Blue FAB Infinite Credit Card Welcome Offer Terms & Conditions

Terms & Conditions

Offer

Card Type	Campaign Duration	*3 Month Spends Target	**AF FAB Rewards Amount
Blue Infinite Credit Card	24th Sep 2026 to 30th Nov 2026	AED 36,000	AED 5,000

Exclusive to UAE National i.e. Emirati: Earn AED 5,000 in the form of AF FAB Rewards if you apply for a new Blue Infinite Credit Card and spend AED 12,000 per month in the first three months from card issuance date.

* Spend Condition: Retail spend of AED 12k per month for three months from card issuance date
* Customer spend start date will be considered from card issuance date
* One month = 30 Days
* Each month cycle of 30 Days will be from the card issuance date, inclusive of that date
** Credited in the form of AF FAB Rewards i.e. 1,000,000 AF FAB Rewards on meeting spend condition

Benefit to customer

All new eligible customers meeting the spend condition and offer terms & condition will receive 1 Million AF FAB Rewards worth AED 5,000

Campaign Terms & Conditions:

- UAE Nationals i.e. Emirati: defined as customer who apply with a valid UAE passport
- Applicable Credit Card: Blue FAB Infinite Credit Card (Visa Infinite).
- Campaign Duration: 24th Sep 2026 to 30th Nov 2026.
- Offer Details: Earn AED 5,000 cashback in the form of AF FAB Rewards on meeting the spend condition.
- Spend condition: Retail spend of AED 12,000 per month for three months and Balance Transfer, Quick Cash, EPP transactions will not be considered or qualify for the offer. Supplementary Credit Cardholder spend will be combined with the linked principal Credit Card to calculate spend eligible for the promotion.
- Offer is only available for customers who apply for the card during the offer period and meet the minimum monthly spend target in the first three months of card issuance.
- New customers to FAB, FAB Islamic or existing customers of FAB, FAB Islamic who have not previously held an AF FAB BLUE credit card or other FAB / DF Credit Card can apply for the new Credit Card under this campaign.
- Customers who spend as per campaign offer terms will qualify for the Rewards.
- Reward shall be credited in the form of AF FAB Rewards within ninety (90) days from the end of the Spend Period i.e. 90 Days from issuance date is defined as spend period. Customer will be credited with Rewards within 90 days from the 90th day of card issuance date.
- To be eligible for the Rewards Offer, customers must be non-delinquent and non-blocked customers of their Blue FAB Infinite Credit Card on the Credit Date. Any subsequent payment towards any

delinquency or block which exists on the Credit Date will not entitle the customer to receive the cashback.

- FAB reserves the right, at its absolute discretion, to:
    - exclude who is deemed by FAB or FAB Islamic to be engaged in any fraudulent activity, misuse the card or violates any of these Terms and Conditions; and
    - exclude who breach FAB Credit Card policy, terms & conditions
- Any disputes with regard to the Reward Offer should be raised with FAB within 4 months of the end of the Offer Period.
- The FAB Credit Cards Terms and Conditions and Al-Futtaim Blue FAB Credit Card Rewards Terms & Conditions shall continue to apply. For more, visit:
    - https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1
- These terms and conditions are governed by and construed in accordance with the federal laws of the UAE, as applicable in the Emirate of Abu Dhabi.
- The Abu Dhabi courts shall have exclusive jurisdiction to adjudicate any disputes arising from these terms and conditions.

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