Terms & Conditions

Campaign Eligibility

- **Card Products:**
  - FAB Etihad Guest Infinite Islamic Credit Card;
  - FAB Etihad Guest Signature Islamic Credit Card;
  - FAB Etihad Guest Platinum Islamic Credit Card; and,

  (together, the "**Cards**" and each a "**Card**" or "**Credit Card**").
- **Eligible Customers**
  - New customers to FAB, and existing FAB customers who do not currently hold a FAB or FAB Islamic credit card, who apply for a FAB Etihad Guest Islamic Credit Card during the Offer Period.
  - Existing FAB Etihad Guest Credit Card holders or customers who have previously had FAB Etihad Guest Credit Cards will not be eligible for the offer.
  - Existing FAB Etihad Guest credit card holders who cancel their current credit card to apply for a new FAB Etihad Guest Islamic Credit Card shall not be eligible for the bonus miles offer.
  - Existing FAB/FAB Islamic credit card holders who apply for new FAB Etihad Guest Islamic Credit Card shall not be eligible for bonus miles or Spend Based Miles under this campaign.
- **Validity**
  - Apply from 1st October 2026 to 30th November 2026, both days inclusive ("**Offer Period**").
  - Credit Card must be activated within fifteen (15) days after the date of Card issuance for the customer to remain eligible for the offer.

Miles Offer Details

1. The campaign incentive is only available to customers who apply for the FAB Etihad Guest Card during the campaign period i.e. 1st October 2026– 30th November 2026.
2. UAE Nationals will avail waiver on annual membership fee for the first year
3. Customer needs to activate the Card and make the payment of annual fee in order to avail the bonus miles
4. The annual membership fee will be charged to the Card thirty (30) days after Card issuance. Subject to the customer paying the annual membership fee by its due date, the Joining Miles and Bonus Joining Miles will be credited to the customer's Etihad Guest Account within sixty (60) days of Card issuance (the "Credit Date").
5. New customers to FAB or existing customers of FAB with no Credit Card relation can apply for FAB Etihad Islamic Credit Card will get Joining Miles and Bonus Joining Miles as per below:

Card Type	AMF	Joining Miles (Default Feature) Feature)	Bonus Joining Miles (Acquisition offer)	Total Miles
FAB Etihad Guest Infinite Islamic Credit Card	AED 2,500	55,000	55,000	110,000
FAB Etihad Guest Signature Islamic Credit Card	AED 1,500	35,000	35,000	70,000
FAB Etihad Guest Platinum Islamic Credit Card	AED 500	10,000	10,000	20,000

6. The Joining Miles (Default Feature) will be awarded in accordance with clause 3 above.
7. Customers who achieve the spend targets (retail only) on respective products within 3 months (90 calendar days) of Card issuance, will be eligible for additional spend based miles as per the below table:

Card Type	Spend Target	Spend Based Miles
FAB Etihad Guest Infinite Islamic Credit Card	AED 120,000	**110,000**
FAB Etihad Guest Signature Islamic Credit Card	AED 60,000	**70,000**
FAB Etihad Guest Platinum Islamic Credit Card	AED 25,000	**20,000**

8. The spend based miles will be credited to eligible customers' Etihad Guest Account within 45 calendar days of meeting spend criterion mentioned in the table above.

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9. Customers who qualify for Bonus Joining Miles and Spend Based Miles should not be delinquent and/or blocked customers of FAB Etihad Guest Islamic Credit Cards at the time of the offer fulfilment. Any subsequent payment towards any delinquency or block, will not entitle the customer to receive the campaign benefits.
10. Any FAB Etihad Guest Islamic Credit Cardholder who is deemed by FAB to be engaged in any fraudulent activity or violates any of these Terms and Conditions may be disqualified from this campaign offers at FAB's sole discretion.
11. Any dispute regarding a campaign benefit must be raised with FAB within three (3) months after the date on which that benefit was credited or should have been credited.
12. FAB reserves the right, in its absolute discretion, to amend, supplement and/or withdraw, extend the campaign offer at any time with prior notification.
13. These Terms and Conditions may be amended, modified, varied, or supplemented at any time with prior notification and without any responsibility on FAB or any of its employees and entities.
14. The FAB Islamic credit cards Terms and Conditions which can be found on our website at FAB ISLAMIC CREDIT CARD TERMS & CONDITIONS shall continue to apply.

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Warning:

- If you make only the minimum payment for the amount due, it will take longer and cost more to settle your outstanding balance
- If you fail to pay the minimum payment by the due date, you will be committed to pay a donation amount based on the bank's request (if any) and may impact your credit rating as reported to Al Etihad Credit Bureau
- If you fail to pay the minimum payment by the due date, the Bank will commence the recovery and collection process (which may include engaging third-party debt collection agencies) and legal action including bankruptcy

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