FAB Credit Card Customer - Initiated Acquisition Campaign Terms and Conditions

These Terms and Conditions ("**T&Cs**") apply to the FAB Credit Card Welcome Offer ("**Offer**") and are supplemental to each of FAB's General Terms and Conditions for Accounts and FAB's Master Credit Card Conditions, each as amended from time to time.

1. Definitions

Unless the context otherwise requires:

1.1. "**Bank**" or "**FAB**" means First Abu Dhabi Bank PJSC.
1.2. "**Card**" means the **FAB Cashback Credit Card**
1.3. "**Customer**" means a natural person for whom a Card is issued.
1.4. "**Eligible Transactions**" has the meaning set out in Clause 4
1.5. "**Offer Period**" means the period from **1 November to 31 December 2026**, both dates inclusive.
1.6. "**Fulfilment Period**" means the period from 1 February to 31 March 2027, both dates inclusive.
1.7. "**Customer Initiated Journey**" means an application made through **FAB website or Mobile App** or Drop-off journey without entering any staff referral code during the application process and with successful card activation.
1.8. "**Master Credit Card Conditions**" means FAB's Master Credit Card Conditions, as amended from time to time, which can be found at: https://www.bankfab.com/-/media/fab-uds/personal/terms-and-conditions-consolidated/general/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1.
1.9. "**Schedule of Charges**" means the Bank's schedule of fees and charges or tariff board for its services, as amended from time to time, which can be found at: https://www.bankfab.com/-/media/fabgroup/home/personal/charges-and-fees/fees-and-charges-first-abu-dhabi-bank.pdf?view=1.
1.10. "**Spend Period**" means the period starting from the Card issuance date and ending 60 calendar days later.
1.11. "**Reward"** means an Amazon Gift Card provided to an eligible Customer, delivered via SMS and/or Push Notification to the registered mobile number and FAB Mobile App, respectively.

2. Eligibility Criteria

2.1. To qualify for the Offer, a potential Customer must:

- receive the Bank's approval of their application and have the Card issued during the Offer Period;
- ensure the Card is active and in good standing throughout the Offer Period and Fulfilment Period;
- the applicable Reward shall be determined by the spend threshold met during the Spend Period, as determined solely by the Bank.
- The application must be submitted through the FAB website, FAB Mobile App, or Drop-off journey as a **Customer-Initiated Journey**, without entering any staff referral code during the application process, and the Card must be successfully activated.
- FAB employees or FAB outsourced staff are not eligible for the Promotion.
- **AED 1,000 worth Amazon Gift Card:** spend a minimum of **AED 10,000** using the Card on Eligible Transactions within 60 days from the Card issuance date during the Spend Period.

3. Reward-

- **Amazon Gift Card:** eligible customers will receive **AED 1,000 Amazon Gift Card** during the Reward Fulfilment Period, subject to meeting these Offer terms and conditions.

4. Eligible and Excluded Transactions

4.1. Eligible transactions are domestic and international retail purchases made for personal use through point-of-sale machines or online, where transactions are posted during the Spend Period, and which exclude the following:

- ATM transactions (including cash withdrawals);
- balance transfers;
- Quick Cash;
- International money transfers;

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- wallet top-ups;
- exchange house transactions;
- Account and Card-related fees, interest and other charges;
- Business-related or corporate spends; and
- Reversed, refunded, disputed or declined Card transactions

("**Eligible Transactions**").

4.2. FAB's determination as to whether a Customer's transactions are Eligible Transactions shall be conclusive and binding.

5. Reward Fulfilment

5.1. Eligible Customers who satisfy the Offer criteria will receive an "Amazon Gift Card" on or before 31 March 2027, unless otherwise communicated by the Bank.

5.2. The Reward is non-transferable, non-refundable, and cannot be exchanged for cash, credit, or any other gift, benefit, or alternative reward.

5.3. The Card must be active, valid, unblocked, and not cancelled at the time of Reward fulfilment. The Reward will not be delivered if the Card is suspended, blocked, or closed prior to fulfilment.

5.4. Each Customer is eligible to receive one (1) Reward only under this Offer, regardless of the number of Cards held or transactions performed.

5.5. The Bank shall not be responsible if the Reward cannot be delivered due to incorrect/outdated registered contact details, device/app notification settings, or telecom restrictions

5.6. Use of the Amazon Gift Card is subject to Amazon's terms and conditions (including expiry, where applicable). The Bank is not responsible for services provided by Amazon.

5.7. Any complaints, queries, or disputes relating to the Reward must be raised within sixty (60) days from the end of the reward fulfilment period.

6. Disqualification

6.1. FAB reserves the right to withhold or revoke a Reward if:

- The Customer fails to meet the eligibility criteria set out in Clause 2 (*Eligibility Criteria*); or
- The Card is closed, cancelled, blocked or the Customer fails to meet the minimum monthly payment obligation on the Card by the due date.

7. Others terms

7.1. The Bank's records and decisions in relation to the Offer shall be conclusive and binding.

7.2. The Bank shall not be liable for any loss, damage or expense arising out of or in connection with this Offer.

7.3. Subject to applicable laws, the Bank reserves the right to amend, suspend, extend or withdraw the Offer at any time at its sole discretion.

7.4. By submitting a Digital Application in connection with this Offer, the Customer is deemed to have read and understood the General Terms and Conditions for Accounts, the Master Credit Card Conditions, the Schedule of Charges, and these T's & C's, and agrees to be bound by all of them.

8. Governing Law and Jurisdiction

These T&Cs, including any non-contractual obligations arising out of or in connection with them, shall be governed by the laws of the UAE. The courts of Abu Dhabi shall have exclusive jurisdiction provided that the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE and including, without limitation, the Abu Dhabi Global Market) if it deems appropriate.

Important Warning

If you do not meet your minimum monthly payment obligations on your Card by the due date, your Card account will go into arrears. This may adversely affect your credit rating and your ability to obtain financing in the future.

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Frequently Asked Questions –

1. What is this offer?

If you apply for a **FAB Cashback Credit Card** during the Offer Period, meet the eligibility criteria, and complete the required spend within the specified time, you will receive an "Amazon Gift Card", subject to these Terms and Conditions.

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2. What is the offer period?

The Offer is valid from 1 November to 31 December 2026, both dates inclusive.

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3. Who is eligible for this offer?

You are eligible if:

- Application is submitted through the FAB website, FAB Mobile App, or Drop-off journey as a Customer-Initiated Journey, without entering any staff referral code during the application process, and the Card must be successfully activated.
- you successfully apply for and receive approval for, and have the Card issued, during the Offer Period;
- your Credit Card remains active, valid, and in good standing during the Offer Period and the Reward Fulfilment Period;
- you meet the applicable minimum spend requirement on Eligible Transactions within the Spend Period.

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4. What is the spend requirement?

To qualify for the Reward, you must complete Eligible Transactions within 60 calendar days from the Card issuance date, as follows:

- **AED 1,000 worth Amazon Gift Card:** On successful application of **FAB Cashback Credit Card** and spending a minimum of **AED 10,000** using the Card on Eligible Transactions within 60 days from the Card issuance date during the Spend Period.

Only posted transactions within this 60-day Spend Period will be counted.

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5. What transactions are considered eligible spends?

Eligible Transactions include domestic and international retail purchases made for personal use through point-of-sale terminals or online, and posted during the Spend Period.

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6. Which transactions are excluded from eligible spends?

The following transactions are excluded and will not count toward the spend requirement:

- ATM transactions (including cash withdrawals)
- balance transfers
- Quick Cash
- International money transfers;
- transactions converted into instalment plans
- wallet top-ups
- exchange house transactions
- card-related fees, charges, and interest
- business- or corporate-related spends
- reversed, refunded, disputed, or declined transactions

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7. What reward will I receive?

Upon meeting all eligibility criteria, you will receive an "Amazon Gift Card". Each eligible Customer may receive one (1) Reward only under this Offer.

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8. When and how will I receive the reward?

Eligible Customers will receive the "Amazon Gift Card" on or before 31 March 2027.

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9. Can this offer be combined with other FAB offers or promotions?

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No. This Offer cannot be combined with any other offer or promotion applicable to new-to-card customers.

10. What happens if I cancel or default on my credit card?

You will not be eligible for the Reward if:

- your Card account is closed, cancelled, blocked, or delinquent;
- you fail to make timely repayments on your Card; or
- you are in breach of the FAB Master Credit Card Conditions.

FAB reserves the right to withhold or revoke the Reward in such cases.

11. What other terms apply?

- FAB's Master Credit Card Terms and Conditions apply to all FAB credit cards.
- FAB's Schedule of Charges applies to any applicable products and services.
- FAB's records and decisions regarding eligibility, Eligible Transactions, and Reward fulfilment shall be final and binding.

12. What if I currently have or previously had a FAB savings or current account?

You will still be eligible

13. What if I apply during the Offer Period but my Card is approved later?

Provided your application was submitted between 1 November and 31 December 2026, approved on or before 8 January 2027, and all other eligibility criteria are met, you will remain eligible.

14. What if a transaction is refunded or reversed after I complete the required spend?

Refunded or reversed transactions will not be counted toward the spend requirement. If this causes your Eligible Transactions to fall below the required threshold, the Reward may be withheld or reversed accordingly.

15. What should I do if I do not receive my reward by 31 March 2027?

If you believe you have met all eligibility criteria and do not receive your reward by 31 March 2027, you must contact FAB within 60 days from the end of the Reward Fulfilment Period. Requests received after this period will not be considered.

16. Can I transfer, sell, or exchange my reward?

No. The Reward is non-transferable, non-refundable, and cannot be exchanged for cash or any other benefit.

17. What if my credit card is blocked, cancelled, or closed before reward is communicated?

You will not be eligible to receive the Reward if your Card is blocked, cancelled, or closed prior to reward communication.

18. Can I qualify for more than one Reward under this Offer?

No. Each eligible Customer is entitled to one (1) Reward only under this Offer.

19. How can I redeem the Reward?

Amazon.ae Gift Card is redeemable at amazon.ae as per the instructions available here: Redeem an Amazon Gift Card - Amazon Customer Service

20. Governing law and jurisdiction

The Offer is governed by the laws of the UAE, and the courts of Abu Dhabi shall have exclusive jurisdiction, except that FAB may bring proceedings in any other jurisdiction if it deems appropriate.

Important Warning

If you do not meet your minimum monthly payment obligations on your credit card, your credit card account will go into arrears. This may negatively impact your credit rating and limit your ability to access financing in the future.

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