

Exclusive Mobile App Offer

Low Introductory APR @ 1.99% per month on Retail Purchases ('the Offer')

Terms and Conditions

Promotion period: Valid from 25 April 2022 to 31 December 2022

The Offer: Customers with newly issued Dubai First Cashback Cards will get a Low introductory APR rate at 1.99% per month using the Dubai First Cashback Card up to 90 days of the card open date subject to the following criteria:

- The Offer is only applicable on the Dubai First Cashback Card ("the Card") newly applied during the period 25th April to 31st December 2022 through the self-service digital onboarding on the Dubai First mobile app. Assisted applications submitted with Sales staff code through the mobile app or any other channels will not qualify for the Low APR Offer
- The Low APR rate of 1.99% per month will be applicable only on all Retail Purchases made during the period up to 90 days from the card open date.
- There after the normal rate of 3.5% per month will apply.
- The Card must be applied or issued or opened by or before 31st December 2022 to be eligible for the Low APR offer.
- Reversals and refunds will be taken into consideration.
- Retail spends made with digital wallets will also be applicable.
- Retail spends made on supplementary cards, if any, attached to the qualifying Card will be included for the promotional APR rate.
- Cardholders whose account(s) are blocked or closed or terminated or delinquent or not active due to any reasons at the time of offer will not be eligible under this offer.
- FAB reserves the right to determine the enrolment rights.
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First Abu Dhabi Bank (FAB) reserves the Right

- FAB may, at its absolute discretion, exclude any credit card account/credit card from the campaign without giving notice and/or reason, including, without limitation, credit card accounts/credit card which it deems, in its absolute discretion, to be doubtful, delinquent, or not managed in a satisfactory manner.
- It is the Cardholder's responsibility to ensure that details such as Cardholder's name and mobile number provided to FAB are correct for any communication purposes.
- FAB's decision on all matters relating to campaign or any dispute shall be final and binding on all eligible Cardholder's and no correspondences in relation therewith shall be entertained.
- These Terms and Conditions are in addition to the Master Credit Card Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail.
- FAB reserves the right, at its absolute discretion, to amend, supplement and/or withdraw, extend this Campaign at any time without any prior notification to the Cardholders. Any such amendments or supplements will be published on the website <http://www.dubaifirst.com>
- FAB does not offer or provide any warranties or accept any responsibility or liability of any kind in respect of this campaign and hereby disclaims any and all express or implied warranties with respect of the same.
- FAB shall not be in breach of its obligations or otherwise be liable to conduct this campaign as a result of any force majeure event. A force majeure event in these terms and conditions, shall mean circumstances beyond the reasonable control of FAB including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, FAB's obligations to the Cardholder shall automatically stand discharged without the need to provide notice.
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
- Dubai First is a trademark owned by FAB.