

## First Abu Dhabi Bank Cashback Credit Card

### Terms and Conditions

The following provisions shall apply to the FAB Cashback Credit Card, in addition to the terms set out in the First Abu Dhabi Bank PJSC (FAB) Master Credit Card Conditions (“MCCC”) to which this document shall form an integral part and should be read in conjunction, together with the terms included in the credit card application form.

Any terms not defined within these terms and conditions shall have the meaning as defined in the MCCC:

#### Definitions

- a) “FAB Cashback Card” means the FAB Cashback Credit Card issued by FAB;
- b) “FAB Cashback Cardholder” means a Cardholder of a FAB Cashback Card;
- c) “FAB Cashback Program” means the program enabling Card members to use their FAB Cashback Card to earn Cashback on eligible transactions;
- d) “Cashback” means an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the FAB Cashback Card on a monthly basis where the Cashback amount is equal or greater than one Dirham;
- e) “Eligible Transactions” means all retail transactions, at point of sale or online, charged to a Card member’s FAB Cashback Card, except for the transactions excluded in point 13 below;

#### FAB Cashback Program

1. Cardholders holding a FAB Cashback Card are eligible to participate in the FAB Cashback Program. For the avoidance of doubt, the FAB Cashback Program does not apply to all FAB Visa and/or MasterCard Cards. FAB Cashback Program shall be at all times subject to the terms and conditions outlined herein.
2. This FAB Cashback Program applies to Eligible Transactions made on FAB Cashback Cards and the calculated Cashback amount will be rounded down and paid to the nearest Dirham. The remaining fil, if any, will be carried forward to the next Cashback payment. The following rate of Cashback will be awarded to the corresponding Eligible Transaction(s):
  - i. 5% cashback on “Supermarket Spends”, will be awarded to all eligible transactions made in UAE Dirham at Supermarkets which are posted in the form of 17 FAB Rewards/AED 1 spend to the cardholder’s account. A total cap of AED 200 cashback per month will apply.
  - ii. 5% cashback on “Apparel Spends”, will be awarded to all eligible transactions made in UAE Dirham at Education locations which are posted in the form of 17 FAB Rewards/AED 1 spend to the cardholder’s account. A total cap of AED 200 cashback per month will apply.
  - iii. 5% cashback on “Dining Spends”, will be awarded to all eligible transactions made in UAE Dirham at Dining locations which are posted in the form of 17 FAB Rewards/AED 1 spend to the cardholder’s account. A total cap of AED 200 cashback per month will apply.
  - iv. 3% cashback on “International/ non-AED spends”, will be awarded to all retail transactions made in a foreign currency (non-AED currency) which are posted in the form of 10 FAB Rewards/AED 1 spend to the cardholder’s account.
  - v. 1% cashback on “all other retail spends excluding select categories”, will be awarded to all other Eligible Transactions made in UAE dirhams which are posted in the form of 3.5 FAB Rewards/AED 1 spend to the cardholder’s account.

- vi. 0.15% cashback on “selected categories” will be awarded to all other Eligible Transactions made in UAE dirhams which are posted in the form of 0.5 FAB Rewards/AED 1 spend to the cardholder’s account.
- vii. A total rewards cap of AED 1,000 cashback per month across all categories will apply.

Rewards values vary depending on the redemption type selected and the overall product portfolio held by the member. Through spending, members can earn FAB Rewards that can be redeemed through a variety of redemption options with varying values. For example, 16,700 FAB Rewards earned can be used to redeem cashback with a value of AED 50. The values cited above are for indicative purposes only. The bank reserves the right to adjust these Reward rates in its sole discretion with notice to the member. The determination of Supermarket, Education and Dining Spends will be basis merchant code as published by MasterCard, from time to time (see table below). This code may be changed without prior notice by MasterCard and will be updated in our system accordingly. The determination of International Spend will be done based on the currency code used for the transaction.

MCC Codes	Category	CVP
5411	Supermarket	5% cashback on Supermarket
5611, 5621, 5641, 5651, 5655 and 5691	Apparel	5% cashback on Apparel
5812, 5813	Dining	5% cashback on Dining
International Spends		3% cashback on Intl. spends
All other spends excluding select categories		1% cashback
<u>Select categories:</u>		
Govt services	7800, 9399, 9311, 9223, 9222, 9211, 9402, 9405, 9406	0.15% cashback
Charities	8398, 8661	
Rental	3351–3500, 4457, 5978, 6513, 7296, 7394, 7512, 7513, 7519, 7538, 7542, 7549, 7841	
Utilities	4900	

- 3. FAB will not be responsible for providing 5% Cashback for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for Supermarket, Apparel or Dining Categories by MasterCard.
- 4. Eligible Transactions made with a supplementary FAB Cashback Card will be aggregated with the Eligible Transactions charged by the primary Cardholder for the purposes of calculating the Cashback amount. The aggregated Cashback will be credited to the Cardholder’s Card Account.
- 5. There is no minimum spend requirement for a Cashback to be obtained.
- 6. The Cashback on Eligible Transactions in a statement cycle will be limited to the credit limit of the customer i.e. no cashback will be awarded for transactions completed over and above the credit limit of the Card Account in a single statement cycle.
- 7. Any reversal/part reversal of transactions will result in the claw back of Cashback awarded. FAB reserves the right to charge the equivalent value of such Cashback credited directly from the Card Account or to adjust against Cashback for future Eligible Transactions.
- 8. Any Cashback amount paid will be set off against the total outstanding balance. FAB Cashback Cardholders are still required to make the minimum payment due, as reflected on the monthly statement.
- 9. Any Cashback accumulated and not credited into the Card Account will be cancelled/forfeited if:
  - i. The FAB Cashback Cardholder’s Card Account is closed;
  - ii. The FAB Cashback Cardholder’s Card Account is not in good standing;
  - iii. The Cardholder’s FAB Cashback Card has expired and was not renewed;

- iv. There has been a breach of these terms and conditions or the MCCC; or
  - v. Any other event, which, in the sole discretion of FAB should result in the cancellation of the FAB Cashback Program, and/or any similar benefits (as applicable).
10. Any decision about whether spend on purchases qualify as an Eligible Transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be at the sole discretion of FAB and the result shall be communicated to the Cardholder.
11. Unless otherwise stated, all Eligible Transactions, charged to FAB Cashback Card are eligible for Cashback as per the categories defined above except for the following exclusions:
- i. Cash advances
  - ii. Annual fee payment(s) related to the FAB Cashback Cardholder's Card Account
  - iii. Finance charges
  - iv. Late payment charges
  - v. traveller's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges.
  - vi. Purchase of foreign currency.
  - vii. Contributions, premiums, or other payments in relation to Credit Shield Plus/ Wallet Shield etc
  - viii. Products/ programs/ any other insurance programs or products that FAB may choose to offer/ distribute.
  - ix. Transactions conducted at exchange house(s).
  - x. Purchase of saving certificates, bonds, and other debt instruments; or
  - xi. Transactions that FAB decides are disputed, erroneous, unauthorized, illegal and/or fraudulent
  - xii. Any transaction undertaken through or using the UAE Direct Debit System; and
  - xiii. Transactions converted into EPP with a zero percent interest rate
- Furthermore, misuse of the FAB Cashback Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback. FAB may add to, or remove from, the above list of exceptions. FAB's decision as to what constitutes an eligible transaction shall be final, conclusive, and binding.
12. The FAB Cashback Program is valid for personal use only. In case the FAB Cashback Card is used for business purposes, FAB reserves the right to claw back the Cashback awarded, suspend the FAB Cashback Card and/or report the same to relevant authorities.
13. Cashback is valid for a period of two (2) years from the corresponding transaction date. Unless used prior to the expiration date, the Cashback shall expire on such date.
14. FAB reserves the right to disqualify any Cardholder from further participation in the FAB Cashback Program, if:
- i. FAB Cashback Cardholder abuses or misuses the FAB Cashback Program or the benefits available under the FAB Cashback Program
  - ii. In FAB's sole judgment, that FAB Cashback Cardholder has in any way violated these terms and conditions and/or the terms and conditions of the FAB Cashback Card. Suspension and disqualification may result, at FAB's sole discretion, to the cancellation and nullification of all Cashback earned by the FAB Cashback Cardholder.
15. FAB reserves the right to terminate the FAB Cashback Program or amend its terms and conditions at any time in accordance with the MCCs.
16. In the case of any conflict between these terms and conditions and the MCCC, these terms and conditions shall take priority.

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