

## Dubai First Cashback credit card programme

### Terms and conditions

The following provisions shall apply to the Dubai First Cashback credit card, in addition to the terms set out in the Master Credit Card Conditions ("MCCC") (version 1.0 – 7 November 2018) to which this document shall form an integral part and should be read in conjunction, together with the terms included in the credit card application form.

Any terms not defined within these terms and conditions shall have the meaning as defined in the MCCC:

#### Definitions

- a) "Dubai First Cashback Card" means the Dubai First Cashback credit card issued by First Abu Dhabi Bank PJSC (FAB);
- b) "Dubai First Cashback Cardholder" means a Cardholder of a Dubai First Cashback Card;
- c) "Dubai First Cashback Programme" means the programme enabling Cardholders to use their Dubai First Cashback Card to earn Cashback on eligible transactions;
- d) "Cashback" means an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the Dubai First Cashback Card where the Cashback amount is equal or greater than one dirham;
- e) "Eligible Transactions" means all retail transactions, at point of sale or online, charged to a Cardholder's Dubai First Cashback Card;

#### Dubai First Cashback Programme

1. Cardholders holding a Dubai First Cashback Card are eligible to participate in the Dubai First Cashback Programme. For the avoidance of doubt, the Dubai First Cashback Programme does not apply to all Dubai First Visa and/or Mastercard cards. Dubai First Cashback Programme shall be at all times subject to the terms and conditions outlined herein.
2. This Dubai First Cashback Programme applies to eligible transactions made on Dubai First Cashback Cards. The following rate of Cashback will be awarded to the corresponding eligible transaction(s):
  - a. 5% cashback on "online spends", will be awarded to all eligible transactions made online which are posted to the cardholder's account;
  - b. 5% cashback on "supermarket and groceries spends", will be awarded to all eligible transactions at supermarkets and groceries which are posted to the cardholder's account; and
  - c. 1% cashback on all other spends, will be awarded to all other eligible transactions made in UAE dirhams which are posted to the cardholder's account.
3. Only the following transaction types are eligible for 5% cashback under the online spend category.
  - a. Online purchases - When a cardholder buys goods on the internet or an e-commerce transaction
  - b. Recurring card purchases - When a cardholder stores the card details with a merchant (in app or in website) and authorised the merchant to bill the subsequent purchases or subscription fees periodically and automatically on the card
  - c. Digital wallet transactions – When a cardholder stores the Dubai First cashback card details in a digital wallet and make purchases
4. The determination of online spends for the categories mentioned in points 4.a, 4.b and 4.c will be done based on the POS transaction entry mode generated for the transaction (see table below). The determination of supermarket and groceries spend will be the basis merchant category code (see table below). These codes are published by Mastercard from time to time may be changed without prior notice by Mastercard and will be updated in our system accordingly.

Spend Segment	Qualifier	Cashback %
Online spends*	POS entry mode – 81, 09 and 10*	5% of the transaction amount
Supermarkets & Groceries	Merchant Category Code (MCC) –5411	5% of the transaction amount
All other spends	All other purchase transactions	1% of the transaction amount

\*Online spends from below MCCs will earn 1% Cashback only

<b>MCC</b>	<b>Description</b>
9399	Government Transactions
6513	Real estate
6300	Insurance Sales, Underwriting, and Premiums
5309	Duty Free stores
5541	Service Stations (with or without Ancillary Services)
5511	Automobile and Truck Dealers - Sales, Service, Repairs, Parts, and Leasing

5. If any purchase transaction is covered by more than one cashback qualifying segment, the highest cashback percentage will apply. For example, a transaction made online under supermarket merchant category code will earn 5% cashback only under online spend category.
6. Cashback will be calculated based on the amount of each purchase transaction posted to the card account on a daily basis, multiplied by the percentage corresponding to the transaction type (mentioned above). The calculated Cashback amount will be 'rounded' and posted to the nearest dirham but will not be less than one dirham.
7. For example,
  - a. If the calculated cashback is 100.73, cashback posted to the account will be 101
  - b. If the calculated cashback is 100.21, cashback posted to the account will be 100
  - c. For any transaction eligible for cashback with calculated cashback value less than 0.50, cashback posted will be 0
8. The Bank will not be responsible for providing 5% Cashback for purchases at merchant outlets/franchisees that have not registered themselves under the Merchant Category Code assigned for Supermarket or if a transaction is not captured with the POS entry mode specified above to qualify under online spend category
9. Eligible Transactions made with a supplementary Dubai First Cashback Card will also earn cashback will be posted to the Cardholder's Card Account.
10. There is no minimum spend requirement for a Cashback to be obtained.
11. Any reversal/part reversal of transactions will result in the withdrawal of Cashback awarded. The Bank reserves the right to charge the equivalent value of such Cashback credited directly from the Card Account without prior notice or to adjust against Cashback for future eligible transactions.
12. Dubai First Cashback Cardholder can redeem the cashback at any time instantly in the Dubai First Mobile App.
13. Any Cashback amount paid will be set off against the total outstanding balance. Dubai First Cashback Cardholders are still required to make the minimum payment due, as reflected on the monthly statement.
14. Dubai First Cashback Cardholder will earn cashback as long as his/her account remains open and in good standing.
15. Any accrued but unredeemed cashback will not earn or accrue any interest.
16. Any Cashback accumulated and not credited into the Card Account will be cancelled/forfeited if:
  - a. the Dubai First Cashback Cardholder's Card Account is closed;
  - b. the Dubai First Cashback Cardholder's Card Account is not in good standing;
  - c. the Cardholder's Dubai First Cashback Card has expired and was not renewed;
  - d. there has been a breach of these terms and conditions or the MCCC; or
  - e. any other event, which, in the sole discretion of the Bank should result in the cancellation of the Dubai First Cashback Programme, and/or any similar benefits (as applicable).
17. Any decision about whether spend on purchases qualify as an eligible transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be at the sole discretion of FAB and the result shall be communicated to the Cardholder.
18. Unless otherwise stated, all eligible transactions, charged to Dubai First Cashback Card are eligible for Cashback as per the categories defined above except for the following exclusions:
  - a. annual fee or renewal fees related to the Dubai First Cashback Cardholder's Card Account;
  - b. cash advances;
  - c. quasi cash transactions;
  - d. retail transactions converted into an Instalment Plan;
  - e. finance charges;
  - f. late payment charges;
  - g. traveller's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges;
  - h. transactions conducted at exchange house(s);
  - i. purchase of saving certificates, bonds and other debt instruments;

- j. purchase of foreign currency;
  - k. contributions, premiums or other payments in relation to any Credit Shield / Accident Insurance Shield for which the Cardholder as applied for;
  - l. All /Any other fees and charges that are levied by the Bank and or specified as ineligible transactions by the Bank at its sole discretion
  - m. transactions that the Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent;
  - n. any transactions that exceed the card limit within a statement cycle; and
  - o. any transaction undertaken through or using the UAE Direct Debit System.
19. Any misuse of the Dubai First Cashback Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback. The Bank may, at its sole discretion and without prior notice to the Dubai First Cashback Cardholder, add to, or remove from, the above list of exceptions. The Bank's decision as to what constitutes an eligible transaction shall be final, conclusive and binding.
20. The Dubai First Cashback Programme is valid for personal use only. In case the Dubai First Cashback Card is used for business purposes, the Bank reserves the right to withdraw the Cashbacks awarded, suspend the Dubai First Cashback Card and/or report the same to relevant authorities.
21. Cashback is valid for a period of two (2) years from the corresponding transaction date. Unless used prior to the expiration date, the Cashback shall expire on such date.
22. The Bank reserves the right to limit, retract, deduct and/or re-compute any Cashback amount (whether before or after redemption) and disqualify any Cardholder from further participation in the Dubai First Cashback Program in its absolute discretion, if:
- a. Dubai First Cashback Cardholder makes potentially fraudulent, abusive or suspicious transactions on the Dubai First cashback program;
  - b. Dubai First Cashback Cardholder makes purchases exceeding the credit limit on the card within a statement cycle (i.e.by making multiple repayments on the card during a single statement cycle or overpaying the card so that there is excess credit available on the card);
  - c. Dubai First Cashback Cardholder exhibits gaming behaviour;
  - d. Dubai First Cardholder usage in relation to the Dubai First Cashback Card is inconsistent with ordinary personal spending patterns; or
  - e. Violation of the terms of the Dubai First Cashback Programme account.
23. If, in the Bank's sole judgment, the Bank considers that the Dubai First Cashback Cardholder has in any way violated the terms and conditions of the Dubai First Cashback Card, the Bank may, at its sole discretion, suspend, disqualify, cancel and/or nullify all of the Cashbacks earned by the Dubai First Cashback Cardholder.
24. The Bank reserves the right to change the requirements, amounts, transaction categories, redemption process, frequency of redemptions, or any other aspect of the Dubai First Cashback programme at any time. The Bank reserves the right to end the Dubai First cashback programme at any time for any reason