

**Balance Transfer and Quick Cash Acquisition Offer
Dubai First Credit Card
Terms and Conditions**

Campaign Period: Valid from 1st September 2021 – 31st December 2021

Terms & Conditions

- The Dubai First 'Balance Transfer (BT) Offer' ("BT Offer") or 'Quick Cash (QC) Offer' ("QC Offer") is valid for Dubai First Credit card holders during 1st September 2021 till 31st December 2021 ("Campaign Period").
- The BT and QC Offer is applicable to newly issued Dubai First Credit Card applied during the months of September, October, November and December 2021 issued by First Abu Dhabi Bank ("FAB"). BT and QC offer is valid anytime within 4 months from the card open date.
- During the Campaign Period, promotional interest rate and processing fee for QC and BT will apply as follows:

Tenor (months)	6	12	18	24
Interest rate	0%	0%	0%	0%
Processing fee*	1.9%	3.9%	4.9%	4.9%

* Minimum of AED 100 will be charged as processing fees.

- The above BT and QC Offer is not applicable for the remaining tenors, and for the remaining tenures the normal eligible rate would apply.
- The BT and QC Offer will be communicated via Sales, Tele-calling unit, Email or SMS during the Campaign Period.
- Customers can also call at the call centre number 04-5068888 and avail of the offer during the campaign period only.
- Cardholders whose account(s) are closed or terminated or delinquent or not active due to any reasons at the time of the Campaign Period will not be eligible for the BT or QC Offer.
- Only those select cardholders who have been notified of the BT and QC Offer through Tele-calling unit or their registered SMS or e-mail are eligible for the Offer. The BT or QC Offer is not applicable to customers holding a Dubai First Royale Card, Corporate Card and/or Business Credit Card.
- The BT or QC Offer is not valid in conjunction with any other promotions or offers except as otherwise decided by FAB, at its absolute discretion.

FAB reserves the Right

- FAB may, at its absolute discretion, exclude any credit card account/credit card from the BT Offer 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 the BT Offer 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 BT Offer 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 the BT Offer 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 the BT Offer 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 Federal laws of the United Arab Emirates and the Emirate of Dubai.
- Dubai First is a trademark owned by FAB.