Etihad Guest Credit Cards Welcome Offer Terms & Conditions

Terms & Conditions

Campaign Eligibility

- **Card Products:**
  - FAB Etihad Guest Infinite Credit Card
  - FAB Etihad Guest Signature Credit Card
  - FAB Etihad Guest Platinum Credit Card

- **Eligible Customers:**
  - New customers to FAB or existing customers of FAB who do not have any Credit Cards can apply for a FAB Etihad Guest Credit Card during campaign 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 credit card holders who cancel their current credit card to apply for a new FAB Etihad Guest Credit Card shall not be eligible for the bonus miles offer.
  - Existing FAB credit card holders who apply for new FAB Etihad Guest 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 15 days of card issuance to be eligible for the offer.

Points 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 bonus miles
4. Bonus Joining Miles offer fulfilment will be initiated only after 2 months of card activation. Etihad Guest Miles shall be transferred to the customers’ Etihad Guest Account within sixty (60) days of card activation (“**Credit Date**”).
5. New customers to FAB or existing customers of FAB with no Credit Cards relation can apply for FAB Etihad Credit Card will get Joining Miles and Bonus Joining Miles as per below:

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

6. The Joining Miles (Default Feature) will be awarded to customers as part of BAU process.

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

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:

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.
9. Customers who qualify for Bonus Joining Miles and Spend Based Miles should not be delinquent and/or blocked customers of FAB Etihad Guest 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 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 disputes regarding the campaign offers should be raised with FAB within 3 months of the end of the fulfilment date.
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 Master Terms and Conditions for credit cards which can be found on our website at https://www.bankfab.com/-/media/fabgroup/home/personal/terms-and-conditions/fab-master-terms-and-conditions-for-credit-cards.pdf?view=1, shall continue to apply.

****

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

****

First Abu Dhabi Bank PJSC is licensed and regulated by the Central Bank of the United Arab Emirates.
Its registered office address is P. O. Box - 6316, Abu Dhabi, United Arab Emirates.