

## Welcome offer Low Rate card Balance transfer and Quick Cash offer

Promotion period July 15<sup>th</sup> – December 31<sup>st</sup>

Welcome offer to book Balance Transfer and Quick Cash are applicable to newly issued Dubai First Low Rate Card applied for and issued during promotion period by First Abu Dhabi Bank (FAB) and will be based on a specific spend criteria as outlined below.

### Terms & Conditions

- The Dubai First 'Balance Transfer' and 'Quick Cash' offers are valid for Dubai First newly issued Dubai First Low Rate Card holders from 15th July 2022 until 31st December 2022 ("Campaign Period").
- Offer to take Balance Transfer and Quick Cash at 0% interest for either 6 or 12 months, processing fees apply. Processing fee for 6 months is 1.9%, for 12 months 3.9%, minimum AED 100 will be charged as processing fee.
- Balance Transfer and Quick Cash offers are valid anytime the first 15 days from the card open date.
- The Balance Transfer and Quick Cash offers are applicable to newly issued Dubai First Credit Card applied and onboarded during July, August, September, October, November, and December 2022 issued by First Abu Dhabi Bank ("FAB").
- The above Balance Transfer and Quick Cash offers are not applicable for the remaining tenors, and for the remaining tenures the normal eligible rate would apply.
- The customer must repay the amount within the period to avoid paying any extra charges.
- Minimum booking amount is AED 1,000.
- The Balance Transfer and Quick Cash offers will be communicated via the mobile banking app, sales staff and email during the Campaign Period.
- Customers can only book the Balance Transfer and Quick Cash offer via the mobile app during the campaign period for the offer to apply.
- Cardholders whose account(s) are closed, terminated, delinquent or not active due to any reasons at the time of the Campaign Period will not be eligible for the Balance Transfer and Quick Cash offers.
- Only newly onboarded cardholders can book the Balance Transfer and Quick Cash offers through the mobile app and are eligible for the offers.
- It is not possible to perform a Balance Transfer between the Low Rate Card and any cards issued by FAB or its subsidiaries, including the all cards such as the Dubai First Cashback Card, Dubai First Royale Card, Corporate Card and/or Business Credit Card, any card issued by FAB.
- The Balance Transfer or Quick Cash offers are not valid in conjunction with any other promotions or offers except as otherwise decided by FAB, at its absolute discretion.

### Welcome offer – 0% BT and QC booking for up to 12 months

Offer
<ul style="list-style-type: none"> <li>• Offer to take Balance Transfer and Quick Cash at 0% interest for either 6 or 12 months</li> </ul>
Conditions
<ul style="list-style-type: none"> <li>- Minimum booking amount of AED 1,000 for Balance Transfer and Quick Cash</li> <li>- Up to 90% of credit card limit can be used</li> <li>- Processing fees applies, 1.9% for 6 months and 3.9% for 12 months, minimum of AED 100 will be charged as processing fees</li> <li>- BTQC Offer is available minimum 15 days for the customer and must be booked via the mobile app by the customer</li> </ul>

Type	Monthly interest rate	Tenure (months)	Processing Fees
Welcome offer	0%	6 months	1.90%
Welcome offer	0%	12 months	3.90%

### FAB reserves the Right

- FAB may, at its absolute discretion, exclude any credit card account/credit card from the campaign without giving notice and/or reason, including, without limitation, credit card accounts/credit card which it deems, in its absolute discretion, to be doubtful, delinquent or not managed in a satisfactory manner.
- It is the Cardholder’s responsibility to ensure that details such as Cardholder’s name and mobile number provided to FAB are correct for any communication purposes.
- FAB’s decision on all matters relating to campaign or any dispute shall be final and binding on all eligible Cardholder’s and no correspondences in relation therewith shall be entertained.
- These Terms and Conditions are in addition to the standard Dubai First Credit Card Terms and Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail.
- FAB reserves the right, at its absolute discretion, to amend, supplement and/or withdraw, extend this Campaign at any time without any prior notification to the Cardholders. Any such amendments or supplements will be published on the website <http://www.dubaifirst.com>

- FAB does not offer or provide any warranties or accept any responsibility or liability of any kind in respect of this campaign and hereby disclaims any and all express or implied warranties with respect of the same.
- FAB shall not be in breach of its obligations or otherwise be liable to conduct this campaign as a result of any force majeure event. A force majeure event in these terms and conditions, shall mean circumstances beyond the reasonable control of FAB including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, FAB's obligations to the Cardholder shall automatically stand discharged without the need to provide notice.
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
- Dubai First is a trademark owned by FAB.