

## Welcome Offers Terms and Conditions

Promotion period: Valid from 30 June 2023 – 30 September 2023, both days inclusive (**"Promotion Period"**)

### Dubai First Low-Rate Card (Expat version)

Welcome rewards offer is applicable to newly issued Dubai First Low-Rate Card issued during the Promotion Period by FAB subject to the terms and conditions set out below.

To qualify for the offer, Dubai First Low-Rate cardholders should meet the following criteria:

- Activate the card.
- Spend 2,000 AED using the Card through a digital wallet - Apple Pay, Samsung Pay and Google Pay within 30 days of the card activation date to get a **reward of AED 500**.

### Dubai First Low-Rate Card exclusive to UAE Nationals

The card will be **free for the first year** for cards issued during the campaign to UAE Nationals.

### **Terms and conditions**

- All qualified cardholders upon meeting the criteria set out above will be credited with the reward as per the offer. FAB reserves the right, at its absolute discretion, to amend, supplement and/or withdraw, extend this offer at any time without any prior notification to customers.
- Cardholders whose account(s) are blocked or closed or terminated or delinquent or not active due to any reasons at the time of offer fulfilment will not be eligible for the rewards under this offer.
- Rewards will be credited to qualified customers within 90 days from the end of the Promotion Period.
- FAB reserves the right, in its absolute discretion, to exclude any credit card account/credit card from the offer 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 FAB Master Credit Card Conditions which can be found at <https://www.dubaifirst.com/en-ae/#terms>. In the event of any inconsistency, these Terms and Conditions shall prevail.
- 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 all express or implied warranties in 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.