

## DubaiFirst Miles Rewards Program Terms & Conditions

1. The DubaiFirst Miles Rewards Program is offered to all DubaiFirst Miles Card members by First Abu Dhabi Bank (FAB). No special enrolment or fees are required although FAB solely reserves the right to introduce an enrolment fee at any time.
2. Card members wherever used in this clause shall mean DubaiFirst Miles Card members who are enrolled in the DubaiFirst Miles Rewards Program.
3. The Card member shall be eligible for DubaiFirst Miles subject to these Terms and Conditions.
4. The DubaiFirst Miles Rewards Program features;
  - I. DubaiFirst Miles is defined as 'a loyalty reward' accrued vide retail transactions performed on the Dubai First Card that are categorized as eligible in FAB's sole discretion from time to time.
  - II. FAB may vary the fee and charges applicable to the DubaiFirst Miles Rewards Program at its sole discretion from time to time.
  - III. The DubaiFirst Miles shall be accrued by crediting the Card member's DubaiFirst Miles Rewards Program account with DubaiFirst Miles earned by the Card member. No cheques or cash will be issued by FAB as part of this DubaiFirst Miles Rewards Program.

### 5. Eligibility

- I. In order to qualify for DubaiFirst Miles Program, the Card member will have to pay the Card annual maintenance fee (if applicable) and comply with these Terms and Conditions.
- II. The DubaiFirst Miles Rewards Program allows the Card member to be eligible for DubaiFirst Miles on retail purchase Transactions.
- III. However, a particular Transaction shall not be deemed to be termed as an eligible DubaiFirst Miles retail Transaction if the same is accrued as a result of the following:
  - i. All Card fees and charges
  - ii. Card annual fees, membership fees or renewal fees
  - iii. Balance transfer
  - iv. Balance transfer commission (if charged)
  - v. Loan on phone
  - vi. Loan on phone enrollment fee (if charged)
  - vii. Dial a cheque
  - viii. Dial a cheque enrollment fee (if charged)
  - ix. Retail Transactions converted into 0% interest Easy Purchase Plan
  - x. Easy Purchase plan enrollment fee (if charged)
  - xi. Retail spends made under the categories defined as "Utilities" and "Government services" as defined by Visa/MasterCard.
  - xii. Transactions made at exchange houses
  - xiii. Card Finance charges
  - xiv. All/Any other fees and charges that are levied by FAB and or specified as ineligible transactions by FAB from time to time, at its sole discretion.

FAB may, at its sole discretion and without prior notice to the Card member add to or remove from the above list of ineligible transactions and charges. FAB's decision will be final and conclusive.

## 6. Accrual of DubaiFirst Miles

- I. A Card member becomes eligible for DubaiFirst Miles rewards as per the promotional schemes and eligibility offered by FAB from time to time.
- II. FAB reserves the right to alter, amend and change the DubaiFirst Miles Reward Program eligibility at any time without prior notification to the Card member.
- III. FAB reserves the right, at any time and without prior notice to the Card member, to change the ratio between:
  - i. The DubaiFirst Miles to be awarded and
  - ii. The specified amount charged to the Card member's credit card.
- IV. Maximum DubaiFirst Miles accrual: In a given calendar month, maximum DubaiFirst Miles that can be earned are as follows:
  - i. DubaiFirst Miles Visa Infinite card up to 200,000 DubaiFirst Miles
  - ii. DubaiFirst Miles Visa Platinum card up to 150,000 DubaiFirst Miles
  - iii. DubaiFirst Miles Titanium Card up to 100,000 DubaiFirst Miles

DubaiFirst Miles will be awarded for eligible retail transactions in chronological order up to the above stated cap.

In a given calendar month, DubaiFirst Miles earning may vary depending on specific Merchant Category Codes as defined by Visa/MasterCard at the discretion of FAB.

## 7. Purchase of DubaiFirst Miles

- I. In addition to the DubaiFirst Miles as accrued above, the Cardholder has an option to purchase further DubaiFirst Miles from FAB, subject to the applicable terms and conditions.

## 8. Redemption

- I. DubaiFirst Miles Card members can select and redeem DubaiFirst Miles against travel related services as decided by the DF and the Service Provider from time to time at their own discretion, on the DubaiFirst Miles Online Redemption Site which can be accessed only via <https://online.dubaifirst.com/>.
- II. FAB may give the Card members all/or one of the below two options at their discretion as an option for DubaiFirst Miles redemption:
- III. Complete Redemption – If DubaiFirst Miles are sufficient to avail the travel service requested, equivalent DubaiFirst Miles will be deducted and a service booking shall be made via the DubaiFirst Miles Online Redemption Site.
- IV. Part Redemption and Part Card Payment – If the DubaiFirst Miles are not sufficient to avail the travel service requested, the Card member can select this option to partially redeem available DubaiFirst Miles and purchase DubaiFirst Miles on the DubaiFirst Miles Online Redemption Portal with the DubaiFirst Miles Infinite, DubaiFirst Miles Platinum or DubaiFirst Miles Titanium Credit Card.
- V. Any request placed for the redemption of DubaiFirst Miles is subject to FAB approval and the availability of the requested travel service at the time of placing the redemption order by the Card member, as well as any Terms & Conditions governing the use of the DubaiFirst Miles Online Redemption Site and the Terms & Conditions set by the providers of the products and services booked through redemption of DubaiFirst Miles on the DubaiFirst Miles Online Redemption Site.
- VI. FAB may without prior notice to the Card member withdraw or substitute any of the DubaiFirst Miles for another reward of comparable value or nature.
- VII. Services offered under the DubaiFirst Miles Program, are not exchangeable, or redeemable for cash or credit under any circumstances.
- VIII. DubaiFirst Miles redemptions cannot be amended, cancelled or revoked upon acceptance of redemptions by FAB.
- IX. The Card member may only redeem those DubaiFirst Miles registered and credited to the Card member's credit card account at the time of making the redemption. The records of FAB shall be conclusive

evidence in respect of the number of DubaiFirst Miles registered and credited to the Card member's credit card account.

- X. All redeemed DubaiFirst Miles - shall be deemed as a payment or benefit made by FAB to the Card member. However, such payment or benefit made exclusively as part of the DubaiFirst Miles Rewards Program offered by FAB in accordance with these Terms and Conditions, and the same does not in any way create a monetary liability or obligation on FAB in that regard.
- XI. The DubaiFirst Miles are valid for a period of 36 months from the date of accrual. The DubaiFirst Miles -so accrued will have to be redeemed within the first 36 months of such accrual. In case the Card member does not redeem the DubaiFirst Miles - so accrued, the DubaiFirst Mile- accrued so far shall expire and FAB reserves the right to remove these DubaiFirst Miles from the Card member's DubaiFirst Miles Rewards Program account without prior notification to the Card member.
- XII. The DubaiFirst Miles accrued/redeemed shall be communicated through a Rewards Summary Statement for a particular billing month (during which time the card member may have availed of the DubaiFirst Miles Rewards Program). Cardholders will also be able to see the updated balance of DubaiFirst Miles available for redemption and details of redemption transactions on the DubaiFirst Miles Online Redemption Site every time they log in.
- XIII. The DubaiFirst Miles feature cannot be transferred, assigned or carried on to any other Card of Dubai First or to any other person or a corporate entity either by operation of law or otherwise.

## **9. Cancellation/Amendments on Redemption Requests**

- I. In case of Cancellation of any services and products booked using DubaiFirst Miles, the DubaiFirst miles redeemed for the said booking will not be refunded unless the DubaiFirst Miles used are purchased DubaiFirst Miles as per clause .7(purchase of Miles) above. Cardholders can request cancellation by calling Contact Centre on 04 5068888.
- II. Amendments to a booked ticket, hotel accommodation or lounge access can be requested by calling the contact centre.
- III. Any difference in fares arising from Amendments can only be paid for with the DubaiFirst Miles Card on the DubaiFirst Miles Online Redemption Site. In case of a reduction in fare resulting from an Amendment, DubaiFirst Miles redeemed while booking the original itinerary will not be refunded, if not coming under clause.7 (Purchase of Miles).
- IV. Service Provider amendment/cancellation charges will apply. In case of cancellation, such charges, at the sole discretion of FAB, may be adjusted against DubaiFirst miles redeemed.

In cases where an amendment results in a lower fare, the excess miles may be adjusted against amendment fees to the extent the excess miles can cover the charge, and the remaining amount, if any, needs to be paid with the DubaiFirst Miles Credit Card.

## **10. General Exclusions**

- I. The card member shall participate in the DubaiFirst Miles Rewards Program in good faith with genuine intentions. Any fraud, misuse, illegal use or abuse of the DubaiFirst Miles program may result in the forfeiture of the program. FAB reserves the right to cancel the Card and cancel and nullify all the DubaiFirst Miles accumulated in case of such an eventuality of fraud, illegal use or abuse of the DubaiFirst Miles rewards program.
- II. FAB may from time to time alter, change or modify the Terms and Conditions, and the basis of computation of DubaiFirst Miles without prior intimation to the card member.
- III. The card member should maintain a proper and good credit history with FAB in order to be eligible for redemption of facility. All the Card member's accounts must be valid (meaning not cancelled or terminated) and current (meaning there are no past due balances on any of the Card member's Card accounts) to be eligible for redemption of the DubaiFirst Miles. In the event of any of the Card member's accounts being blocked/suspended/overdue for any reasons whatsoever or if the card member breaches

- these Terms and Conditions FAB reserves the right to suspend the operation of the DubaiFirst Miles Rewards Program or cancel and nullify all the DubaiFirst Miles accumulated at its sole discretion.
- IV. The DubaiFirst Miles is not available for Transactions intended for business or commercial use or on Transactions conducted at establishments owned by the card member either wholly or in part. Any such Transactions shall automatically disqualify the card member from the DubaiFirst Miles Rewards Program and FAB reserves the right to recover such benefits obtained by the card member as a result of the card member engaging in such Transactions.
  - V. The word redemption wherever used has the meaning assigned to it and does not by itself provide/vest any right on the card member to lodge a claim against FAB in connection with the said expression.
  - VI. The DubaiFirst Miles program cannot be exchanged/swapped/bartered with any of the rewards/loyalty schemes that FAB may or might have offered from time to time.