Terms & Conditions

Dubai First Cashback Credit Card – First-Year Free Campaign

These Terms and Conditions ("**T&Cs**") apply to the Dubai First Cashback Card First-Year Free 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.

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1. Definitions

Unless the context otherwise requires:

1.1. "**Bank**" or "**FAB**" means First Abu Dhabi Bank PJSC.
1.2. "**Card**" means the Dubai First Cashback Credit 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 during which the Bank assesses whether the Customer has met the Offer requirements.
1.6. "**Eligible Customer**" means a customer who meets Offer Terms and Conditions
1.7. "**Master Credit Card Conditions**" means FAB's Master Credit Card Conditions, as amended from time to time, which can be found at: Master Credit Card Conditions
1.8. "**Offer Period**" means the period from 1 July 2026 to 31 August 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: Schedule of Charges
1.10. "**Spend Period**" means the period starting from the Card issuance date and ending 30 calendar days later.

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2. Eligibility Criteria

2.1. To qualify for the Offer, a potential Customer must:

- apply for the Dubai First Cashback Credit Card during the Offer Period;
- receive the Bank's approval of their application and have the Card issued by 8th Sept 2026;
- ensure the Card is active, valid, unblocked and in good standing at the time of rewards credit;
- spend a minimum of **AED 5,000** using the Card on Eligible Transactions within 30 calendar days from the Card issuance date; and

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3. First-Year Annual Membership Fee Waiver

Scenario 1: If credit card statement is received before completion of spend period of 30 days

- If the customer has **not met** the spend condition, customer will be charged AMF as mentioned in the statement. Customer needs to pay the AMF as per the statement. If customer meets spend condition for the campaign, AMF will be reversed in the next statement.
- If customer has met the spend condition before the statement date, AMF will be reversed in the first statement itself, and customer will not be required to pay AMF

Scenario 2: If credit card statement is received after completion of spend period of 30 days

- If customer has met the campaign terms and conditions, AMF will be waived and will appear in the statement. Customer does not need to pay AMF in this scenario

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**").

5. AMF Waiver Fulfilment

5.1. Eligible Customers who satisfy the Offer criteria will receive the first-year Annual Membership Fee waiver, unless otherwise communicated by the Bank.

5.2. The first-year Annual Membership Fee waiver is non-transferable, non-refundable, and cannot be exchanged for cash, credit, or any other gift, benefit, or alternative offer.

5.3. Each Customer is eligible to receive the first-year Annual Membership Fee waiver once only under this Offer, regardless of the number of Cards held or transactions performed.

6. Disqualification

6.1. FAB reserves the right to withhold or reverse the first-year Annual Membership Fee waiver 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. Other terms

7.1. The Bank's records and decisions in relation to the Offer shall be conclusive and binding Including determination of Eligible Transactions.

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&Cs, 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 Dubai First Cashback Credit Card during the Offer Period, meet the eligibility criteria, and spend AED 5,000 in Eligible Transactions within 30 calendar days from the Card issuance date, you will receive a waiver of the first-year Annual Membership Fee, subject to these Terms and Conditions.

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2. What is the offer period?

The Offer is valid from 1 July 2026 to 31 August 2026, both dates inclusive.

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3. Who is eligible for this offer?

You are eligible if:

- you apply for a Dubai First Cashback Credit Card during the Offer Period;
- you successfully receive approval for, and have the Card issued, during the Offer Period;
- your Card remains active, valid, unblocked and in good standing during the Offer Period, Spend Period and Fulfilment Period;
- you meet the applicable minimum spend requirement on Eligible Transactions within the Spend Period.

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4. What is the spend requirement?

To qualify for the first-year Annual Membership Fee waiver, you must spend a minimum of **AED 5,000** on Eligible Transactions within 30 calendar days from the Card issuance date. Only posted transactions within this 30 day spend period will be considered for total spend calculation

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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.

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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;
- wallet top-ups;
- exchange house transactions;

- card-related fees, charges, and interest;
- business-related or corporate-related spends; and
- reversed, refunded, disputed, or declined transactions.

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7. What benefit will I receive?

Upon meeting all eligibility criteria, the first-year Annual Membership Fee applicable to the Dubai First Cashback Credit Card will be waived. Each eligible Customer may receive the waiver once only under this Offer.

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8. When and how will the AMF waiver be applied?

Scenario 1: If credit card statement is received <u>before</u> completion of spend period of 30 days

- In this scenario, if customer has **<u>not met</u>** the spend condition, customer will be charged AMF as mentioned in the statement. Customer needs to pay the AMF as per the statement. If customer meets spend condition for the campaign, AMF will be reversed in the next statement.

- If customer has met the spend condition before the statement date, AMF will be reversed in the first statement itself, and customer will not be required to pay AMF

Scenario 2: If credit card statement is received <u>after</u> completion of spend period of 30 days

- If customer has met the campaign terms and conditions, AMF will be waived and will appear in the statement. Customer does not need to pay AMF in this scenario

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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.

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

You will not be eligible for the first-year Annual Membership Fee waiver 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 reverse the first-year Annual Membership Fee waiver in such cases.

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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 application of the first-year Annual Membership Fee waiver shall be final and binding.

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

You will 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.

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13. What if I currently have or previously had a FAB savings or current account?
You will be eligible if you have any other product with FAB, subject to meeting requirement for current Offer.

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14. What if I apply during the Offer Period but my Card is approved later?
You will be eligible if the application is submitted between 1 July 2026 and 30 August 2026 and card is issued by 8 September 2026and all other eligibility criteria are met.

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15. How will I know if I am eligible for the AMF waiver?
Your eligibility will be assessed based on whether you meet the AED 5,000 spend requirement within the 30-day Spend Period and all other Offer requirements, as determined solely by the Bank.

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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 first-year Annual Membership Fee waiver may be withheld or reversed accordingly.

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17. What should I do if the AMF waiver is not applied?
If you believe you have met all eligibility criteria and the first-year Annual Membership Fee waiver has not been applied, you must contact FAB within 60 days from the end of the Fulfilment Period. Requests received after this period will not be considered.

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18. What if my credit card is blocked, cancelled, or closed before the AMF waiver is applied?
You will not be eligible for the first-year Annual Membership Fee waiver if your Card is blocked, cancelled, or closed before the waiver is applied.

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19. Can I qualify for more than one AMF waiver under this Offer?
No. Each eligible Customer is entitled to the first-year Annual Membership Fee waiver once only under this Offer.
