

Welcome Cashback Offers

Terms and Conditions

Promotion period: Valid from 20th January 2022 to 28th February 2022

- Welcome Cashback offers are 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.
- To qualify for these offers (Offer 1 and Offer 2), Dubai First Cashback cardholder (the “**Cardholder**”) should meet the criteria defined against each of the offers.

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| Offer1 - Digital Wallet spends offer |
| Spend AED 1000 using Dubai First Cashback card in any of the digital wallets within 30 days of card open date to get guaranteed cashback of AED 250 |
| Criteria to qualify for the offer |
| <ul style="list-style-type: none"> • Activate the card • Add the card to any one of the digital wallets - Apple pay, Google Pay or Samsung pay • Spend AED 1000 using the wallets within 30 days of card open date |
| Terms and conditions specific to Digital Wallet spends offer |
| <ul style="list-style-type: none"> • Only payments made using Apple pay or Samsung Pay or Google pay will be considered as qualified spends for the offer • Digital wallet Spends made on supplementary cards if any attached to the qualifying Card will also be included towards the total qualifying spends |

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| Offer 2 - Card on File spends offer |
| Get double cashback up to AED 100 on transactions made at Netflix, Spotify, Careem, Uber, Amazon, Noon, Zomato merchants by adding the Dubai First Cashback card as payment method to make subscriptions and recurring payments |
| Criteria to qualify for the offer |
| <ul style="list-style-type: none"> • Activate the card • Get double cashback up to AED 100 on all transactions made online in the Mobile app or website at Netflix, Spotify, Careem, Uber, Amazon, Noon, Zomato (qualifying merchants) by adding the Dubai First Cashback card as payment method • A minimum spend of AED 200 is required to be made in above listed merchants within 30 days of card open date to qualify for double cashback |
| Terms and conditions specific to Card on File spends offer |
| <ul style="list-style-type: none"> • Transactions made in the qualifying merchants within 30 days of card open date will be consolidated to check the minimum spend criteria of AED 200 • Transactions made online qualifying merchants within 30 days of card open date will be consolidated to give double cashback |

- All qualified Cardholders upon meeting the criteria mentioned in the above grid will be credited with the Cashback as per the offer.
- 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 cashback under this offer.
- The offers fulfilment to the qualified Cardholders will start from 28th Feb 2022 and will be done for the cards that have completed 30 days of issuance. Hence the cashback will be credited to qualified customers within 45 days (on best effort basis) post the completion of the 30 days from the card issuance date.

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 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.