

Terms & Conditions

FAB Emirati Islamic Credit Cards

Q4 2024- Q1 2025 Acquisition Campaign (9 December 2024 – 31 Mar 2025)

Acquisition Offer for Emirati Islamic Customers:

Spend AED 30,000/- within 3 months of card issuance date & receive Annual Membership Fee waiver of 600/- AED in the form of Islamic FAB Rewards.

1. Offer is valid during the campaign period – (9th Dec 2024 – 31st Mar 2025).
2. Only retail purchases that are made with your new card and made within 3 months from the card issue date will be included in the spend calculation. Cash withdrawal, financial charges, Quasi Cash transactions, bank fees or transactions reversed will not be considered when determining whether the cardholder qualifies for the Offer.
3. The offer will be credited to the customer account as per the following schedule:

Acquisition Month (Campaign)	Customer Fulfillment Month
Dec 2024	Apr 2025
Jan 2025	May 2025
Feb 2025	Jun 2025
Mar 2025	Jul 2025

4. FAB reserves the right at any time, without prior notice to add, alter, modify, change or vary all or any of these terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether.
5. These terms and conditions are governed by and construed in accordance with the federal laws of the UAE as applicable in the Emirate of Abu Dhabi. The Abu Dhabi courts shall have exclusive jurisdiction to adjudicate any disputes arising from these terms and conditions.
6. The above terms and conditions are in addition to FAB's Master Credit Card Conditions, which are updated on FAB's website from time to time.