بنـك أبـوظبـي الأول
FAB
First Abu Dhabi Bank

FAB Travel Credit Card

Benefits, Terms and Conditions Document

FAB Travel Credit Card

Key Benefits

FAB Rewards

Spend Category	FAB Rewards	Criteria
Hotel and Flight Spends (12% Cashback)	41 FAB Rewards per Đ 1 spend	**Min spend required in previous month:** Đ 5,000* **Combined cap:** Đ 1,800 per month across categories/ 562,500 FAB Rewards **Applicable MCCs**: 4511, 3000-3308, 7011 and 3500-3839
Domestic Spends (excl. hotel/airline spend MCCS as above)	3 FAB Rewards per Đ 1 spend	**Combined cap:** Đ 1,800 per month across categories/ 562,500 FAB Rewards
Other Categories (like supermarkets, telecom, fuel, education, government, charities, transport, rental, car rental, utilities, florists, bookstores, laundry, rentals, lottery, insurance, and fast-food spending).	0.5 FAB Rewards per Đ 1 spend	**Combined cap:** Đ 1,800 per month across categories/ 562,500 FAB Rewards

Example*

In May, a cumulative spend of Đ 5,000 has been completed (such as, on groceries, utilities, flights/hotels, dinning or any other spend), then in June when the customer books a hotel or flight ticket, a 12% cashback will be rewarded on this June transaction.

Note:

No rewards on international spending except on transactions of flights & hotels; 41 FAB Rewards (equivalent to 12% cashback) on flight & hotel spends.

Free Flight Ticket

Benefit	Accessibility
One free return flight ticket upon activation and every year upon completion of min spend criteria. Discover Regional and European capitals and cities with a free economy class return ticket every year, fulfilled and supported by Mastercard. Options of flights to 15+ available destinations, including London, Paris, Istanbul, Baku, Tbilisi, Mumbai, etc.	**Welcome Offer:** One economy class return ticket redeemable upon activation; no spend criteria **Annual Benefit:** One economy class return ticket every year, when you spend more than AED 300,000 on your FAB Travel Credit Card in the previous calendar year. **Redemption method:** The offer will be availed using a unique code shared by FAB to the customers via an SMS on their registered mobile number 45 days after card activation. **Voucher Validity:** Voucher to be clicked on and registration to be complete within 30 days of receiving the SMS. Travel dates selected can be for a future date. **Terms and Conditions:** card-inspire-terms-and-conditions.pdf

Mastercard Priceless Benefits

Visit: priceless™ | All benefits

Airport Lounge Access

Benefit	Lounge Cap	Accessibility
Complimentary lounge access for cardholder and the first accompanying guest	14 airport lounge visits per calendar year	14 lounge visits to be used between cardholder and first accompanying guest
Second accompanying guest	6 airport lounge visits per calendar year	Availed upon min monthly spend of Đ 5,000

Eligibility

- Access to up to 1,200 airport lounges, access to business facilities and complimentary refreshments and snacks with Dragon Pass and Mastercard.
- Mastercard cardholders of World Elite issued in UAE are required to spend a minimum of USD 1 (or local equivalent) in cross-border transactions with their card to unlock complimentary airport lounge access /airport dining offers with a yearly cap based on their card tier.
    - An international transaction refers to any purchase or payment made physically at a point of sale outside of the country where your card is issued from or a payment or purchase made online from an international website or merchant.
    - Each qualifying transaction unlocks 3 calendar months of complimentary airport lounge access from the date of the last transaction.
    - Mastercard World Elite cardholders receive 2 complimentary airport lounge access before meeting the spend requirement. Upon making an international transaction, eligible cardholders receive additional complimentary lounge access, subject to the lounge cap covered above.
- Supplementary cards will also need to spend a minimum of USD 1 on the card in international transaction at point of sale or online/e-commerce to unlock airport lounge access.

Redemption Method

- Download the Travel Pass App and log-in.
- Re-enter your card number for validation and tick the T&Cs box, click on Confirm and your benefit will be active.
- You can view your entitlements by clicking on the 'Membership' button

Complimentary Airport Transfers with Careem

Benefit	Cap	Promo Code
Get **4** complimentary airport rides per year with your World Elite Mastercard.	USD 23	MAUAE6

Exclusions/Inclusions/Subjectivity

- Use an eligible Mastercard as your payment method.
- The Promo Code does not apply when you pay with Apple Pay.
- The discount is available when the customer books trips on all car types, except Hala Taxi.
- Offer only works within the UAE

Redemption Method

- Download Careem app from the App Store or Google Play Store.
- Add your eligible Mastercard card for the payment.
- Select your ride "to" or "from" the airport.
- Simply enter the relevant promo code when booking to enable your complimentary airport ride.

Airport Security Fast Track Services

Benefit	Accessibility	Offer Pre-requisite
World Elite Mastercard: 3 complimentary fast track pass / yr across selected EU, Turkey and Asia airport	The service is currently Available across more than 70 airports in 18 countries: UK, Turkey, France, Italy, Spain, Germany, Belgium, Austria, Thailand, China, Malaysia, Ukraine, Latvia, Lithuania, Poland, Cyprus, Estonia, and UAE.	• Exclusive to eligible Mastercard cardholders. • Booking lead times vary by terminal. Check the fast-track service in your terminal via Travel Pass App 72 hours in advance to meet lead times.

Exclusions/Inclusions/Subjectivity

- Any cards other than World Elite Mastercard issued in MEA region are excluded from this offer.
- Free entry available for children under 6.

Redemption Method

- Download Mastercard Travel Pass App from the App Store or Google Play Store or click on the website and enter the Airport's name into airport search bar
- Book your Fast Track Pass and receive it in the app or by email
- Go to the Fast Track zone in your terminal and present your Fast Track pass to enter the priority lane

Global Data Roaming (Flexiroam)

Benefit	Offer Pre-requisite
Enjoy complimentary global data roaming package: 1 GB x 3 times per year (each 1 GB valid for 5 days from the start date of your choice) 15% discount on all subsequent Flexiroam data roaming plans	• The free data roaming offer is exclusive to Mastercard cardholders. • The data plan only works while "roaming" i.e. when a cardholder is travelling outside their card issuance country.

Redemption Method

- Download Flexiroam app
- Click Sign up, Add name & other details and Verify account
- Click on Mastercard banner and Enter 16-digit Mastercard card number to check data plan eligibility
- Click on 'Redeem Starter Plan' and follow steps to 'Activate e-SIM'
- 'Confirm Redemption' to redeem free data plan
- 'Unlock phone', 'Confirm Order' and click 'Install e-SIM' to finish e-SIM installation
- Go to Mobile Settings > Cellular/Mobile Data > Cellular / Mobile Data > Select Flexiroam
- From Mobile Settings > Cellular/Mobile Data > Data Roaming > Switch On Data Roaming
- Switch on Data Plan (1 GB valid for 5 days)
- Purchase additional plan at 15% discount

Booking.com Discount

Benefit	Cap
Get up to 7% wallet credit on your next stay when booking it on booking.com's Mastercard landing page.	A maximum cap of EUR 200 per booking applies.

Exclusions/Inclusions/Subjectivity

- This promotion is only available to Mastercard cardholders
- Bookings made with the Booking.com app are not eligible for this promotion.
- Cancelled and "no show" bookings are not eligible.

- The reward will be credited within 70 calendar days after completion of the stay in the accommodation.
- Genius discount is applicable /stackable with the cashback discount. The cashback amount rewarded will be reflected in the award badge

- Accommodations that do not accept eligible Mastercard cards are not eligible for the offer. These are accommodations that only accept cash as a mode of payment and do not have a "cashback" badge displayed on their listing.
- The offer is subject to the terms and conditions of Booking.com. In case of dispute, the decision of Booking.com and [Mastercard] shall be final.
- All conditions of the promotion must be met at the time the booking is made; no retroactive claims will be allowed.
- The user must hold a valid account on Booking.com, The cashback will be credited to your bookings.com wallet.

- **Validity: Offer ending on December 31st, 2025**

Redemption Method

- Go to https://www.booking.com/gating/authkey?aid=2439504&key=mjB3VcxhAl
- Follow the booking.com prompts and book your accommodation
- Enter eligible Mastercard card details upon checkout.
- Cashback will be credited to your booking.com wallet

IHG Hotels & Resorts Offer

Benefit	Offer Pre-requisite
15% discount on 'Best Available Rate including a complimentary welcome drink on arrival at the relevant Participating Property; and Complimentary late checkout from the Participating Properties (i.e., checkout at 16h00 at the latest).	• This offer is exclusive to Mastercard cardholders. • Minimum 1 night stay required.

Exclusions/Inclusions/Subjectivity

- Discount is based on the Best Available Rate.
- Offer is available across brands: InterContinental, Hotel Indigo, Crowne Plaza, Voco, Holiday Inn, Holiday Inn Express, Staybridge Suites.
- Room rates based on maximum two adults sharing a standard twin/double room which also includes buffet breakfast (referred to as "meals") at a Participating Property restaurant. If buffet is not available a set menu meal will be provided at the restaurant or in-room;
- Kids up to 12 years and sharing the room with full paying adults eat free;
- Europe hotels are exempt from welcome drink & late check out entitlements.
- Tax, service charge, credit card surcharges are not included;
- Any other in-room dining purchases, minibar purchases and private dining are excluded from this promotion;
- Cancellation and no-show policy apply, however Mastercard cardholders that have availed the Promotion can cancel their stay free of charge up to 24 hours before their stay;
- Credit card guarantee is required to make a booking. However, deposit for one night is only due 24 hours before check-in date;
- The Promotion is not applicable to group bookings;
- 16h00 late checkout is based on relevant Participating Property's availability;
- Any other drinks outside of the complimentary welcome drink upon arrival are not included within this offer;
- This Promotion is only available to Mastercard cardholders via official Mastercard partner channels. Booking must be made via the link provided;
- Rates are subject to availability. Reasonable blackout dates (days when the offers are not available) may apply in some Participating Properties;
- Any unused components of the Promotion are non-refundable. All offers are subject to availability and are non-refundable.

Redemption Method

- Simply visit http://www.ihg.com/mastercardoffer to redeem the offer.
- Enter your destination, select dates and search for the hotels available.
- Select the hotel of your choice and proceed to check out.
- Complete the booking and pay with your Mastercard to get 15% discount.

Trip.com discounts

Benefit	Cap	Promo Code
Book your next getaway on Trip.com and enjoy up to **20% off.** Discover amazing deals on flights, hotels, and more, exclusively for Mastercard cardholders.	Đ 300	World Elite Mastercard get 20% off flights and Hotels bookings – Promo code: **MCTRIP20**

Exclusions/Inclusions/Subjectivity

- This offer is applicable only on one-way or round-trip full fare flights including taxes & booking fees.
- The promo code excludes “flight + hotel” and “ticket + hotel” packages, pay-at-hotel bookings, and select hotels or room types, especially those from third-party sites.
- There is no minimum booking value.
- Promo codes are non-transferable and cannot be exchanged for cash or Trip Coins.
- This promotion cannot be combined with any other promotions, offers, or discounts.
- If a booking is cancelled, unpaid, or misses the payment window, the promo code may be reissued for use during the promotion period

Redemption Method

- Simply download the trip.com app from the App Store or Google Play or visit trip.com ’s website and click on the Mastercard’s offer banner. You can also go directly to www.trip.com/mastercard Click ‘Claim’ on the promo code that matches your card type
- Book your flight or hotel and select the promo code form the ‘My Promo Codes’ section.
- Your discount will be confirmed at checkout.

Travel & Lifestyle Concierge

Benefit

Enjoy dedicated VIP lifestyle concierge services 24/7 around the world. As a Mastercard cardholder, you now have access to a WhatsApp concierge channel. You will be able to chat to our Lifestyle Managers any time of day and night via WhatsApp Live Chat!

Simply add the provided phone numbers to your contact list and start & connect one of our concierge professionals:

- For Arabic: +44 7418 368707
- For English: +44 7418 368708

Benefit Terms

All payment transactions facilitated via service provider must be made by cardholder with a valid Mastercard card issued in the Middle East & Africa.

Redemption Method:

- Simply visit http://www.ihg.com/mastercardoffer to redeem the offer.
- Enter your destination, select dates and search for the hotels available.
- Select the hotel of your choice and proceed to check out.
- Complete the booking and pay with your Mastercard to get 15% discount.

Travel Inconvenience Insurance

Benefit

Inconvenience is sometimes a part of travel, but you shouldn't have to deal with it alone. When your luggage goes amiss or flight delays interrupt your plans, World Elite Mastercard® can compensate you for:

- Loss of baggage - up to USD 3,000 with no deductible
- Delay of baggage - up to USD 300

- Trip cancellation - up to USD 7,500
- Trip curtailment - up to USD 7,500
- Trip delays – World: USD 300/ World Elite: USD 500
- Missed connection World USD 300/ World Elite: USD 500

Coverage for visiting parents. Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.

Coverage for visiting children. Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the eligible Mastercard® card.

Redemption Method

Simply visit https://www.mcpeaceofmind.com/ to file a claim online.

Travel Medical Insurance

Benefit

You and your loved ones deserve peace of mind every time you travel.

For the greatest peace of mind, enhanced protection options are available to ensure that while you're traveling, your health and safety needs are met promptly and efficiently.
As a World Elite Mastercard® cardholder, you get access to:

- Personal accident insurance - up to USD 500,000
- Emergency medical evacuation and repatriation - up to USD 500 ,000
- Medical emergency expenses - up to USD 500,000
- Daily in-hospital cash benefit - USD 100 per day

Coverage for visiting parents. Parents who live abroad visiting the cardholder in their country of residence are eligible when the trip is paid through the eligible Mastercard® card. The standard age limit for parents is 80 years old.

Coverage for visiting children. Children who live abroad visiting their parent(s) in their country of residence are eligible when the trip is paid through the eligible Mastercard® card.

Redemption Method

Simply visit mcpeaceofmind.com/ to file a claim online.

Several other ‘Travel’ and ‘Lifestyle’ benefits;

Visit: priceless™ | All benefits