

Terms & Conditions - FAB Elite Multi Product Package

First Abu Dhabi Bank PJSC - ("FAB") has launched an offer for customers who apply for the Elite Multi Product Package stipulated herewith ("Offer").

The Offer Period is from 1 February 2025 to 31 March 2025, both days inclusive (the "Offer Period").

Offer Eligibility

The Offer is open to all New FAB customers with no previous relationship with FAB in the last 6 months and select existing customers, who fulfil eligibility criteria outlined in these Offer Terms and Conditions during the Offer Period ("Eligible Customer") subject to a minimum monthly income requirement of AED 10,000.

Offer Terms & Conditions

- Customers will be considered Eligible Customers when they obtain all the listed products in the three defined tiers. Depending on the highest tier completed eligible customers will be offered up to AED 15,000 equivalent in the form of FAB Rewards
- Tier 1: Elite Current Account or Saving Account, and a Credit Card (All FAB credit cards are included)
- Tier 2: The Eligible Customers fulfil Tier 1 criteria and transfer their Salary to FAB.
- Tier 3: The Eligible Customers fulfil Tier 1 and Tier 2 criteria and obtain a Personal Loan or Auto Loan or a Mortgage of a minimum AED 50,000.
- It is required to fulfill the previous tier to qualify for the next one.

Eligible Customers will receive only one reward for the highest tier they have taken the eligible products for.

Table: Offer Mechanics

Elite New-to-Bank Package: New clients with no FAB products in the past 6 months.

Category	Tier 1 (FAB Elite Current Account or Elite Savings Account + Credit Card)	Tier 2 (Elite Current Account or Elite Savings Account + Credit Card products + Salary transfer to FAB)	Tier 3 (Elite Current Account or Elite Savings Account + Credit Card products + Salary transfer to FAB)+ Personal Loan OR Auto Loan)	Tier 3 (Elite Current Account or Elite Savings Account + Credit Card products + Salary transfer to FAB)+ Home Loan)
Elite	500 AED	3000 AED	10,000 AED	15,000 AED
Top Employers – Expat / Emirati	250 AED	1,500 AED	5,000 AED	6,000 AED

Existing to Bank Package: clients with CASA OR CC and no other product in past 6 months.

Category	Tier2 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Personal Loan OR Auto Loan	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Home Loan
Elite	500 AED	10,000 AED	15,000 AED
Top Employers – Expat / Emirati	250 AED	5,000 AED	6,000 AED

Existing to Bank with Salary Transfer Package: Clients with CASA and Salary Transfer with no other product in past 6 months.

Category	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Personal Loan OR Auto Loan	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Home Loan
Elite	3,750 AED	7,500 AED
Top Employers - Expat / Emirati	2,500 AED	5,000 AED

Non-Salary-Transfer Clients Package: New to Bank Clients or Existing to Bank Client with CASA or CC and no other product in past 6 months.

Category	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Personal Loan OR Auto Loan	Tier3 Elite Current Account or Elite Savings + Credit Card + Salary transfer to FAB + Home Loan
Elite	2,000 AED	4,000 AED
Top Employers - Expat / Emirati	1,500 AED	3,000 AED

1. The Offer will be available for select customers identified by FAB

1. NTB: 'New to Bank Package' New clients with no FAB products in the past 6 months.

2. ETB:

A. 'Existing to Bank Package' clients with CASA OR CC and no other product in past 6 months.

B. 'Existing to Bank with Salary Transfer Package' Clients with CASA and Salary Transfer with no other product in past 6 months.

3. 'Non-Salary-Transfer Clients Package' New to Bank Clients or Existing to Bank Client with CASA or CC and no other product in past 6 months

1. Dubai First cardholders are treated same as existing FAB customers for the purposes of establishing their eligibility for the Offer.

2. Customers under 'FAB Top Employer' are eligible for higher rewards, as per the applicable terms and conditions.

3. Customers need to avail all the products in the respective Offer within 90 days from availing the first product of the Offer.

4. The Offer will be credited in the form of FAB Rewards within 150 days of application for the Eligible Customer who met the criteria provided in this Offer only.

5. New to Bank (NTB) customers: Must maintain an average monthly balance of AED 3,000 in the new Elite Current Account or Elite Savings obtain a credit card and spend a minimum of AED 10,000 on the credit card within 90 days.

6. Existing to Bank (ETB) Customers: Must maintain an average monthly balance of AED 3,000 in the Elite Current Account or Elite Savings obtain a credit card, and spend a minimum of AED 10,000 on the credit card within 90 days

7. For salary transfer - at least 2 salary credits need to be evidenced in the customers' account. The first salary credit needs to happen within 90 days from the first product opening in the respective Offer. Customer should continue to transfer salary to FAB at the time of fulfillment of rewards.

8. The salary transfer that will be considered under the Offer is new to FAB salary transfer or previously had discontinued salary transfer 6 months prior to Offer start date.

9. All loan products (Auto Loan, Personal Loan, and Mortgage) used to qualify for this Offer will need to be maintained by the customer for a period of at least 9 months from the time of onboarding of the loan. If the loan is closed within the 9-month period of disbursement, the reward amount received from the Offer will need to be returned to FAB.

10. To return the reward amount, the customer will need to make the funds available in their active FAB account before the loan product is closed. FAB will automatically debit this account at the time of closure of the relevant loan product. If the funds are not available in the relevant account at the required time, then the amount will be added to the customers outstanding liabilities and appear as a separate item on their liability letter.

11. Delinquent customers will be excluded.

12. The Bank shall retain the sole and absolute discretion to determine customer's eligibility for meeting the criteria of the Offer.
13. All products availed must be Conventional only.
14. All products availed must be active at the time of fulfilment of rewards.
15. FAB and FAB Islamic staff are not eligible for this Offer.
16. Unless otherwise stated, the Offer is not valid in conjunction with other offers, discounts, rebates, vouchers, privileges, or promotions currently being offered by FAB.
17. An Eligible Customer is only entitled to a one-time Offer. No multiple Offers shall be awarded during the Offer Period.
18. FAB reserves the right in its discretion to add, change, amend, vary or cancel these Offer Terms & Conditions at any time by providing notice. FAB'S decision on all matters relating to the Offer shall be final and conclusive.
19. The prevailing General Terms and Conditions for FAB Accounts, Master Credit Card Conditions, Master Loan Terms and Conditions and Mortgage Loan Terms and Conditions (the "General Conditions") shall form an integral part of this Offer (the "Offer Terms and Conditions"). The General Conditions can be found on our website at www.bankfab.com. Please ensure you have read and understood them. In addition to this, where a specific FAB product has been made available to you, that product will be governed by the applicable product terms and conditions. You must ensure that you have read and understood the product terms and conditions applicable to your FAB product.
20. The Eligible Customer who fulfilled the criteria provided in clauses 1 and 2 must be always up to date on all payments across the FAB products in order to participate in the Offer. If any payments are overdue on any of the FAB products, or at any stage the Eligible Customer is in breach of any of FAB terms & conditions, Eligible Customer will not qualify for the purpose of this Offer.
21. These Offer Terms and Conditions shall be governed by and construed in accordance with the federal laws in the United Arab Emirates, and in particular by the laws of the Emirate of Abu Dhabi. All disputes relating to these Offer Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Abu Dhabi.

First Abu Dhabi Bank PJSC is licensed and regulated by the Central Bank of the United Arab Emirates. Its registered address is at PO Box 6316, Abu Dhabi, United Arab Emirates

