimum of **AED 10,000** using the Card on Eligible Transactions within 30 days from the Card issuance date during the Spend Period.
 - **AED 500 worth Amazon.ae Gift Card:** spend a minimum of **AED 5,000** using the Card on Eligible Transactions within 30 days from the Card issuance date during the Spend Period.

3. Reward-

- **Amazon.ae Gift Card:** eligible customers will receive an **Amazon.ae Gift Card** during the Reward Fulfilment Period, subject to meeting these Offer terms and conditions.

- **AMF Waiver:** For FAB Cashback Credit Cards and Dubai First Cashback Credit Cards issued during the Offer Period and subject to customers meeting the campaign requirements, AMF will not be levied as per the campaign terms. AMF will only be charged after the Spend Period if the campaign eligibility and spend requirements are not met. Any AMF charged will be as per the Schedule of Charges available on our website.

4. Eligible and Excluded Transactions

- 4.1. Eligible transactions are domestic and international retail purchases made for personal use through point-of-sale machines or online, where transactions are posted during the Spend Period, and which exclude the following:
- ATM transactions (including cash withdrawals);
 - balance transfers;
 - Quick Cash;
 - transactions converted into instalment plans;
 - wallet top-ups;
 - exchange house transactions;
 - Account and Card-related fees, interest and other charges;
 - Business-related or corporate spends; and
 - Reversed, refunded, disputed or declined Card transactions
- (“Eligible Transactions”).
- 4.2. FAB’s determination as to whether a Customer’s transactions are Eligible Transactions shall be conclusive and binding.

5. Reward Fulfilment

- 5.1. Eligible Customers who satisfy the Offer criteria will receive an “Amazon.ae Gift Card” on or before 31 July 2026, unless otherwise communicated by the Bank.
- 5.2. The Reward is non-transferable, non-refundable, and cannot be exchanged for cash, credit, or any other gift, benefit, or alternative reward.
- 5.3. The Card must be active, valid, unblocked, and not cancelled at the time of Reward fulfilment. The Reward will not be delivered if the Card is suspended, blocked, or closed prior to fulfilment.
- 5.4. Each Customer is eligible to receive one (1) Reward only under this Offer, regardless of the number of Cards held or transactions performed.
- 5.5. The Bank shall not be responsible if the Reward cannot be delivered due to incorrect/outdated registered contact details, device/app notification settings, or telecom restrictions
- 5.6. Use of the Amazon.ae Gift Card is subject to Amazon’s terms and conditions (including expiry, where applicable). The Bank is not responsible for services provided by Amazon.
- 5.7. Any complaints, queries, or disputes relating to the Reward must be raised within sixty (60) days from the end of the reward fulfilment period.
- 5.8. For example, if the Offer Period ends on 30 April 2026 and the Amazon.ae Gift Card is delivered by 31 July 2026, any complaints, queries, or disputes relating to the Reward must be raised no later than 30 September 2026. Complaints received after this date will not be considered.

6. Disqualification

- 6.1. FAB reserves the right to withhold or revoke a Reward if:
- The Customer fails to meet the eligibility criteria set out in Clause 2 (*Eligibility Criteria*); or
 - The Card is closed, cancelled, blocked or the Customer fails to meet the minimum monthly payment obligation on the Card by the due date.

7. Others terms

- 7.1. The Bank's records and decisions in relation to the Offer shall be conclusive and binding.
- 7.2. The Bank shall not be liable for any loss, damage or expense arising out of or in connection with this Offer.
- 7.3. Subject to applicable laws, the Bank reserves the right to amend, suspend, extend or withdraw the Offer at any time at its sole discretion.
- 7.4. By submitting a Digital Application in connection with this Offer, the Customer is deemed to have read and understood the General Terms and Conditions for Accounts, the Master Credit Card Conditions, the Schedule of Charges, and these T's & C's, and agrees to be bound by all of them.

8. Governing Law and Jurisdiction

These T&Cs, including any non-contractual obligations arising out of or in connection with them, shall be governed by the laws of the UAE. The courts of Abu Dhabi shall have exclusive jurisdiction provided that the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE and including, without limitation, the Abu Dhabi Global Market) if it deems appropriate.

Important Warning

If you do not meet your minimum monthly payment obligations on your Card by the due date, your Card account will go into arrears. This may adversely affect your credit rating and your ability to obtain financing in the future.

Frequently Asked Questions -

1. What is this offer?

If you apply for a FAB Cashback Credit Card or Dubai First Cashback Credit Card during the Offer Period, meet the eligibility criteria, and complete the required spend within the specified time, you will receive an "Amazon.ae Gift Card", subject to these Terms and Conditions.

2. What is the offer period?

The Offer is valid from 1 April 2026 to 30 April 2026, both dates inclusive.

3. Who is eligible for this offer?

You are eligible if:

- you do not currently have and have never previously held a FAB credit card, including any Dubai First credit card;
- you successfully apply for and receive approval for, and have the Card issued, during the Offer Period;
- your Cashback Credit Card remains active, valid, and in good standing during the Offer Period and the Reward Fulfilment Period;
- you meet the applicable minimum spend requirement on Eligible Transactions within the Spend Period.

4. What is the spend requirement?

To qualify for the Reward, you must complete Eligible Transactions within 30 calendar days from the Card issuance date, as follows:

- Spend AED 10,000 to receive an AED 1,000 Amazon.ae Gift Card
- Spend AED 5,000 to receive an AED 500 Amazon.ae Gift Card

Only posted transactions within this 30-day Spend Period will be counted.

5. What transactions are considered eligible spends?

Eligible Transactions include domestic and international retail purchases made for personal use through point-of-sale terminals or online, and posted during the Spend Period.

6. Which transactions are excluded from eligible spends?

The following transactions are excluded and will not count toward the spend requirement:

- ATM transactions (including cash withdrawals)
- balance transfers
- Quick Cash
- transactions converted into instalment plans
- wallet top-ups
- exchange house transactions
- card-related fees, charges, and interest
- business- or corporate-related spends
- reversed, refunded, disputed, or declined transactions

7. What reward will I receive?

Upon meeting all eligibility criteria, you will receive an “Amazon.ae Gift Card”. Each eligible Customer may receive one (1) Reward only under this Offer.

8. When and how will I receive the reward?

Eligible Customers will receive the “Amazon.ae Gift Card” on or before 31 July 2026.

9. Can this offer be combined with other FAB offers or promotions?

No. This Offer cannot be combined with any other offer or promotion applicable to new-to-card customers.

10. What happens if I cancel or default on my credit card?

You will not be eligible for the Reward if:

- your Card account is closed, cancelled, blocked, or delinquent;
- you fail to make timely repayments on your Card; or
- you are in breach of the FAB Master Credit Card Conditions.

FAB reserves the right to withhold or revoke the Reward in such cases.

11. What other terms apply?

- FAB’s Master Credit Card Terms and Conditions apply to all FAB credit cards.
- FAB’s Schedule of Charges applies to any applicable products and services.
- FAB’s records and decisions regarding eligibility, Eligible Transactions, and Reward fulfilment shall be final and binding.

12. What if I had a FAB or Dubai First credit card that was closed previously?

You will not be eligible if you have previously held a FAB or Dubai First credit card at any time, even if it was closed before the Offer Period.

13. What if I currently have or previously had a FAB savings or current account?

You will still be eligible, provided you have never held a FAB or Dubai First credit card.

14. What if I apply during the Offer Period but my Card is approved later?

You will be eligible only if both the application submission and Card issuance are completed between 1 April 2026 and 30 April 2026, and all other eligibility criteria are met.

15. How will I know which Reward I am eligible for?

Your eligibility will be assessed based on the highest spend threshold achieved within the 60-day Spend Period, as determined solely by the Bank.

16. What if a transaction is refunded or reversed after I complete the required spend?

Refunded or reversed transactions will not be counted toward the spend requirement. If this causes your Eligible Transactions to fall below the required threshold, the Reward may be withheld or reversed accordingly.

17. What should I do if I do not receive my reward by 31 July 2026?

If you believe you have met all eligibility criteria and do not receive your reward by 31 July 2026, you must contact FAB within 60 days from the end of the Reward Fulfilment Period. Requests received after this period will not be considered.

18. Can I transfer, sell, or exchange my reward?

No. The Reward is non-transferable, non-refundable, and cannot be exchanged for cash or any other benefit.

19. What if my credit card is blocked, cancelled, or closed before reward is communicated?

You will not be eligible to receive the Reward if your Card is blocked, cancelled, or closed prior to reward communication.

20. Can I qualify for more than one Reward under this Offer?

No. Each eligible Customer is entitled to one (1) Reward only under this Offer.

21. How can I redeem the Reward?

Amazon.ae Gift Card is redeemable at amazon.ae as per the instructions available here: [Redeem an Amazon Gift Card - Amazon Customer Service](#)

22. Who is eligible for the AMF Waiver and how does it work?

Customers who apply for a FAB Cashback Credit Card or Dubai First Cashback card under this Offer will be eligible for an Annual Membership Fee (AMF) Waiver subject to meeting campaign requirements.

23. Governing law and jurisdiction

The Offer is governed by the laws of the UAE, and the courts of Abu Dhabi shall have exclusive jurisdiction, except that FAB may bring proceedings in any other jurisdiction if it deems appropriate.

Important Warning

If you do not meet your minimum monthly payment obligations on your credit card, your credit card account will go into arrears. This may negatively impact your credit rating and limit your ability to access financing in the future.
