

## DUBAI DINARS REWARDS

### Terms and Conditions

The following provisions shall apply to eligible credit cards in addition to the terms set out in the First Abu Dhabi Bank PJSC Master Credit Card Conditions (February 2022 – Version 2.0 – English).

Any terms not defined within these terms and conditions shall have the meaning as defined in the First Abu Dhabi Bank PJSC Master Credit Card Conditions (February 2022 – Version 2.0 – English).

- Dubai First Rewards program is offered to Dubai First’s primary Cardholders. No special enrolment or fee is required, although First Abu Dhabi Bank PJSC (the “Bank”) reserves the right to introduce an enrolment fee at a later date.
- During the program period for Dubai First Rewards, the eligible Cardholders will be awarded 1 DubaiDinar (“DD”) for every 1 UAE Dirham charged by the Cardholder of the Card Account for purchase of select good(s) and service(s). The Bank reserves the right to change at any time the ratio between the following:
  - i. The number of DD to be awarded;
  - ii. The specified amount charged to the Cardholder’s Card Account;
  - iii. To change the ratio of award for selected Card Transactions, and;
  - iv. To change the eligibility of Card Transactions for earning DD.
- Card Transactions that are eligible for DDs will be all retail transactions. DDs will not be earned for Cash Advances including purchase of traveller cheques, casino chip purchases etc. and all charges and fees billed to Card Account. The Bank may amend the above list of transactions eligible for DDs from time to time at its discretion. The Bank’s decision as to what constitutes an eligible transaction for the earning of DDs shall be final and conclusive.
- DDs accrue in the primary Cardholder’s Card Account, but may be earned through supplementary Card usage as well.
- The Cardholder can redeem the DDs issued at any time subject to clause 21.6 and 21.7
- Participants in good standing who had closed their Card Account can redeem their DDs within 30 days from the date of closure.
- The Bank reserves the right to suspend or exclude any Cardholder from participating or continuing to participate in Dubai First Rewards program if:
  - i. In its opinion any Cardholder has in anyway breached these Terms & Conditions, or
  - ii. In its opinion any Cardholder’s conduct of account is in a manner inconsistent with the object and the intent of Dubai First Rewards.
- The Bank may at its discretion cancel all DDs, which have been accrued on the Card Account if the Card Account is suspended or excluded from participation in Dubai First Rewards program.
- Unless the Bank hears from the Cardholder within 15 days from receipt of the monthly account statement, the DD details for the Card Account are considered correct.
- The Bank will from time to time issue a Rewards Catalogue which will set out the number of DDs required to exchange for a specific goods and/or services.
- The Bank may at any time at its discretion suspend or terminate Dubai First Rewards by giving a written notice to a Cardholder in advance. If the Bank terminates Dubai First Rewards, then it may specify the period after that termination point within which a Cardholder may redeem outstanding DDs. At the end of that period, remaining DDs will be null and void. No entitlement will accrue in respect of any use of a Card made after the termination of Dubai First Rewards or during any period of suspension of Dubai First Rewards. Suspension or termination notification will be communicated to Cardholders through mail to the address to which Statements of Account are sent and posted at all branches.

- The Bank reserves the right to vary or cancel any benefits or features of Dubai First Rewards without notice.
- The Bank shall be entitled to have an agent or contractor to undertake fulfilment of all or part of Dubai First Rewards on its behalf. The Cardholder consents to the Bank supplying any such agent or contractor with such information as is required by them to perform their duties.
- Program Validity: Dubai First Rewards program is an evergreen program without any expiry. However the Bank reserves the right to limit the validity of the Rewards program at any point as it deems fit by providing an advance notice to the Cardholders.

These terms and conditions apply as (Date of rollout to be inserted) and supersede all previous versions thereof.