

DUBAI FIRST CASHBACK SCHEME

Terms and Conditions

- Cash back is offered to Emirati Card, Dubai First Classic Mastercard and Gold Mastercard credit cardholders. No special enrolment or fees are required, although the Bank reserves the right to introduce an enrolment fee at a later date.
- The term cashback credit cardholders wherever used in these terms and conditions shall include holders of Emirati Card, Dubai First Classic Mastercard and / or Gold Mastercard.

Cardholder shall be eligible for Cash Back subject to these terms and conditions.

The following terms and conditions shall be applicable to Dubai First Cashback Program. Kindly note that the terms and conditions stated herein form an integral part of the General Terms and Conditions of Dubai First Credit Card and should be read in addition to the same. You shall be deemed to have accepted all terms and conditions contained herein upon signing or activating and/ or using the Dubai First Credit Card.

A.DEFINITIONS

Any term referenced in the below terms and conditions, but not defined herein would be interpreted in accordance with Dubai First Credit Card- General Terms and Conditions.

- Dubai First Cash Back Program/Program refers to the Cash Back reward loyalty program offered the Bank to its eligible Cardholders for retail purchases on their Credit Card.
- Cash Back Amount means the amount that Cardholders can earn to redeem against Cash Back for all eligible transactions on their eligible Dubai First Credit Card as determined by the Bank from time to time.
- Domestic Spends means any eligible retail spends done within the UAE
- International Spends means any eligible retail spends done outside the UAE in any currency other than in UAE Dirhams.

B.CASH BACK FEATURE

- Cash Back is a cash denominated loyalty reward accrued vide transactions performed on the cash back credit card, that are categorized as eligible by the Bank from time to time.
- The Bank may impose and/or vary the fee and charges applicable to the Program at its sole discretion from time to time.
- Cash Back Amount accumulated under the Cardholder Card Account will be valid for redemption against equivalent cash only in Dirham's (AED) which will be awarded to the Cardholder through a credit transaction to his /her card upon his/her request for redemption. No cheques or cash will be issued by the Bank as part of this Program.

C.ELIGIBILITY

- In order for a Cardholder to benefit from Dubai First Cash Back Program, his/her applicable Credit Cards must be valid and in good standing as per the criteria and standards applied by the Bank from time to time, including:
- Any primary and supplementary Card(s) that are issued to the Cardholder
- All other services availed with the Bank, including loans.
- The Bank would specify a minimum amount, which shall govern the eligibility for the redemption of Cash Back for a particular Cardholder.
- The accumulation of Cash Back from the amount spent may vary across the type of Cards during a particular month.

- Dubai First Cash Back Program allows the Cardholder to be eligible for Cash Back on retail purchase and transactions incurred. However, a particular transaction shall not be deemed to be termed as an eligible cash back transaction, if the same is accrued as a result of the following:
 - i. All/Any penalty fees
 - ii. Annual fees, membership fees or renewal fees
 - iii. Balance transfer
 - iv. Loan on phone
 - v. Dial a cheque at 0% Interest
 - vi. Retail Transactions converted into 0% interest Easy Purchase Plan
 - vii. Easy Purchase plan enrollment fee (if charged)
 - viii. Retail spends made under the categories defined as “Utilities” and “Government services” as defined by Visa/MasterCard.
 - ix. Transactions made at exchange houses
 - x. Finance charges
 - xi. Cash and quasi cash transactions
 - xii. Transactions reversed by Merchants
 - xiii. 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.
- To qualify for a Cash Back accrual, the Cardholder’s minimum monthly spend should be as follows:
 - i. Classic MasterCard- AED 500
 - ii. Dubai First Cash Back Card, Dubai First Titanium Cash Back Card , Dubai First Emirati Card – AED 1
 - iii. Dubai First Gold MasterCard- AED 1000 D.ACCRUAL OF CASH
- A Cardholder becomes eligible for a Cash Back as per the promotional schemes offered by the Bank from time to time.
 - i. A Cardholder cannot accrue Cashback for any retail purchase(s) incurred prior to his/her Enrolment Date.
 - ii. Cashback accumulated by a Cardholder on the Card cannot be combined or used in conjunction with Cashback of his/her other Cards at the time of redemption or transferred to any other card or customer loyalty program unless otherwise specifically notified by the Bank.
 - iii. The Cashback is not transferable by operation of law or otherwise to any other person or entity. The Cashback is an accrual payable solely at the discretion of the Bank; it is not an attachable account balance and neither is it a balance which may be transferred to any other person or entity.
 - iv. The accrued Cashback has a monetary value on redemption; it can be redeemed only as a credit to the primary Card Account.
- The Bank reserves the right to alter, amend and change the Cash Back slabs at any time.
- The maximum Cash Back accrual that a Classic MasterCard, Dubai First Cash Back Card, Dubai First Titanium Cash Back Card, Dubai First Emirati Card and Dubai First Gold MasterCard Cardholders can avail during a particular month shall not exceed AED 1,000.
- The maximum Cash Back accrual that a Dubai First Cash Back/ Titanium Life Cardholder can earn on Dining and Entertainments purchases during a particular month shall not exceed AED 200, Cash Back earned on both categories combined will be included in and will be subject to the maximum monthly Cash Back of AED 1,000 per month.
- The 5% Cash Back is only applicable on Dubai First Cash Back/ Titanium Life transactions carried out at merchants classified as Restaurant and Entertainment (including Motion Picture Theaters) merchants by MasterCard.
- The Bank is not responsible if a transaction does not get captured under the appropriate merchant category code.
- The Cash Back earned by a supplementary Cardholder will accrue to the account of the primary Cardholder.

E. CASH BACK ON INTERNATIONAL TRANSACTIONS

- Cash Back will be awarded to a Cardholder on International transactions fulfilling minimum monthly spend criteria as specified by the Bank from time to time. The said bonus Cash Back will be calculated based on the transactions billed to the credit card statement for a particular billing month.
- The Bank shall also award additional Cash Back at its discretion, the inception and commencement of which shall be intimated by prior notification to the Cardholders vide accepted modes of communication that shall be decided by the Bank from time to time.
- Any variation, alteration, modification, and/or amendment to the terms and conditions shall be published on the Dubai First website: www.dubaifirst.com/cashback and shall supersede the earlier terms and conditions communicated to the Cardholder
- The offers listed on the website, www.dubaifirst.com/cashback will be the valid offers at any point in time during the promo period. These offers may keep on changing during the offer period and for an updated list of all offers, customers should visit the website www.dubaifirst.com before deciding to avail the relevant benefit. The Bank shall not be liable for honoring any discount/benefit in case the offer no longer exists on the website.

F. REDEMPTION

- The Cardholder should accrue a minimum Cash Back of AED 100 at any point in time to be eligible for Cash Back redemption.
- A Cardholder can redeem the Cash Back at any time by lodging a request at the phone banking services (+9714 506 8888).
- The Bank does not specify a particular amount which can be redeemed as Cash Back. However, the Cardholder should have a minimum of AED 100 in his cash back purse to be eligible for the initial and any successive redemption.
- The Cash Back will be credited to the primary Card Account within 10 working days of receipt of the redemption request from the primary Cardholder.
- On redemption, Cash Back Amount balance will automatically be subtracted from the Cash Back Amount accumulated in the Cardholder's Dubai First Credit Card Account.
- All redeemed Cash Back points shall be deemed as a payment made by the Bank to the Cardholder. However, such payment is made exclusively as part of the Cash Back Program offered by the Bank in accordance with these terms and conditions, and the same does not in any way create a monetary liability or obligation on the Bank in that regard.
- Any request placed for the redemption of Cash Back Amount is subject to the Bank's approval of the redemption requested by the Cardholder, as well as any Dubai First Cash Back Terms & Conditions restrictions applied by the Bank for the redeemed Cash Back Amount.
- The Cardholder will not be able to cancel any redemption request once placed nor can this be reconverted back to Cash Back points accrued.
- In the event of the Cardholder not falling within the eligibility criteria stipulated by the Bank in respect of transactions during a particular month, then the Cardholder cannot claim for Cash Back redemption in respect of that month.
- The Cardholder's Cash Back Amount accumulated will be cancelled if the Cardholder's eligible Credit Card Account:
 - i. is Closed;
 - ii. is not in good standing (not maintaining good credit history) in the opinion of the Bank
 - iii. in the event of death of the Cardholder A breach of the Dubai First Credit Card – General Terms and conditions has occurred; or
 - iv. Any other event, which, in the sole discretion of the Bank may result in the cancellation of the Cash Back Amount.
- The Bank may, at its sole discretion and without prior notice to the Cardholder, add to, amend or remove list eligibility criteria which shall be final and conclusive.

- The Cash Back accumulated is valid for a period of 24 months from the date of accrual. The Cash Back so accrued will have to be redeemed within the first 24 months of such accrual. In case the Cardholder does not redeem the Cash Back so accrued, the Cash Back accrued so far shall expire and the Bank reserves the right to retrieve such monies.
- The amounts accrued/redeemed by way of Cash Back shall be narrated in the statement of account for a particular billing month (during which time the Cardholder may have availed of the Cash Back Program).
- The books and records of the Bank shall be conclusive evidence in respect of the number of Cash Back Amount registered and credited to the Cardholder's Dubai First Card Account.
- In the event the Card Account is voluntarily closed by the primary Cardholder, the Cash Back accumulated on his/her Card can be redeemed within 30 days of closure, subject to the same being requested in writing, otherwise the same shall automatically lapse and shall stand forfeited. In the event of cancellation of the Card for any other reason, all accumulated Cash Back shall stand forfeited. If the Card is blocked or suspended for any reason whatsoever, then the Cash Back accumulated shall stand forfeited but may be reinstated, at the sole discretion of the Bank.
- The Bank's decision on computation, lapse, cancellation, forfeiture, credit, debit and re-installment of Cash Back shall be final, conclusive and binding on the Cardholder.
- The Bank may without prior notice to the Cardholder withdraw or substitute any of the Cash Back Amount for another reward of comparable value or nature.

G.ACCEPTANCE OF TELEPHONIC INSTRUCTIONS

- The Cardholder authorizes the Bank to accept telephonic request whenever the Bank receives a telephone call from a person who identifies himself/herself as being the Cardholder, and answers the identity verification questions successfully.
- The Cardholder agrees that the confirmation by the caller of the Cardholder's identity, by provision of the personal details required by the Bank, will be sufficient evidence for the Bank to identify the caller and to act upon his/her instructions.
- The Cardholder hereby consents to the recording of such telephone calls by the Bank and accepts such recordings as evidence before a court or any other legal proceedings with regards to the Cash Back Program.
- The Cardholder authorizes the Bank to accept instructions and/or requests by a letter, internet, IVR, SMS, or any other channel introduced and acceptable to the Bank from time to time.
- The Cardholder agrees that the Bank's records pertaining to the Cash Back Program will be final and binding.

H.GENERAL EXCLUSIONS

- The Cash Back Program that is available to a Cardholder shall be operated with bonafide intentions and any fraud or misuse/abuse of the Program may result in the nullification of all accrued Cash Back or forfeiture of the said Program to the particular Cardholder. The Bank reserves the right to cancel the Card in case of such an eventuality of fraud or abuse of the above Program.
- The Cash Back Program is offered as an additional reward program. The said Program shall be a supplement to the existing General Terms and Conditions of Dubai First credit cards. In case of any dispute with regard to the Cash Back Program and the General Terms and Conditions that govern the usage of Dubai First Card, then the Terms and Conditions governing such usage shall prevail.

- All the Cardholder's Card Accounts must be valid (meaning not cancelled or terminated) and current (meaning there are no past due balances on any of the Cardholder's Card Accounts) to be eligible for redemption of the Cash Back. In the event of any of the Cardholder's Card Accounts being blocked/suspended/overdue for any reasons whatsoever or if the Cardholder breaches these terms and conditions, the Bank reserves the right to suspend the operation of the Cash Back Program or cancel and nullify all the Cash Back accumulated at its sole discretion.
- The Cash Back facility is not available for transactions intended for business or commercial use or on transactions conducted at establishments owned by the Cardholder either wholly or in part, or any other transactions deemed as inappropriate by the Bank from time to time. Any such transactions shall automatically disqualify the Cardholder from the Cash Back feature and the Bank reserves the right to recover such monies obtained by the Cardholder as a result of the Cardholder engaging in such transactions.
- The Cash Back that is accrued as a result of the transactions shall be redeemed only when the same is billed to a Cardholder monthly statement (the word redemption wherever used has the meaning assigned to it and does not by itself provide/vest any right on the Cardholder to lodge a claim against the Bank in connection with the said expression).
- The Cash Back feature cannot be exchanged/swapped/ bartered with any of the rewards/loyalty schemes that the Bank may or might have offered from time to time.
- The Bank is and will remain entitled, at any time and without liability to the Cardholder in any manner whatsoever, to terminate the Cash Back Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or withdraw or change the participants of the Cash Back Program, and/or modify or limit the value and any time limitations on the validity of Cash Back and/or the manner of their redemption even though any of such acts may diminish the value of the Cash Back Amount already accumulated.
- The Cash Back Amount earned will not be transferable to any other person or entity. I.LIMITATION OF

LIABILITY

- The Bank shall not undertake any liability directly or indirectly arising out of or related to (i) the Cash Back Program or Cardholder's participation in the Cash Back Program; (ii) any failure, delay or decision by the Bank in administering the Cash Back Program or amending these terms and conditions or the basis on which Cardholder can redeem Cash Back Amount (iii) unauthorized use of Cardholder's Card; (iv) any offer, representation, statement or claim about the Cash Back Program.
- The Bank will not be liable for any delay in redemption requests of Cash Back due to any force majeure event including but not limited to system failure, fire, war, earthquakes, etc. or any act of nature or other causes of like character beyond the control of the Bank. The Bank would be deemed to have acted in good faith in response to any instruction to the Cardholder in respect of any matter in relation to this program and fulfilment of any redemption request.
- The Cardholder shall not be entitled to claim or allege any loss, damage, liability, expense etc. attributable, directly or indirectly to any such good faith action of the Bank and the Cardholder shall indemnify and hold the Bank harmless in respect thereof.

J.SALES PLAN

- In case of early settlement customers have to pay the unbilled interest amount.

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