

## Top spenders - iPhone 13 Pro offer

### Terms and Conditions

<b>Promotion Period</b>	1 <sup>st</sup> October 2021 to 31 <sup>st</sup> October 2021
	1 <sup>st</sup> November 2021 to 30 <sup>th</sup> November 2021
	1 <sup>st</sup> December 2021 to 31 <sup>st</sup> December 2021
<b>Offer</b>	<p>Get a Dubai First Cashback Credit Card and be one of the top 15 spenders in the following spending categories to win a brand-new iPhone 13 Pro (256 GB variant)</p> <ol style="list-style-type: none"> <li>1. Food and Beverages and Dining</li> <li>2. Electronics</li> <li>3. Jewellery</li> <li>4. Furniture</li> <li>5. Fashion and Beauty</li> </ol>
<b>Offer frequency</b>	Monthly
<b>Winners</b>	Top 15 spenders amongst all eligible cardholders during each promotion period shall be eligible for an iPhone 13 Pro (256 GB) i.e., 15 cardholders who do the maximum total spends from the above mentioned spend categories within 30 days of account opening date will be eligible to get an iPhone 13 Pro (256 GB variant)
<b>Criteria to qualify for the offer</b>	<ul style="list-style-type: none"> <li>• Top spenders – iPhone 13 Pro Offer (The Offer) is applicable to newly issued Dubai First Cashback Card applied for and issued during promotion period by First Abu Dhabi Bank (FAB) and will be based on a specific spend criteria as outlined below</li> <li>• Credit card should be applied between 01<sup>st</sup> October 2021 to 31<sup>st</sup> December 2021 and disbursed before 15<sup>th</sup> Jan 2022</li> <li>• Credit card should be activated</li> </ul>

#### Terms and conditions specific to the offer

- Only spends made from following spending categories - MCCs will be considered as qualified spends for the offer

Category	MCC	Description
Food & Beverages /Dining	5812	Eating Places and Restaurants
	5814	Fast Food Restaurants
Electronics	5732	Electronics Sales
Jewellery	5094	Precious Stones and Metals, Watches and Jewelry
	5944	Clock, Jewelry, Watch and Silverware Stores
	7631	Clock, Jewelry and Watch Repair Shops
Furniture	5021	Office and Commercial Furniture
	5712	Equipment, Furniture and Home Furnishings Stores (except Appliances)
Fashion & Beauty	5977	Cosmetic Stores
	5611	Men's and Boys' Clothing and Accessories Stores
	5621	Women's Ready to Wear Stores

	5631	Women's Accessory and Specialty Stores
	5641	Children's and Infants' Wear Stores
	5651	Family Clothing Stores
	5655	Sports Apparel, and Riding Apparel Stores
	5661	Shoe Stores
	5681	Furriers and Fur Shops
	5691	Men's and Women's Clothing Stores
	5699	Accessory and Apparel Stores–Miscellaneous

- Retail Spends made on supplementary cards if any attached to the qualifying Card will also be included towards the total qualifying spends.
- FAB reserves the right to determine the enrolment rights.
- 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 offer.
- The offers fulfilment to the qualified Cardholders will start from 15<sup>th</sup> November 2021 and will be done for the cards that have completed 30 days of issuance.
- Cardholders who qualified for the iPhone 13 Pro will be notified via e confirmed with you, we will be moving forward with the option of iPhone redemption through unique codes per customer. The customer will have to show this code at the store to redeem the phone.

#### **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.
- Any decision about whether spend on purchases qualify as an eligible transaction for the purposes of offer and/or how spend are classified for each eligible category shall be at the sole discretion of FAB. The Bank's decision as to what constitutes an eligible transaction shall be final, conclusive and binding.
- Any misuse of the Dubai First Cashback Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for the offer.
- Any misuse of the Dubai First Cashback Card for business transactions shall not be eligible for the offer.
- These Terms and Conditions are in addition to the standard Dubai First Credit Card Terms and 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.