

DUBAI MEMENTOS 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 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 First Abu Dhabi Bank PJSC Master Credit Card Conditions (February 2022 – Version 2.0 – English).

- Dubai Mementos (DM) is offered to Dubai Moments Platinum and Titanium primary Cardholders as part of Dubai First Rewards Program. No special enrolment or fee is required, although the Bank reserves the right to introduce an enrolment fee at a later date
- Eligible Cardholders will be awarded Dubai Memento/s ("DM") for every 1 UAE Dirham spent by the Cardholder from the respective Card Account for purchase of select good(s) and service(s), as follows:

Spend Category	Dubai Moments Titanium Card	Dubai Moments Platinum Card
Domestic spends	1	1
Dubai spends	1.5	2
Overseas spends	2	2

- The Bank reserves the right to change at any time the ratio between the following:
 - The number of DM to be awarded;
 - Value of the DMs awarded to Cardholder's Card Account;
 - to change the ratio of DMs awarded for selected Card Transactions, and;
 - to change the eligibility of Card Transactions for earning DM.
- Card Transactions that are eligible for DMs will be all retail transactions.
- The Bank may, at its sole and absolute discretion and without prior notice to the Cardholder vary the transactions that are eligible for DMs (which shall be conclusive and binding on the Cardholder).
- The following transactions are not eligible for DMs:
 - Purchases made using the Card that are subsequently cancelled, refunded or credited to the Card Account;
 - Utility bill payments;
 - Government charges;
 - Any transaction that the Bank deems at its sole and absolute discretion as under dispute, erroneous, unauthorised, illegal and/or fraudulent;
 - Cash Advances including purchase of traveller cheques, casino chip purchases etc;
 - Loan on Phone, Balance Transfer or Quick Cash; and
 - All charges and fees billed to Card Account.
- The Bank may amend the above list of transactions eligible for DMs from time to time at its discretion. The Bank's decision as to what constitutes an eligible transaction for the earning of DMs shall be final

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and conclusive.

- DMs accrue in the primary Cardholder's Card Account, but may be earned through supplementary Card usage as well. DMs awarded to the Cardholders will be shown in the Cardholder's monthly statement and will be redeemable in the manner as set out in the Rewards Catalogue and valid for redemption against the items as per the latest Rewards Catalogue (available over the website www.dubaifirst.com) and are only redeemable by the Cardholder if the Card Account is operating (not cancelled or terminated) and current (no past due balances).
- The Cardholder can redeem the DMs issued at any time subject to the terms and conditions mentioned herein. However, The Bank reserves its right to be exercised at any time to apply time limitation on the validity of the DMs earned by the Cardholders and credited to the Card Account.
- Any request placed for the redemption of DMs against the items available in the Rewards Catalogue is subject to the Bank's approval, the availability of the items at the time of placing the redemption request by the Cardholder as well as any restriction applied by the suppliers of the item selected. The Bank may withdraw or substitute any items selected with any other item in the Rewards Catalogue of comparable value or nature.
- Cardholders in good standing should redeem their outstanding DMs prior to their request for cancellation of the Card Account.
- The Bank reserves the right to suspend or exclude any Cardholder from participating or continuing to participate in Dubai Mementos, if
 - i. In its opinion any Cardmember has in anyway breached these terms & conditions, or
 - ii. In its opinion any Cardmember's conduct of account is in a manner inconsistent with the object and the intent of Dubai Mementos terms and conditions
- The Bank may at its discretion cancel all DMs, which have been accrued on the Card Account if the Card Account is suspended or excluded from participating in Dubai Mementos program.
- Unless the Bank hears from the Cardmember within 15 days from receipt of the monthly account statement, the DM details for the Card Account are considered correct. The Bank will from time to time issue a Rewards Catalogue and will be published in the Bank's website (www.dubaifirst.com) which will set out the number of DMs required to exchange for a specific goods and/or services.
- The Bank may at any time at its discretion suspend or terminate Dubai Mementos program by giving a notice in the form of SMS or email to the Cardmember's contact details available with the Bank. If the Bank terminates Dubai Mementos program, then it may specify the period after that termination point within which a Cardmember may redeem outstanding DMs. At the end of that period, remaining DMs will be null and void. No entitlement will accrue in respect of any use of a Card made after the termination of Dubai Mementos program or during any period of suspension of Dubai First Rewards Program. Suspension or termination notification will be communicated to Cardmembers 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 Mementos without notice.
- The Bank shall be entitled to have an agent, or contractor (Supplier) on its behalf to undertake fulfilment of all or part of Dubai Mementos accrued to the Card Account. The Cardmember consents to the Bank supplying any such agent or contractor with such information as is required by them to perform their duties.
- The Bank shall only be responsible for forwarding the Cardholders DMs fulfillment requests to the Supplier. The Bank is and shall not be considered at any time as the Supplier of the items available in the Rewards Catalogue for the redemption of DMs and its fulfillment.
- Redemption request once submitted to the Bank cannot be cancelled, revoked or altered by the Cardholder.
- Dubai Mementos redeemed upon Cardholder's request will not be refunded.
- The Bank shall not be liable for any loss of profit, savings, contract, revenue, interest or goodwill or

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any consequential, indirect, incidental, special or punitive loss, damage or expenses or loss of data sustained by the Cardholder as a result of redeeming the DMs and/or possessing or using the redeemed DMs nor shall the Bank be responsible or held liable for any amount payable by the Cardholder to any third party arising out of the fulfillment of DMs or any negligence, breach of statutory or other duty on the part of the Bank and/or the Supplier.

- The Bank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of items in the Rewards Catalogue for fulfillment of DMs or their suitability or fitness for any purpose.
- DMs earned on a particular transaction have a validity period of 36 months from the date on which the DMs have been earned.
- The Bank reserves the right to limit or modify the validity of the Dubai Mementos at any point as it deems fit.
- The Bank will not be liable for any delays or disruptions of the DM fulfillment or crediting of any accrued DMs due to any force majeure event including but not limited to system failure, fire, war, earthquake etc. or any act of nature or other causes of like character beyond the control of the Bank or any of the Suppliers.

These terms and conditions supersede all previous versions thereof and will be in effect from (Date of rollout to be included)