

Terms & Conditions

FAB Cashback Cards – September 2026 Travel Campaign

These Terms and Conditions (“**T&Cs**”) apply to the FAB Cashback Cards – September 2026 Travel Campaign (“**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. “**Eligible Transactions**” has the meaning set out under Eligible and Excluded Transactions below.
- 1.4. “**Fulfilment Period**” means the period from 1 September 2026 to 31 December 2026, both dates inclusive.
- 1.5. “**New-to-Card Customer**” means a customer who, at the time of submitting an application, does not have a FAB or Dubai First Credit Card or has not had and cancelled a FAB or Dubai First Credit Card within the last 12 months prior to campaign end date.
- 1.6. “**Master Credit Card Conditions**” means FAB’s [Master Credit Card Conditions](#), as amended from time to time
- 1.7. “**Offer Period**” means the period from 1 September 2026 to 30 September 2026, both dates inclusive.
- 1.8. “**Schedule of Charges**” means the Bank’s [Schedule of fees and charges](#) for its services, as amended from time to time
- 1.9. “**Spend Period**” means the 30 days period starting from the Card issuance date.
- 1.10. “**Reward**” means **Paris Package or Azerbaijan or Uzbekistan Package** a for one person as outlined below, which may be redeemed on the Holiday Factory website, subject to applicable Holiday Factory terms and conditions.

2. Eligibility Criteria

To qualify for the Offer, a potential Customer must:

- 2.1. Customer must be a New-to-Card Customer;
- 2.2. Apply for a credit card between **1 September 2026 and 30 September 2026** and receive approval on or before **8 October 2026**;
- 2.3. **For Paris Package:** spend a minimum of **AED 20,000 within 30 days** from the Card issuance date on Eligible Transactions
- 2.4. **For Azerbaijan or Uzbekistan Package:** spend a minimum of **AED 10,000 within 30 days** from the Card issuance date on Eligible Transactions
- 2.5. The Paris package is limited to the **first 300** eligible customers who successfully complete a Paris package booking on Holiday Factory’s dedicated website after receiving the Voucher code from FAB.
- 2.6. If the Paris package allocation is exhausted, eligible customers can book either the Azerbaijan or Uzbekistan package, subject to Holiday Factory’s applicable terms and conditions.
- 2.7. Pay applicable annual fee and ensure the Card is active and in good standing throughout the Offer Period and Fulfilment Period;
- 2.8. FAB reserves the right to withhold or revoke a Reward if The Customer fails to meet the 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.
- 2.9. Employees of First Abu Dhabi Bank (FAB), its subsidiaries, affiliates, and other FAB Group companies, including outsourced staff, are not eligible to participate in this Campaign.

3. Reward

The Reward shall be provided in the form of a voucher code redeemable for one of the following holiday packages for one person only, subject to availability and applicable terms and conditions.

3.1. PARIS WITH DISNEYLAND PARIS HOLIDAY PACKAGE

- 3.1.1. Roundtrip economy-class flights to Paris with Royal Jordanian Airlines or alternate airline from Dubai, Abu Dhabi or Sharjah
- 3.1.2. 3 nights stay at a 4 Star hotel in Paris including daily breakfast
- 3.1.3. One day admission ticket to Disneyland Paris
- 3.1.4. Schengen Visa appointment assistance
- 3.1.5. Schengen standard Travel Insurance

3.2. AZERBAIJAN HOLIDAY PACKAGE

- 3.2.1. Roundtrip economy-class flights to Baku with Air Arabia from Sharjah or Abu Dhabi
- 3.2.2. 2 nights stay at a 4 Star hotel in Baku including daily breakfast
- 3.2.3. Airport welcome by a Holiday Factory representative & Hotel Check-in assistance
- 3.2.4. Return airport to hotel transfers
- 3.2.5. Schengen standard Travel Insurance

3.3. UZBEKISTAN HOLIDAY PACKAGE

- 3.3.1. Roundtrip economy-class flights to Tashkent with Air Arabia from Sharjah or Abu Dhabi
- 3.3.2. 2 nights stay at a 4 Star hotel in Tashkent including daily breakfast
- 3.3.3. Airport welcome by a Holiday Factory representative & Hotel Check-in assistance
- 3.3.4. Return airport to hotel transfers
- 3.3.5. Schengen standard Travel Insurance

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;
 - 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 the Reward in the form of a voucher (“Voucher”) via SMS on registered mobile number and/or push notification on mobile app on or before 31 December 2026, unless otherwise communicated by the Bank.
- 5.2. The Paris package shall be available on a first come first served basis and is limited to the first 300 eligible Customers who complete the Paris package booking on Holiday Factory’s dedicated website after receiving the Voucher code.

- 5.3. If the Paris package allocation is exhausted, eligible Customers may redeem their Voucher for either the Azerbaijan or Uzbekistan package, subject to Holiday Factory's applicable terms and conditions.
- 5.4. The Voucher will be issued subject to successful validation of eligibility, including transaction verification and compliance with these Terms and Conditions.
- 5.5. The Bank reserves the right to withhold, cancel, reverse, or invalidate the Voucher in the event of ineligible transactions, transaction reversals, refunds, disputed transactions, suspected misuse, fraud, or breach of these Terms and Conditions.
- 5.6. Any complaints, queries, or disputes relating to the Voucher must be raised within sixty (60) days from the date of the Voucher issuance.
- 5.7. The Voucher is non-transferable, non-refundable, and cannot be exchanged for cash, credit, cashback, points, or any other gift, benefit, or alternative reward.
- 5.8. The Card associated with the Offer must be active, valid, unblocked, and not cancelled at the time of Voucher issuance. No Voucher will be issued if the Card is suspended, blocked, or closed prior to fulfilment.
- 5.9. Each Customer is eligible to receive one (1) Voucher only under this Offer, regardless of the number of Cards held or transactions performed and reward is for one person only.
- 5.10. Use of the Voucher shall be subject to the Holiday Factory terms and conditions, including but not limited to validity period, redemption process, exclusions, and usage limitations. The Bank bears no responsibility for the goods or services provided by Holiday Factory

6. Other Terms

- 6.1. The Bank's records and decisions in relation to the Offer shall be conclusive and binding.
- 6.2. The Bank shall not be liable for any loss, damage or expense arising out of or in connection with this Offer.
- 6.3. Subject to applicable laws, the Bank reserves the right to amend, suspend, extend or withdraw the Offer at any time at its sole discretion.
- 6.4. By submitting an 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&Cs, and agrees to be bound by all of them.

7. 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.

8. Holiday Factory Terms – Booking and Cancellation

- 8.1. The Voucher is valid for one (1) person only. Travel validity will be from 1 December 2026 to 30 November 2027, subject to Holiday Factory's applicable booking terms, availability, blackout periods and high-season supplements. Any additional traveller or package must be purchased separately by the Customer, subject to Holiday Factory's applicable terms and conditions.
- 8.2. Obtaining required valid visa to enter the destination will be customer's responsibility.
- 8.3. Eligible customers can book the holiday packages through the dedicated landing page (<https://www.holiday-factory.com/crazydeals/fab>) using the voucher code provided by FAB.
- 8.4. After redeeming the Voucher, Customers may purchase an additional package for an accompanying traveller directly from Holiday Factory, subject to availability and Holiday Factory's applicable booking terms. Payment for any additional package must be made directly to Holiday Factory using a FAB Cashback Credit Card or Dubai First Cashback Credit Card.
- 8.5. Customers must submit travel date requests at least three (3) weeks prior to departure.
- 8.6. Customers will receive their travel documents, such as tickets and travel insurance, at the email address registered with Holiday Factory within 72 hours after submitting the form.
- 8.7. Apple Pay cannot be used for any additional payments made while redeeming the voucher on Holiday Factory's website.

- 8.8. Travel is subject to Holiday Factory's blackout periods, during which travel is excluded. Blackout periods include public holidays, Christmas and New Year periods, peak school holiday periods, Valentine's Day periods, and any other peak travel periods as determined by Holiday Factory.
- 8.9. Travel during high season may be subject to additional supplements payable directly by the Customer to Holiday Factory. Indicative high season periods include 1 May 2027 to 30 September 2027 and 8 December 2027 to 31 December 2027, or such other periods as may be determined by Holiday Factory. Indicative supplements may range from AED 390 to AED 1,190 depending on destination, travel date, airline, hotel and availability.
- 8.10. Indicative low-season periods include 1 November 2026 to 30 April 2027 and 1 October 2027 to 30 November 2027, subject to availability and Holiday Factory's applicable terms.
- 8.11. Additional package pricing for accompanying travellers shall be payable directly by the Customer to Holiday Factory and is currently as follows: Paris package – AED 4,999 per person; Uzbekistan package – AED 2,249 per person; and Azerbaijan package – AED 2,399 per person. Children above 24 months will be charged the full package price in accordance with Holiday Factory's standard terms and conditions.
- 8.12. Infant fee (up to 24 months old) is AED 300.
- 8.13. Destination-specific taxes, tourism fees, government charges, visa fees, airline fare differences, baggage charges, seat selection fees, hotel incidentals, upgrades, extensions, meals not included in the package, transfers not included in the package and any other optional or additional services are not included in the Voucher and must be paid by the Customer directly to Holiday Factory, the airline, hotel or relevant service provider, as applicable.
- 8.14. Tourism taxes may be payable directly by the Customer at the hotel or upon checkout. For Uzbekistan, a tourism tax of approximately USD 5 per person per night may apply. For Paris, a tourism tax of approximately EUR 5 to EUR 11 per person per night may apply, depending on the hotel category. Such charges are indicative and may change in accordance with local law, hotel policy or Holiday Factory's applicable terms.
- 8.15. Hotel upgrades and stay extensions may be offered by Holiday Factory during the booking process for an additional charge and are subject to destination, hotel category, room occupancy, availability and Holiday Factory's applicable terms. Any such upgrade or extension charges must be paid directly by the Customer to Holiday Factory.
- 8.16. Customers are fully responsible to ensure that they have valid travel documentation and check the entry requirements for the trip before travel (e.g. a passport with at least 6 months validity from date of travel and a valid UAE residence visa during the travel period).
- 8.17. The Holiday Package provided cannot be exchanged for cash. Resale of the holiday voucher is strictly prohibited. Any attempt to resell will result in the voucher being rendered void.
- 8.18. The Holiday Package is non-cancellable and non-refundable.
- 8.19. Once booking is confirmed, date change requests may be made by the Customer and confirmed by Holiday Factory at least 72 hours prior to departure. Charges will apply according to Holiday Factory's general Terms & Conditions.
- 8.20. An additional fare difference fee may apply, depending on the airline. Date change requests cannot be guaranteed and will depend on flight availability.
- 8.21. General T&Cs of Holiday Factory are applicable <https://www.holiday-factory.com/common/terms-conditions>

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 are a New-to-Card Customer and apply for a FAB Cashback Credit Card or Dubai First Cashback Credit Card during the campaign period, meet the eligibility criteria, and complete the required spend within the specified time, you will receive a voucher redeemable for a holiday package through Holiday Factory.

2. What is the offer period?

You must apply for the credit card between 1 September 2026 and 30 September 2026, and your application must be approved on or before 8 October 2026.

3. Who is eligible for this offer?

You are eligible if:

- you are a **New-to-Card Customer**, meaning you do not currently have and have never previously held any FAB credit card, including any Dubai First credit card.
- You successfully apply for a credit card during the offer period and receive approval on or before 8 October 2026.
- You pay any applicable annual fee
- Your Cashback Credit Card remains active, valid, and in good standing during the offer period and the fulfilment period.
- You meet the applicable minimum spend requirement on eligible transactions within the Spend Period.

4. What is the minimum spend requirement?

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

- **AED 20,000** to be eligible to book a Paris holiday package, limited to the first 300 eligible customers who successfully complete the Paris package booking on Holiday Factory's dedicated website after receiving the Voucher code.
- **AED 10,000** to receive a holiday package to Azerbaijan or Uzbekistan, subject to availability and as determined by the Bank and/or Holiday Factory.

5. What if I am travelling with my family/Friends?

Reward under this campaign is only for one person. Any additional travel requirements need to be purchased directly from Holiday Factory as per their applicable charges and terms

6. What transactions are considered eligible spends?

Spends that are considered eligible transactions are domestic and international retail purchases made for personal use, which purchases are made through point-of-sale machines or online.

7. Which transactions are excluded from eligible spends?

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

- ATM transactions (including cash withdrawals)
- Balance transfers
- Quick Cash
- Wallet top-ups
- Exchange house transactions
- Card-related fees, charges and interest
- Business or corporate-related spends
- Reversed, refunded, disputed, or declined transactions

8. What reward will I receive?

- Upon meeting all eligibility criteria, you will receive a voucher redeemable for a holiday package through Holiday Factory.

9. When and how will I receive the reward?

- Eligible Customers will receive the holiday voucher on or before 31 December 2026 via SMS to their registered mobile number and/or push notification through the mobile app, unless otherwise communicated by the Bank.
- Voucher codes will be sent to all eligible customers at one time after eligibility validation. Receiving a Voucher code does not guarantee availability of the Paris package.
- The voucher will be delivered through FAB's chosen delivery method.

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

No - this offer cannot be combined with any other offer or promotion for new-to-card customers.

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

You will not be eligible for the reward if:

- Your credit card account is closed, cancelled, blocked, or delinquent
- You fail to make timely repayments on your credit card
- You are in breach of FAB Master Credit Card Conditions

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

12. Can this offer change?

Yes. Subject to applicable laws and regulations, FAB reserves the right to:

- amend, suspend, extend, or withdraw this offer; and
- substitute the reward with another reward of similar value.

13. What other terms apply?

- FAB's [General Terms and Conditions for Accounts](#) apply to your account and generally to your relationship with FAB.
- FAB's [Master Credit Card Terms and Conditions](#) apply to the eligible Card.
- FAB's [Schedule of Charges](#) applies to any products and services that FAB provides to you.

14. 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 the card was closed before the offer period.

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

You will still be eligible, provided you do not currently have and have never previously held any FAB credit card, including any Dubai First credit card.

16. What if I apply during the offer period but my card is approved later?

Provided your application was submitted between 1 September 2026 and 30 September 2026, approved on or before 8 October 2026, and all other eligibility criteria are met, you will remain eligible.

17. How will I know what package I will be eligible for based on my spends?

- If you have met the AED 20,000 spend threshold, you will be eligible for the Paris package. However, Paris is limited to the first 300 eligible customers who successfully complete the Paris package booking on Holiday Factory's dedicated website after receiving the Voucher code. You can still book the Azerbaijan or Uzbekistan package, subject to availability.
- If you have met the AED 10,000 spend threshold, you will be eligible for the Azerbaijan or Uzbekistan package.

18. 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 spend to fall below the required threshold, the Reward may be withheld or cancelled.

19. How do I redeem my Holiday Factory voucher?

To redeem your voucher, you need to follow the following steps:

- Visit Holiday Factory's dedicated landing page.
- Enter the voucher code received via SMS and/or push notification by FAB
- Complete your booking in accordance with Holiday Factory's applicable terms and conditions.
- Bookings must be completed on or before 31 January 2027, and travel must be completed on or before 31 December 2027.

20. What should I do if I face issues while redeeming my voucher?

- For booking or redemption issues, contact Holiday Factory customer support through its official customer support channels.
- For voucher receipt or eligibility queries, contact FAB customer support through FAB's official customer support channels.

21. What if I do not receive my voucher by 31 December 2026?

If you believe you have met all eligibility criteria and do not receive your voucher by 31 December 2026, you must contact FAB no later than 1 March 2027.

Requests received after this period will not be considered.

22. Can I transfer, sell, or exchange my voucher?

No. The voucher is non-transferable, non-refundable, and cannot be exchanged for cash. Any attempt to resell the voucher may result in it being rendered void.

23. What if my credit card is blocked, cancelled, or closed before the voucher is issued?

You will not be eligible to receive the voucher if your Card is blocked, cancelled, or closed during the Reward fulfilment period.