

## Terms & Conditions – FAB Islamic Multi Product Package

First Abu Dhabi Bank PJSC- Islamic – (“**FAB Islamic**”) has launched an offer for customers who apply for the Islamic Multi Product Package stipulated herewith (“**Offer**”).

The Offer period is from 16 September 2024 to 30 November 2024, both days are inclusive (the “**Offer Period**”).

### Offer Eligibility

The Offer is open to all new and selected existing FAB Islamic customers, with no previous relationship with First Abu Dhabi Bank PJSC (“**FAB**”) or FAB Islamic in the last 6 months, who fulfil the eligibility criteria outlined in Table 2 below (“**Eligible Customer**”). The following categories of persons are not eligible to participate in the Offer:

- a. Customers of invalid or cancelled FAB Islamic Credit Card(s) and/or whose accounts are delinquent at any time during the Offer;
- b. Non-individual customers;
- c. Permanent and/or contract employees of FAB or FAB Islamic; and
- d. Customers whose Participating FAB Islamic Credit Card(s) are not activated and/or delinquent, closed, and/or invalid/inactive, dormant, suspended or cancelled during the Offer or at the time of fulfilment of the rewards will be not be eligible to join and/or receive any rewards under this Offer.
- e. Customers is required to fulfill previous tier to qualify for the next one.

**Table 1 Participating FAB Islamic Credit Card(s)**

<b>FAB Islamic Credit Card(s)</b>	<ul style="list-style-type: none"> <li>• FAB Cashback Islamic Credit Card;</li> <li>• FAB Etihad Guest Infinite Islamic Credit Card;</li> <li>• FAB Etihad Guest Signature Islamic Credit Card; or</li> <li>• FAB Etihad Guest Platinum Islamic Credit Card.</li> </ul>
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**Table 2 Offer Mechanics**

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

Islamic New-to-Bank Clients:

Islamic Product Bundle		Elite Reward	UAE National Reward	Expat Reward
Tier 1	Islamic Savings Account + Islamic Credit card	iPhone 15 Standard (128 GB )		
OR				
Tier 2	Tier 1 products + Salary transfer to FAB Islamic Savings Account	iPhone 16 Standard (128 GB)		
OR				
Tier 3	Tier 1 and Tier 2 products + Personal Finance or Auto Finance or Home Finance (in addition to the Islamic Credit card)	AED 12,500*	AED 10,000*	AED 7,500*

\*AED 1 is equivalent to 334 FAB Islamic Rewards

Islamic Existing-to-Bank Clients are eligible for Tier 2 and Tier 3 only with the mandatory condition of new salary transfer to Islamic Savings Account:

Islamic Product Bundle		Elite Reward	UAE National Reward	Expat Reward
Tier 2	Islamic Savings Account + Islamic Credit card + Salary transfer to FAB Islamic Savings Account	iPhone 15 Standard (128 GB)		

OR

Tier 3	Tier 2 products + Personal Finance or Auto Finance or Home Finance (in addition to the Islamic Credit card)	AED 7,500*	AED 6,250*	AED 5,000*
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\*AED 1 is equivalent to 334 FAB Islamic Rewards

1. Eligible Customers will be offered up to AED 12,500 in the form of FAB Islamic Rewards when they fulfill the criteria in Table 2
2. For Participating FAB Islamic Credit Cards, only the primary cardholder's participation will be taken into account in respect of the eligibility criteria.
3. The minimum amount of approved Personal Finance, Auto finance, or Home Finance shall not be less than AED 50,000 to qualify under the Offer.
4. A FAB Islamic Savings joint account will not be eligible under this Offer.
5. The Offer will be available for selected existing customers identified by FAB or FAB Islamic having a credit card-only or account-only relationship (and with no salary transfer to FAB or FAB Islamic in the last 6 months) . Such customers will be eligible for Tier 2 reward (iPhone 15 Standard (128 GB)) or Tier 3 reward (Maximum of AED 7,500 equivalent in FAB Rewards)with the mandatory condition of new salary transfer to a FAB Islamic Savings Account. Dubai First cardholders are treated the same as existing FAB Islamic customers for the purposes of establishing their eligibility for the Offer.
6. In case of salaries in a foreign currency, the FAB Islamic Rewards will be given based on a maximum cap equivalent to AED.
7. Two consecutive salaries are required to be eligible for the Offer, with at least the first salary (of the consecutive salaries) to be credited to the FAB Islamic Savings Account during the Offer Period. The first salary credit needs to happen within 90days from the first product opening in the respective Offer. The Customer should continue to transfer their salary to FAB Islamic at the time of fulfillment of the rewards.
8. The salary transfer that will be considered under the Offer should either be a new FAB Islamic salary transfer or be a previously discontinued salary transfer, 6 months prior to the Offer start date.
9. All finance products (Auto Finance, Personal Finance, and Home Finance) 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 relevant finance product. If the relevant finance product 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 finance product is closed. FAB will automatically debit this account at the time of closure of the relevant finance 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. All products availed must be Islamic only.
13. All products availed must be active at the time of fulfillment of rewards.
14. Customers need to avail all of the products in the respective Offer within 90 days from availing the first product of the Offer.
15. The Offer will be credited in the form of FAB Islamic Rewards within 150 days of fulfilling the criteria of the Offer Mechanic during the Offer Period or after the second salary has been credited, whichever is earlier.
16. To be eligible for an iPhone 16:
  - New to Bank (NTB) customers: Must transfer a minimum monthly salary of AED 10,000 to the Islamic Saving Account, and obtain a FAB Islamic Credit Card, and spend a minimum of AED 3,000 on the FAB Islamic Credit Card.

To be eligible for an iPhone 15:

- New to Bank (NTB) customers: Must maintain an average monthly balance of AED 3,000 in the new Islamic Savings Account, obtain a FAB Islamic Credit Card and spend a minimum of AED 3,000 on the FAB Islamic Credit Card.

Select Existing to Bank (ETB) customers: Can qualify by transferring their salary without the need to maintain a monthly balance but must obtain a new FAB Islamic Credit Card.

and spend a minimum of AED 3,000 on the Islamic credit card.

17. The Offer for the FAB Islamic Savings Account opening (tier 1) and the salary transfer (tier 2) will be solely distributed by MasterCard from the allocated Offer fund.
18. The cash back rewards for the Islamic Credit Card, Personal finance, Auto finance, and Home Finance are distributed by FAB Islamic from its own funds.
19. An Eligible Customer is only entitled to a one-time Offer i.e., either an iPhone 15 Standard (128 GB) or an iPhone 16 Standard (128 GB) or a maximum cashback of AED 12,500 equivalent in FAB Islamic Rewards upon fulfilling the criteria during the Offer Period. No multiple Offers shall be awarded during the Offer Period.

#### **General Terms and Conditions**

20. This Offer Terms and Conditions are in addition to and must be read together with the respective products(s) terms and conditions and the relevant banking agreements referred to in this Offer. In the event of inconsistency, this Offer Terms and Conditions shall prevail in relation to this Offer.
21. The prevailing General Terms and Conditions for Islamic Accounts, FAB Islamic Credit Card Terms and Conditions, and General Terms and Conditions for Islamic Facilities (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](http://www.bankfab.com). In addition to this, where a specific FAB Islamic product has been made available to the Eligible Customer, that product will be governed by the applicable product terms and conditions. The Eligible Customer must ensure that he/she has read and understood the product terms and conditions applicable to the relevant FAB Islamic product.
22. FAB Islamic shall retain the sole and absolute discretion to determine and track the customer’s eligibility in meeting the Offer Mechanic’s criteria.
23. Unless otherwise stated, the Offer is not valid with other offers, discounts, rebates, vouchers, privileges, or promotions currently being offered by FAB or FAB Islamic.
24. FAB Islamic reserves the right at its sole discretion to add, change, amend, vary, or cancel these Offer Terms and Conditions at any time by providing notice. FAB Islamic’s decision on all matters relating to the Offer shall be final and conclusive.
25. By participating in the Offer, the Eligible Customer consents to the use of his/her personal data by FAB Islamic for marketing purposes, including but not limited to the use of telephone numbers to contact Eligible Customer about products and promotions offered by FAB Islamic from time to time via telephone, mobile notifications, SMS or electronic direct mailer.
26. 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 and the Internal Shariah Supervision Committee of First Abu Dhabi Bank. All disputes relating to these Offer Terms & Conditions shall be subject to the exclusive jurisdiction of the courts of Abu Dhabi.

