

Amazing Points Program

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.

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.

- Amazing Points (AP) is offered to Amazing World and Amazing Platinum primary Cardholders as part of Dubai First Rewards Program. 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.
- Eligible Cardholders will be awarded Amazing Point/s (“AP”) for every 1 UAE Dirham spent by the Cardholder from the respective Card Account for purchase of select good(s) and service(s) which will be published/updated on www.dubaifirst.com (the “Website”) from time to time.
- The Bank reserves the right to change at any time the ratio between the following:
 - The number of APs to be awarded;
 - Value of the APs awarded to Cardholder’s Card Account;
 - to change the ratio of APs awarded for selected Card Transactions, and;
 - to change the eligibility of Card Transactions for earning APs.
- Card Transactions that are eligible for APs will be all retail transactions.
- The Bank may, at its sole and absolute discretion 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:
 - a) purchases made using the Card that are subsequently cancelled, refunded or credited to the Card Account;
 - b) utility bill payments;
 - c) government charges;
 - d) any transaction that the Bank deems at its sole and absolute discretion as under dispute, erroneous, unauthorised, illegal and/or fraudulent;
 - e) Cash Advances including purchase of traveler cheques, casino chip purchases etc;
 - f) Loan on Phone, Balance Transfer or Quick Cash; and
 - g) all charges and fees billed to Card Account.
- The Bank may amend the list of transactions eligible for APs from time to time at its discretion.
- The Bank’s decision as to what constitutes an eligible transaction for the earning of APs shall be final and conclusive.
- APs accrued in the Primary Cardholder’s Card Account, but may be earned through supplementary Card usage as well. APs awarded to the Cardholder 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) or any other redemption options introduced by the Bank from time to time and are only redeemable by the Cardholder if the Card Account is operating (not cancelled or terminated) and current (no past due balances).
- Maximum Amazing Points accrual: In a given calendar month, maximum Amazing Points can be earned for up to 120,000 Amazing Points for the Amazing Platinum card and for up to 200,000 Amazing Points for the Amazing World card. Amazing Points will be awarded for eligible retail transactions in chronological order up to the above

stated cap.

- Amazing Points earned on a particular transaction have a validity period of 24 months from the date on which these have been earned.
- The Cardholder can redeem the APs 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 APs earned by the Cardholders and credited to the Card Account.
- Any request placed for the redemption of APs 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 APs 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 Amazing Points, if
 - In its opinion any Cardholder has in anyway breached these terms & conditions, or
 - In its opinion any Cardholder's conduct of account is in a manner inconsistent with the object and the intent of Amazing Points terms and conditions
- The Bank may at its discretion cancel all APs, which have been accrued on the Card Account if the Card Account is suspended, closed or excluded from participating in Amazing Points program.
- Unless the Bank hears from the Cardholder within 15 days from receipt of the monthly account statement, the AP details for the Card Account are considered correct. The Bank will from time to time issue a Rewards Catalogue and will be published on the Website which will set out the number of APs required to exchange for a specific goods and/or services.
- The Bank may at any time at its discretion suspend or terminate Amazing Points program by giving a notice in the form of SMS or email to the Cardholder's contact details available with the Bank or may published on the Website. If The Bank terminates Amazing Points program, then it may specify the period after that termination point within which a Cardholder may redeem outstanding APs. At the end of that period, remaining APs will be null and void. No entitlement will accrue in respect of any use of a Card made after the termination of Amazing Points program or during any period of suspension of Dubai First Rewards Program.
- Suspension or termination notification will be communicated to Cardholders to the address to which Statements of Account are sent and posted at all = branches and the Website.
- The Bank reserves the right to vary or cancel any benefits or features of Amazing Points program 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 Amazing Points accrued to the Card Account. The Cardholder 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 be responsible only for forwarding the Cardholders' APs fulfillment request 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 APs and its fulfillment.
- Redemption request once submitted to the Bank cannot be cancelled, revoked or altered by the Cardholder.
- Amazing Points 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 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 APs and/or possessing or using the redeemed APs 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 APs 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 APs or their suitability or fitness for any purpose.
- Program Validity: The Bank reserves the right to limit or modify, terminate the validity of the Amazing Points program at any point as it deems fit.
- The Bank will not be liable for any delays or disruptions of the APs fulfillment or crediting of any accrued APs 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. In the event of any inconsistency on the specific clauses, these terms and conditions shall prevail. These terms and conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
- These terms and conditions supersede all previous versions thereof and will be in effect from (Date of rollout to be included).