

Al-Futtaim FAB Rewards Terms and Conditions

1. Definitions

1.1 Al-Futtaim FAB Rewards Loyalty Program - The rewards program established by FAB and Al-Futtaim pursuant to these Terms and Conditions.

1.2 Al-Futtaim FAB Rewards Product - One or more of the FAB products and services listed in Schedule A hereto are eligible for inclusion in the Al-Futtaim FAB Rewards Loyalty Program.

1.3 Al-Futtaim FAB Rewards- The reward points credited/debited to an individual's Al-Futtaim FAB Rewards Account as a result of any Blue FAB Credit Card Transactions that are included in the Al-Futtaim FAB Rewards Loyalty Program.

1.4 Al-Futtaim FAB Rewards Account - The account reflecting all transactions related to Al-Futtaim FAB Rewards Loyalty Program for a particular client on FAB Records, including earned Al-Futtaim FAB Rewards, bonus Al-Futtaim FAB Rewards, redeemed Al-Futtaim FAB Rewards and expired Al-Futtaim FAB Rewards.

1.5 FAB - First Abu Dhabi Bank PJSC which has head office in Abu Dhabi, United Arab Emirates.

1.6 Al-Futtaim or AF – BLUE REWARDS SINGLE PERSON COMPANY L.L.C, a limited liability company incorporated under the laws of Dubai with address at P.O. Box 7880, Dubai, United Arab Emirates.

1.7 A valid credit card issued by FAB as part of the Co-brand Card Program with Al-Futtaim bearing the payment scheme provider's logo as well as the FAB and Al Futtaim Trademarks by FAB to the client.

1.8 FAB Client – The principal Card client or Supplementary Card client for whom card is issued by the Bank.

1.9 Primary Account – Client in whose name a “Card Account” is maintained by the bank.

1.10 Membership – The ability to perform Loyalty Program related actions such as collecting Al-Futtaim FAB Rewards, redemptions, etc. where membership is done by automatic enrolment Subsequent to applying for and receiving a Blue FAB Credit Card.

1.11 Skywards Miles – A Skywards Mile is the reward currency earned when a Skywards member flies with Emirates Airlines or their partners.

1.12 Etihad Guest Miles - An Etihad Guest Miles is the reward currency earned when an Etihad Guest member flies with Etihad Airlines or their partners.

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1.13 Good Standing – A non-delinquent Blue FAB Credit Card account which is active.

1.14 Al-Futtaim FAB Rewards Partners – Merchants outlet who has agreed to participate in Al-Futtaim FAB Rewards Loyalty Program.

1.15 Transaction Date – The date when the customer is performed transaction.

1.16 Posting Date – The date when the transaction is posted to the card.

1.17 Al Futtaim Other– It includes the other brands of Al Futtaim such as Automotive, Education, Real Estate, Blue Wallet(Blue Gift Card), etc. listed in the www.bankfab.com.

Refer Link: [Al Futtaim Other Brands List](#)

1.18 Al Futtaim Retail – It includes retail brands of Al Futtaim such Fashion, Electronics, Home Stores, Jewellery, etc. as listed in the www.bankfab.com.

Refer Link: [Al Futtaim Retail Brands List](#)

1.19 Selected Category Spends – It refers to spends at low interchange category merchants defined by the payment scheme (VISA & MASTERCARDS).

1.20 Other spends – It refers to international spends and domestic spends (excluding AF Retail, AF Others and selected category spends)

2. Application

The following terms and conditions (the “Terms and Conditions”) shall apply to the Al-Futtaim FAB Rewards Loyalty Program and are in addition to the Master Credit Card Conditions. To the extent there is any conflict or inconsistency between these Terms and Conditions and the Master Credit Card Conditions, those Master Credit Card Conditions shall prevail.

2.1.2 The client hereby acknowledges and accepts that the foregoing acts may diminish the redemption value of the Al-Futtaim FAB Rewards already earned and agree not to claim compensation for any such losses.

2.1.3 The client acknowledges that these Terms and Conditions, as well as other information regarding Al-Futtaim FAB Rewards Loyalty Program, may be accessed online at in their most current form, and the client hereby agrees to remain current with the same.

2.2 FAB Al-Futtaim Loyalty Rewards Program is subject to these Terms and Conditions, and the Terms and Conditions applicable to any other FAB product eligible for participation in Al-Futtaim FAB Rewards Loyalty Program.

2.3 In the event of a conflict between these Terms and Conditions and the terms and/or conditions contained in any policy incorporated by reference herein, to the extent that such conflict directly relates to the Al-Futtaim FAB Rewards Loyalty Program, these Terms and Conditions shall prevail.

3. Enrolment

Enrolment in the Al-Futtaim FAB Rewards Loyalty Program is automatic and each client (who is/are in good standing) including any supplementary card client(s), of one or more of the FAB products listed in Schedule A attached hereto is automatically enrolled in the Al-Futtaim FAB Rewards Loyalty Program.

3.1 Upon enrolment of an eligible Blue FAB product, an Al-Futtaim FAB Rewards Account for the primary Account Client will be established. Membership qualifies a Al-Futtaim FAB Rewards Products client/s to benefit from special offers and promotions which may be provided by FAB from time to time provided the Account is in good standing.

3.2 Membership is subject to the qualifications and conditions as determined by FAB. FAB reserves the right, at any time and without notice, to impose a validity period on membership, as well as to extend or reduce the same.

3.3 Membership in the Al-Futtaim FAB Rewards Loyalty Program is non-transferable.

3.4 In the case of joint or multiple clients of a Al-Futtaim FAB Rewards Products, all authorized signatories thereto will be automatically enrolled in the Al-Futtaim FAB Rewards Loyalty Program; however, the use and redemption of the Al-Futtaim FAB Rewards (the “Al-Futtaim FAB Rewards”) shall only be available to the primary Al-Futtaim FAB Rewards Products signatory as identified in FAB Records and is limited, as described in these Terms and Conditions. However, each Account client will accrue Al-Futtaim FAB Rewards with respect to his or her related accounts or services to be credited to the Al-Futtaim FAB Rewards Account. Accounts are identified by the Customer Identification (CIF) Number of the primary Account as established by FAB Records.

3.5 In case an account client(s) or a supplementary card client(s) is/are removed from the qualifying Al-Futtaim FAB Rewards Products, then such client(s) or supplementary card client(s) is/are no longer eligible to participate in the Al-Futtaim FAB Rewards Loyalty Program.

3.6 FAB reserves the right to withdraw / discontinue or terminate the client’s membership in the Al-Futtaim FAB Rewards Loyalty Program and revoke any accrued Rewards.

3.7 Upon membership termination, all Al-Futtaim FAB Rewards accrued in the Al-Futtaim FAB Rewards Account (as defined below) shall be immediately forfeited.

4. Al-Futtaim FAB Rewards

4.1 FAB shall determine, from time to time, at its discretion, which FAB Products are eligible for inclusion/exclusion in the Al-Futtaim FAB Rewards Loyalty Program and will earn Al-Futtaim FAB Rewards (each, the “Eligible Transaction”), the associated limits on earnings as well as the number of Al-Futtaim FAB Rewards required for redemption. In case of a reversal of any Eligible Transaction, Al-Futtaim FAB Rewards credited to the Al-Futtaim FAB Rewards Account as a result of such Eligible Transactions will be deducted from the accrued Al-Futtaim FAB Rewards balance. Debits to the Al-Futtaim FAB Rewards Account will reduce the accrued Al-Futtaim FAB Rewards balance as per the calculation criteria set for a particular FAB Product.

4.2 Pursuant to clause 4.1, Al-Futtaim FAB Rewards are earned for each of the Al-Futtaim FAB Rewards Product Purchase transaction (at Point of Sale Machines or Online Transactions) subject to the Al-Futtaim FAB Rewards earning criteria, and no Al-Futtaim FAB Rewards shall be awarded retroactively. Schedule B attached here to provides a list of further exceptions to earnings of Al-Futtaim FAB Rewards. Al-Futtaim FAB Rewards may be calculated by rounding down the transaction value to the nearest integer and as per the criteria set for each Al-Futtaim FAB Rewards Product (clause 4.1).

4.3 The Al Futtaim FAB Rewards Program is valid for personal use only. In case Blue FAB credit cards are used for any other purposes to earn Al Futtaim FAB Rewards, FAB reserves the right to claw back the Al Futtaim FAB Rewards awarded, suspend the Blue FAB Credit card and/or report the same to relevant authorities.

4.4 Al-Futtaim FAB Rewards are not assignable or otherwise transferable, and are not capable of being pledged, nor can the Al-Futtaim FAB Rewards of one client be combined with those of another.

4.5 In case of a change to the status of the Al-Futtaim FAB Rewards Products (such as an upgrade or downgrade thereof), the Al-Futtaim FAB Rewards calculations shall be adjusted accordingly.

The maximum number of Al-Futtaim FAB Rewards that can be earned on posted transaction in the calendar month as follows:

Credit cards	AF Retail	AF Others	Other Spends	Selected Category Spends on the Card*	Monthly Cap in (AED)	Monthly Cap in (Al Futtaim FAB Rewards)
Blue FAB Infinite/ Al-Futtaim FAB World Elite	8%	4%	1%	0.15%	4,000	800,000
Blue FAB Signature	6%	3%	1%	0.15%	3,000	600,000
Blue FAB Platinum	5%	2%	1%	0.15%	2,000	400,000

4.6 Al-Futtaim FAB Rewards are valid for a period of two (2) years from the last day of the month during which such Al-Futtaim FAB Rewards are earned. Unless used prior to the expiration date, the Al-Futtaim FAB Rewards shall expire on such date. Upon expiration, unused Al-Futtaim FAB Rewards will be removed from the Al-Futtaim FAB Rewards account as of the expiration date and cannot be re-credited. It is the Al-Futtaim FAB Rewards client's responsibility to be aware of both the number of Al-Futtaim FAB Rewards in his account, and their expiration date. The available Rewards can be monitored at any time online via FAB Internet Banking or through FAB Mobile App.

4.7 In case of customer holding multiple variants of Blue FAB Credit cards, then customer will be eligible to earn rewards up to the highest card variant cap.

5. Redemption of Al-Futtaim FAB Rewards

5.1 Provided that the Al-Futtaim FAB Rewards Products is active and in good standing, and subject to the approval by FAB, Al-Futtaim FAB Rewards may be redeemed for (i) Cashback into the Al-Futtaim Credit Card, (ii) Skywards Miles from Emirates, (iii) Etihad Guest Miles or (iv) POS Redemption at Select Al Futtaim Merchant outlets (v) e-vouchers (vi) transaction and bank charges reimbursement and (vii) Utility bill payment.

5.2 Only Al-Futtaim FAB Rewards that are transferred to, and registered in, a Al-Futtaim FAB Rewards Account, at the time of redemption, are eligible for redemption. The FAB Records shall be conclusive evidence in respect of the number of Al-Futtaim FAB Rewards registered and credited to a Al-Futtaim FAB Rewards Account and available for redemption.

5.3 The redemption of Al-Futtaim FAB Rewards may be done online via FAB Mobile and Internet Banking channels or at FAB point of sale terminal and the customer will be governed by the terms and

conditions of the respective mode of redemption. FAB, at its discretion, may act upon the instructions received through these modes of redemption.

5.4 In the case of joint or multiple Al-Futtaim FAB Rewards clients' account, both the primary Account and supplementary card holders are eligible to redeem the Al-Futtaim FAB Rewards.

5.5 In the event of cancellation of cards Al-Futtaim FAB Rewards will be forfeited.

5.6 In cases where Al-Futtaim FAB Rewards are subtracted from the Al-Futtaim FAB Rewards Account, it may reduce or eliminate the accumulated Al-Futtaim FAB Rewards resulting in a negative or zero Al-Futtaim FAB Rewards Account balance. If such Al-Futtaim FAB Rewards are subtracted from the Al-Futtaim FAB Rewards Account after a reward for redemption has been selected that reduces the Al-Futtaim FAB Rewards balance below the amount required for such reward redemption, the Account will go into negative status until the customer earns more Rewards which can regularize the account.

5.7 Al-Futtaim FAB Rewards redemptions are subject to FAB terms and conditions for the relevant Reward. Whenever deemed necessary, FAB may, without notice, cancel the Reward as determined by FAB.

5.8 Details of the FAB Rewards available for Al-Futtaim FAB Rewards Loyalty Program are set out in, and redeemable from, FAB Mobile, Internet Banking or may be redeemed over the phone by contacting the FAB Contact at 600 52 5500.

5.9 Once redeemed, there will no exchange, return, refund, or redemption for cash or credit, nor will there be replacement in the event of loss, damage or destruction. Once submitted, an order for redemption cannot be cancelled, revoked, transferred or changed by the client in any manner.

5.10 FAB is not, and shall not be considered, at any time, as the supplier of an FAB Reward, or an agent or representative thereof, and FAB shall not be held liable for failure on the part of a supplier to provide an FAB Reward, upon its stated terms and conditions.

6. Forfeiture of Al-Futtaim FAB Rewards

All Al-Futtaim FAB Rewards of a Al-Futtaim FAB Rewards Product shall be forfeited, no additional Al-Futtaim FAB Rewards shall accrue in a Al-Futtaim FAB Rewards Account and any unprocessed redemption requests shall be cancelled immediately in the following circumstances: (a) the Al-Futtaim FAB Rewards Product has been closed or is not in good standing (as determined by FAB); (b) expiry of the Al-Futtaim FAB Rewards; (c) breach of any of these Terms and Conditions and/or any other policy incorporated by reference herein; or (d) any other event, which, at the discretion of FAB, should result in such forfeiture.

7. Liability and Indemnity

7.1 FAB shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by a Al-Futtaim FAB Rewards client as a result of the redemption of Al-Futtaim FAB Rewards, or in any other way arising from membership in, or in connection with, the Al-Futtaim FAB Rewards, , or of any negligence, breach of statutory or other duty on the part of FAB, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with the Al-Futtaim FAB Rewards Loyalty Program.

7.2 FAB makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of any FAB Reward or the suitability or fitness thereof for any use or purpose. All FAB Rewards shall be accepted by the Al-Futtaim FAB Rewards client at his/her own risk.

7.3 FAB is not responsible for disputes involving Al-Futtaim FAB Rewards or any other aspect of this Program between joint signers of the Account. Any personal liability arising out of the receipt or use of Al-Futtaim FAB Rewards is solely the client's responsibility.

8. Breach of Terms and Conditions

In the event of a breach by a Al-Futtaim FAB Rewards client of these Terms and Conditions or of any applicable provisions in any policy incorporated by reference herein, or in the event of failure on part of a Al-Futtaim FAB Rewards client to pay for any outstanding / dues within the prescribed time set by FAB or for any other reason whatsoever, FAB reserves the right, at its discretion, to:

- Terminate the Al-Futtaim FAB Rewards client's membership in the Al-Futtaim FAB Rewards and close his/her Al-Futtaim FAB Rewards Account;
- Refuse to award Al-Futtaim FAB Rewards;
- Withdraw Al-Futtaim FAB Rewards; and/or
- Refuse to redeem Al-Futtaim FAB Rewards

Such suspension and disqualification of a Al-Futtaim FAB Rewards client may result, at FAB's discretion, in the forfeiture of all of the Al-Futtaim FAB Rewards client's Al-Futtaim FAB Rewards.

SCHEDULE A

Al-Futtaim FAB Rewards Products

UAE issued AED dominated Credit Cards as follows:

- Blue FAB Platinum Credit Card
- Blue FAB Signature Credit Card

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- Blue FAB Infinite Credit Card

Any other Al-Futtaim FAB Reward earning products may be added from time to time

Al-Futtaim FAB Rewards Earning Structure

For every AED 1 of eligible Credit Card spend:

Category of eligible transaction	Blue FAB Platinum Credit Card	Blue FAB Signature Credit Card	Blue FAB Infinite Credit Card
Domestic spends on the Card at Al-Futtaim Retail Brands	10	12	16
Domestic spends on the Card at Al-Futtaim Other Brands	4	6	8
Other Spends (Domestic and International)	2	2	2
Selected Category Spends on the Card*	0.30	0.30	0.30

Al-Futtaim FAB Rewards Partners bonus will be additional as specified from time and updated. Please refer the Al Futtaim Retail brands list and Al Futtaim Other brands list updated in www.bankfab.com

*The following are the merchant categories where customers will earn 0.15% cashback:

Selected Categories	MCC's under Selected Categories
Supermarkets/ Groceries	5411
Education	8211, 8220, 8241, 8244, 8249, 8299
Government Services	4900, 4111, 4121, 4131, 9211, 9222, 9223, 9311, 9399, 9402
Charities	8398
Transport	4784, 7523
Rental	6513
Insurance	5960, 6300
Fuel	5541, 5542

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SCHEDULE B

No Al-Futtaim FAB Rewards shall be earned for Blue FAB Credit Card transactions related to the following: (a) fees, charges and interest; (b) cash advances; (c) balance transfers; (d) credit card loans; (e) transaction reversals; (f) finance charges; (g) premiums or other payments in relation to insurance products or other products that FAB may choose to offer; (h) any payments or amounts deposited or credited to the card account (i) charitable donations (j) transactions that FAB determines, in its discretion, are disputed, erroneous, unauthorized, illegal and/ or fraudulent (k) easy cash, (l) any other transactions that FAB may include on this list from time to time.