FAB Rewards

The following terms and conditions (the "**Terms and Conditions**") shall apply to the FAB Rewards Loyalty Program in respect of a Credit Card, Debit Card, Account, Fixed Deposit, Auto Loan, Home Loan, Personal Loan or FAB digital channels registration and usage. These Terms and Conditions are in addition to:

(a) the General Terms and Conditions of First Abu Dhabi Bank PJSC, in respect of the above-mentioned products; and

(b) the Master Credit Card Conditions of First Abu Dhabi Bank PJSC, in respect of a Credit Card.

(c) the Master Terms and Conditions for Loans of First Abu Dhabi Bank PJSC, in respect of a Personal loan or Auto Loan.

(d) the Master Terms and Conditions for Mortgage Loans of First Abu Dhabi Bank PJSC, in respect of a Home Loan.

To the extent there is any conflict or inconsistency between:

(a) these Terms and Conditions and the General Terms and Conditions, those General Terms and Conditions of First Abu Dhabi Bank PJSC shall prevail; or

(b) these Terms and Conditions and the Master Credit Card Conditions, those Master Credit Card Conditions of First Abu Dhabi Bank PJSC shall prevail.

(c) these Terms and Conditions and the Master Terms and Conditions for Loans, those Master Terms and Conditions for Loans of First Abu Dhabi Bank PJSC shall prevail.

(d) these Terms and Conditions and the Master Terms and Conditions for Mortgage Loans, those Master Terms and Conditions for Mortgage Loans of First Abu Dhabi Bank PJSC shall prevail.

These Terms and Conditions as amended from time to time, and any other information in respect of the Rewards Loyalty Program, may be accessed at the following website: www.bankfab.com.

1. Definitions

1.1 Capitalized terms used in these Terms and Conditions that are not defined in these Terms and Conditions shall, where applicable, have the same meanings set out in the General Terms and Conditions of First Abu Dhabi Bank PJSC or the Master Credit Card Conditions of First Abu Dhabi Bank PJSC.

1.2 In these Terms and Conditions:

"Đ" means the Emirati Dirham, the lawful currency of the UAE.

"**Cashback**" means the amount a customer may redeem her/his FAB Rewards for against an instant cash back statement credit as determined by the Bank from time to time.

“**Credit Card**” means a credit card issued by the Bank to the Customer and includes any renewed or replacement credit card.

“**Customer**” means a natural or legal person requesting any services offered by the Bank

“**Debit Card**” means any automated teller machine or debit card, or any other card (excluding credit cards) which the Bank issues to the Customer to facilitate electronic access to the Customer’s Account.

“**Domestic Spends**” means any eligible retail purchases made in Đ.

“**Eligible Transaction**” means a purchase made using a Credit Card or a Debit Card that is eligible to be awarded Rewards at the sole and absolute discretion of the Bank.

“**Etihad Guest** Miles” means the miles that the Customer may accrue under the Etihad Airways frequent flyer miles program.

“**FAB Rewards Partners**” means merchants participating in the FAB Rewards Loyalty Program.

“**FAB Rewards Product**” means any FAB Rewards earning product as selected from time to time at the sole and absolute discretion of the Bank.

“**FAB Rewards Programme**” is the bank’s rewards proposition that offers customers rewards on eligible products, transactions and channels interaction, the rewards program established by the Bank pursuant to these Terms and Conditions.

“**FAB Rewards**” means the reward items obtained through FAB the FAB Rewards Programme.

“**FAB Rewards** Travel” means the travel booking portal where a customer may redeem Rewards against certain travel services and products including, without limitation, air tickets, holiday packages and hotel bookings.

“**In-store redemption**” means the option whereby customers can redeem their Rewards at the checkout counter while paying with a FAB Debit or Credit Card at participating merchants having a FAB point of sale terminal.

“**International Spends**” means any eligible retail purchases made in a currency other than Đ.

“Gaming Spends” means any retail purchases determined by the bank in its sole discretion to relate to online video gaming platforms, immersive gaming experiences or subscription, gaming arcade or specialty gaming stores, but excludes spending at electronic stores or e-commerce websites.

“**Pay with FAB Rewards** - Reimburse transaction” is the option that enables FAB Debit and Credit Cardholders to offset any purchase transaction or selected bank charges by redeeming their FAB Rewards.

“**Pay with FAB Rewards - Utility Bill**” means the option whereby, customers can pay their utility bills using their accumulated FAB Rewards.

“**Salary Transfer customer**” means a customer who has a salary transfer relationship with the bank and whose monthly salary is credited to a valid FAB Account.

“**Skyward Miles**” means the miles that the Customer may accrue under the Emirates Airlines frequent flyer miles program.

“**Vouchers**” means electronic gift cards exchangeable for equivalent Đ value at merchant locations by presenting the unique barcode generated upon redemption of FAB Rewards this option.

2. Enrollment and Eligibility

2.1 FAB Rewards Product Customers are eligible to earn FAB Rewards and will be automatically enrolled in the FAB Rewards Loyalty Program upon approval of their FAB Rewards Product application.

2.2 The Customer's eligibility to participate in the FAB Rewards Loyalty Program is subject to the relevant Credit Card, Debit Card, Loan or Account being valid and the Customer being in good standing with the Bank. There must be no default or payment arrears on the Card Account, Loan or the Account and the Card, Loan or Account must be existing.

2.3 Membership in the FAB Rewards Loyalty Program is non-transferable.

2.4 The Bank may disqualify any Customer from participation in the FAB Rewards Loyalty Program and/or cancel all or part of the number of FAB Rewards accrued on a Credit Card, Debit Card, Loan, digital interaction, Fixed deposit or Account in the following circumstances:

a) the Card Account, Loan or Account is closed or the Card Account, Loan, the Account or Customer is no longer in good standing in the opinion of the Bank.

b) the period for redemption of the FAB Rewards has expired.

c) the Customer has breached these Terms and Conditions, the General Terms and Conditions of First Abu Dhabi Bank PJSC, the Master Credit Card Conditions or applicable terms and conditions of First Abu Dhabi Bank PJSC of any other eligible products; or

d) any other event, which, in the sole and absolute discretion of the Bank warrants the cancellation or refusal by the Bank to permit the redemption of the FAB Rewards.

2.5 If the Customer's membership of the FAB Rewards Loyalty Program is terminated, then any FAB Rewards that have accrued shall be immediately forfeited and may no longer be redeemed.

3. Earning FAB Rewards

3.1 FAB Rewards Earning Structure in respect of Credit Cards

For every 1 (one) Đ (or equivalent foreign currency) charged by the Customer to a Credit Card, the Customer will be awarded a FAB Reward as set out in the table below:

Credit Card Type	Spend Type	Number of FAB Rewards per Đ 1 spent Gaming**/ Special Categories***	Number of FAB Rewards per Đ 1 spent Everyday spending
FAB Rewards Active	Every 1000 steps	25*****	0.5
	Sports (Đ)	5	
	Domestic (Đ) & International (Non – Đ)	2	

FAB Rewards Indulge	Domestic (Đ) & International (Non – Đ)	5 (E-commerce)***	1
FAB Rewards Platinum*	Domestic (Đ) & International (Non – Đ)	-	1
FAB Rewards Signature	Domestic (Đ) & International (Non – Đ)	-	1
FAB Rewards Infinite	Domestic (Đ) & International (Non – Đ)	-	4
FAB Rewards Elite Card	Domestic (Đ) & International (Non – Đ)	20 (Luxury Spends) 10 (Eco-friendly purchases)	5
FAB Rewards World - World Elite	Domestic (Đ) & International (Non – Đ)	-	5
Manchester City FC Titanium	Domestic (Đ) & International (Non – Đ)	10 (Sports Goods and Sports Apparel spends)*****	1
FAB Z Card	Domestic (Đ) & International (Non – Đ)	1 (All Retail spends) 0.5 (Special Categories)	1
du Titanium Credit Card	Domestic (Đ) & International (Non – Đ)	51(Spent at du merchants*)	1

Monthly card spend FAB Rewards will be capped at 600,000 for World and World Elite, 500,000 for FAB Elite Card, 150,000 for Infinite and Elite Infinite, 75,000 for Signature and 50,000 for FAB Rewards Indulge, Active and Platinum, Manchester City FC, du and other FAB Rewards Credit Cards. Supermarkets, telecom, fuel, education, government, charities, transport, rental, car rental, utilities, florists, bookstores, laundry, rentals, lottery, insurance, and fast-food spending will earn 0.5 FAB Reward for every Đ 1 spent.

Monthly card spend FAB Rewards will be capped at 312,000 for FAB Z Card

Monthly card spend FAB Rewards will be capped at 167,000 FAB Rewards at du merchants and 50,000 FAB Rewards at non-du merchants. *The above offer is available upon reaching a minimum spend of Đ2500 on you du Credit Card in the previous month.

*Includes Manchester City FC and du credit cards and other active FAB Rewards products including and not limited to Abu Dhabi Platinum, Abu Dhabi Titanium, Gold and standard FAB credit cards.

***The term E-commerce refers to transactions categorized by Mastercard under online indicator “S”. FAB Rewards Indulge Credit Cardholders will be entitled to get 20,000 FAB Rewards as bonus per month upon completion of a cumulative retail spend of Đ 10,000. The maximum bonus FAB Rewards earned in a calendar year shall not exceed 240,000 FAB Rewards.

****The term Eco-friendly Merchant refers to merchants that sell eco-friendly products such as Kibsons, Emirates Bio Farm, Just Vegan, The Giving Movement, BON organic perfumes etc. The term Luxury spends refers to merchants such as Hermes, Cartier, Harrods, Van Cleef, Prada, Gucci, Dior, Hugo Boss and more. FAB Elite Credit Cardholders will be entitled to get 200,000 FAB Rewards bonus per month on the Luxury spending category and the maximum rewards earned per calendar month across all categories shall not exceed 500,000 FAB Rewards. Customers will be entitled to a gold gift upon cumulative retail spend of Đ 500K in the first year and on card anniversary and will receive a promo code to order the same via the FAB Rewards Shop. For the tree-planting program members will contribute to the give a ghaf through a seedling contribution on card first spend and thereafter at every card anniversary,

*****The term Sports Goods and Sports Apparel refers to transactions under Merchant Category Codes 5941 and 5655. Manchester City FC Titanium credit cardholders are entitled to get 10 FAB Rewards for every Đ 1 spend at Sports Goods and Sports Apparel categories.

Minimum 6000 steps per day and capped at 10,000 steps per day.

FAB Rewards Earning Structure in respect of FAB Cashback Credit Card

For example, in June 2025, A minimum monthly cumulative retail spend of d 3,000 is required in the previous calendar month i.e. (1-30 May 2025) to qualify for cashback in the current month.

Cashback Category	FAB Rewards/ Đ 1 spend	Maximum FAB Rewards / Month
5% Supermarket	17 FAB Rewards	50100 FAB Rewards
5% Dining spend	17 FAB Rewards	50100 FAB Rewards
5% Fashion	17 FAB Rewards	50100 FAB Rewards
3% Non- Đ spend	10 FAB Rewards	
1% all spend	3.5 FAB Rewards	Total: 334,000 FAB Rewards
0.15% select categories	0.5 FAB Rewards	

FAB Rewards Earning Structure in respect of FAB GEMS World Credit Card

Spend Category	FAB Rewards / Đ 1 spend	Cashback In %	Maximum FAB Rewards / month
Domestic Spends* (Đ)	3.5 FAB Rewards	1%	250,500
International Spends (Non- Đ)	6.5 FAB Rewards	2%	
Low Interchange MCCs**	0.5 FAB Rewards	0.15%	
School Bus Transport, Canteen (Slices), Uniform (Threads) & Extracurricular Activities (MCC 8299)	33.5 FAB Rewards	10%	83,500

*Excluding low interchange MCC, School Bus Transport, Canteen, Uniform and extracurricular spends.
**Low Interchange MCC includes car rental, insurance, telecom, department stores, fast food, rental, transport, lottery, charities, govt transactions and intra govt purchases, bill payments, transit, real estate, school, books stores, florists, photo studios, catering, laundry, petroleum, supermarket and insurance.
Note: There is overall cap of 334,000 FAB Rewards (Đ 1,000) per month.

FAB Rewards Earning Structure in respect of FAB Travel Credit Card

Spend Category	FAB Rewards / Đ 1 spend	Maximum FAB Rewards / month
Domestic Spends* (Đ)	3 FAB Rewards	601,200 Monthly consolidated cap (equivalent to 1,800 Đ)
Low Interchange MCCs**	0.5 FAB Rewards	
Hotel and Airline Spends***	41 FAB Rewards	

*3 FAB Rewards per Đ 1 spent on all domestic spend (excl. hotel/airline spend
**0.5 FAB Rewards per Đ 1 spent on all low interchange MCCs including supermarkets, telecom, fuel, education, government, charities, transport, rental, car rental, utilities, florists, bookstores, laundry, rentals, lottery, insurance, and fast-food spending
***41 FAB Rewards (12% cashback) on flight & hotel spend on MCCs: 4511, 3000-3308, 7011 and 3500-3839

Rewards Eligibility Assessment

To be eligible to earn FAB Rewards under applicable FAB Rewards offers and campaigns, customers must satisfy the minimum spend requirement associated with their eligible card product.

1. Eligibility is assessed monthly based on qualifying spend achieved during the preceding calendar month.
2. Qualifying spend is calculated using successfully settled and posted retail purchase transactions, net of any refunds, reversals, chargebacks, disputed transactions, cash advances, fees, charges, and any other transactions excluded under the FAB Rewards Programme Terms and Conditions.
3. Eligibility is determined based on the settlement date of a transaction and not the transaction date.
4. Transactions that are completed before the end of a calendar month but settle after month-end may not be considered for that month's eligibility assessment and may instead be counted towards the subsequent month's eligibility calculation.
5. For monthly eligibility calculations:
    1. Settled transactions from the 1st to the 29th day of a 30-day month will be considered for the following month's eligibility assessment.
    2. Settled transactions from the 1st to the 30th day of a 31-day month will be considered for the following month's eligibility assessment.
6. Customers newly enrolled into the FAB Rewards Programme will automatically be assigned an eligible status during their onboarding month and may earn rewards on eligible transactions made during that month, subject to the applicable programme rules.
7. FAB reserves the right to determine eligibility and qualifying spend calculations based on its records, which shall be final and binding.
8. Eligibility is determined based on successfully settled transactions. For monthly eligibility assessments, settled transactions from the 1st to the 29th day of a 30-day month and from the 1st to the 30th day of a 31-day month will be considered. Transactions settling after the applicable monthly cut-off will be treated as spillover spend and will be included in the subsequent month's eligibility assessment.

3.2 FAB Rewards Earning Structure in respect of International Remittance

	Transaction Type	Number of FAB Rewards	Maximum FAB Rewards per month
Rewards for FAB Elite Customers	International Remittance	600 FAB Rewards per transaction	3,000 FAB Rewards per month
For all other Customers	International Remittance	500 FAB Rewards per transaction	2,500 FAB Rewards per month

- FAB Rewards will be awarded only for successfully completed international remittance transactions. Reversed, cancelled, refunded, unsuccessful or fraudulent transactions will not be eligible to earn FAB Rewards.
- Monthly earnings will apply separately to each eligible customer based on the customer segment recorded in FAB's systems at the time the international remittance transaction is completed.
- International remittance transactions made using FAB co-brand credit cards are excluded from the FAB Rewards earn programme and will not qualify for the accrual of FAB Rewards.

3.3 FAB Rewards Earning Structure in respect of Debit Cards

For every 100 (hundred) Đ (or equivalent foreign currency) charged by the Customer to a Debit Card, the Customer will be awarded a FAB Reward as set out in the table below:

Debit Card Type	Spend Type	Number of FAB Rewards	Maximum FAB Rewards per month
Elite Debit	Domestic (Đ)	60	150,000
	International (Non – Đ)	120	
FAB One Platinum	Domestic (Đ)	40	150,000
	International (Non – Đ)	40	

3.4 FAB Rewards Earning Structure in respect of Accounts

Account Type	Criteria	Number of FAB Rewards	Maximum FAB Rewards per month
FAB One	For every Đ 1,000 average monthly balance	6	80,000
Elite Gold	(Minimum balance Đ 10K)	8	150,000

3.5 FAB Rewards Earning Structure in respect of Fixed deposits

	Balance (Đ)	Number of FAB Rewards/ Đ 1,000 balance	Maximum FAB Rewards per month
Fixed deposits Rewards for FAB Elite Customers	>500k	2.5 FAB Rewards	49,200
	10- 500k	1.5 FAB Rewards	

3.6 FAB Rewards Earning Structure in respect of Loans

	Loan Type	Number of FAB Rewards/ Đ 1,000	Maximum FAB Rewards per month
Loans Rewards for FAB Elite Customers	Personal Loan	300 FAB Rewards	200,000 per transaction
	Auto Loan	100 FAB Rewards	
	Home Loan		

	(Residential)	240 FAB Rewards	600,000 per transaction

3.7 FAB Rewards Earning Structure in respect of Digital channel interactions

	Transaction Type	Number of FAB Rewards	Maximum FAB Rewards per month
Rewards for FAB Elite Customers	E-channel registration	1,000 FAB Rewards	Once upon registration
	International Remittance	600 FAB Rewards per transaction	3,000 FAB Rewards per month
	Standing Instructions	2,000 FAB Rewards per transaction	Once per new service provider, upon successful first payment execution
For all other Customers	International Remittance	500 FAB Rewards per transaction	3,000 FAB Rewards per month

3.8 FAB Rewards are earned for each eligible Transaction subject to such limits as the Bank may determine in its sole and absolute discretion. The maximum accrual of FAB Rewards that may be earned in a calendar month shall not exceed 600,000 FAB Rewards.

3.9 Non-Eligible Transactions whereby no FAB Rewards shall be earned are set out in the Schedule to these Terms and Conditions.

3.10 FAB Rewards are calculated by rounding down the value of each Eligible Transaction to the nearest dirham.

3.11 FAB Rewards may not be assigned, transferred or pledged. Additionally, FAB Rewards may not be pooled or combined between customers for redemption.

3.12 FAB Rewards are valid for a period of two (2) years from - day on which such FAB Rewards were earned. Unless used prior to the expiration date, FAB Rewards shall expire on such date. Expired FAB Rewards will be deducted from the customer's loyalty account and cannot be re-credited. It is the Customer's responsibility to be aware of both the number of FAB Rewards accrued and their expiration date. This can be monitored by the Customer at any time by accessing the Rewards section in FAB Mobile or Internet Banking or by contacting the Bank's contact center.

3.13 The Bank reserves the right at any time and without any prior notice to the Customer, to change the ratio between any FAB Rewards to be awarded and the specified amount charged to any eligible FAB Rewards product.

3.14 Subject to these Terms and Conditions, where the Bank cancels or reverses any accrued FAB Rewards from the customer's loyalty account, the number of FAB Rewards that will be

cancelled or reversed will be calculated at the same rate as the relevant FAB Rewards were earned.

4. Redemption of FAB Rewards

4.1 FAB Rewards may be redeemed against the following:

(i) Vouchers & more game time

(ii) Cashback

(ii) Skywards Miles Exchange;

(iii) Etihad Guest Miles Exchange;

(iv) a reservation or booking made through the FAB Rewards Travel cleartrip.ae and musafir.com e-vouchers

(v) Pay with FAB Rewards- Reimburse transaction

(vi) Pay with FAB Rewards- Pay Utility Bill

(vii) Instant in-store redemption at participating locations

(viii) FAB Rewards Shop

(ix) Convert to Shukrans

4.2 Only the primary customer is eligible to redeem any FAB Rewards using FAB digital banking channels including FAB Mobile, Internet banking or via FAB Contact Center.

All primary and supplementary cardholders are eligible to redeem FAB Rewards at FAB point of sale terminals for in-store instant redemption

4.3 The redemption of FAB Rewards may be done either by using FAB Mobile and Internet Banking channels or contacting the Bank's contact center at 600 52 5500

4.4 Once FAB Rewards have been redeemed, the Customer may not cancel such redemption request and the FAB Rewards may not be exchanged, reinstated, re-credited or refunded.

4.5 Any FAB Rewards Voucher and FAB Rewards Travel booking orders will be electronically stored within the customer's respective profile on FAB Mobile and Internet Banking Rewards section. Additionally, a copy of the downloaded voucher/ reservation / e-ticket will be sent to the customers email ID registered with FAB.

4.6 The Bank is not, and shall not be considered, at any time, as a supplier of a FAB Reward, or an agent or representative thereof, and the Bank shall not be held liable for failure on any the part of a supplier or FAB Rewards Partner(s) in connection with the FAB Rewards Loyalty Program.

4.7 Any request placed for the redemption of –FAB Rewards shall be subject to the Bank's approval, availability at the time of placing the redemption request, and any additional terms and conditions or specified by suppliers or –FAB Rewards Partner(s).

4.8 The Bank may without prior notice to the Customer withdraw or substitute any of the –FAB Rewards for another reward of comparable value or nature.

4.9 Subject to these Terms and Conditions, any FAB Rewards offered under the FAB Rewards Loyalty Program, cannot be exchanged, refunded or redeemed for cash or credit under any circumstances.

5. General

5.1 The Bank makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of any FAB Reward or the suitability or fitness thereof for any use or purpose. All FAB Rewards shall be accepted at the Customer's own risk.

5.2 Any personal liability arising out of the receipt or use of FAB Rewards is solely the Customer's responsibility.

5.3 Without prejudice to the foregoing, the Bank reserves its right, to be exercised at any time without prior notice to the Customer, to apply time limitations on the validity of the –FAB Rewards earned by the Customer and credited to the customer loyalty account.

5.4 Subject to the Bank's determination and applicable laws, the Bank is and will remain entitled, at any time and without liability to the Customer, to terminate the FAB Rewards Loyalty Program and, cancel or vary its benefits or features, vary these Terms and Conditions, withdraw or change the types of transactions that are eligible for FAB Rewards and, modify or limit the value of FAB Rewards, or the conditions for redemption notwithstanding such changes may affect the value of the FAB Rewards already accrued.

5.5 The Bank reserves the right to revoke, expire, or forfeit FAB Rewards points that have not been accrued or redeemed within a consecutive 12-month period of inactivity on the customer's rewards account. Customers will be notified at least 30 days prior to any scheduled expiry of points. It is the customer's responsibility to monitor their rewards account and redeem points before the expiry date. The Bank may amend, suspend, or terminate the FAB Rewards program, or modify the terms and conditions, including point validity and expiry, at its sole discretion and with due notice to customers. Conditions apply

The following transactions are not eligible to earn FAB Rewards:

For Credit Cards

No FAB Rewards shall be earned for Credit Card transactions relating to the following:

(a) fees, charges and interest;

(b) cash advances;

(c) balance transfers;

(d) credit card loans;

(e) transaction reversals;

(f) finance charges;

(g) any payments or amounts deposited or credited to the Card Account;

(h) transactions that the Bank determines, in its discretion, are disputed, erroneous, unauthorized, illegal and/or fraudulent;

(i) easy cash;
and
(j) any other transactions that the Bank may include on this list from time to time.

For FAB Debit Cards

No FAB Rewards shall be earned for eligible FAB One and Elite Debit Card transactions relating to the following:

(a) fees and charges;

(b) cash advances;

(c) balance transfers;

(d) loans instalment;

(e) transaction reversals;

(f) any payments or amounts deposited or credited to the Account;

SCHEDULE

NON-ELIGIBLE TRANSACTIONS

(a) transactions that the Bank determines, in its discretion, are disputed, erroneous, unauthorized, illegal and/or fraudulent;

(b) easy cash;

(c) any other transactions that the Bank may include on this list from time to time.

For Monthly Average Balance of FAB One and Elite Gold Account.

FAB Rewards will be accrued based on the average monthly balance at end of month.

No FAB Rewards shall be earned for any calendar month during which the account current balance has dropped below Đ 10,000.

FAB Rewards for joint account holders will be posted to the primary account holder posted for the monthly average balance split in two separate transactions.

FAB Rewards: AMAZON +10 Bonus

- Earning bonus FAB Rewards for Amazon spending is only available to customers who have spent using the URL linked to the FAB Mobile App, adding items to cart within 24 hours of the session and for checkouts within 89 days.

- This is a personalized offer and applicable only for customers to whom it's displayed in the FAB Mobile App. It could take up to 30 days from onboarding for you to first gain access to this offer.
- There is no minimum spend amount required to qualify for the bonus rewards earning, however, bonus rewards may not be applicable on certain digital products and subscriptions or any other transactions that amazon categorizes "disqualified" at its sole discretion.
- Bonus rewards will not be offered where a product has been cancelled, returned or a refund has been initiated.
- Every Đ 1 spend will entitle the customer to 10 FAB Rewards bonus for checkout with a valid FAB Rewards credit or debit card.
- The accruals will be reflected on the customer FAB Rewards dashboard accessible by using FAB Mobile and Internet banking within 10 working days.
- FAB Rewards issued have a validity of 2 years and can be redeemed for amazon e-vouchers, cashback and other catalogue items as per the terms and conditions of the FAB Rewards program.
- The bank reserves the right to refund any FAB Rewards bonuses issued for transactions that are corporate in nature or determined suspicious or fraudulent at its sole discretion.
- Amazon and FAB Rewards Terms and Conditions apply.

FAB Rewards: APPLE +10 Bonus

- Customers can earn bonus FAB Rewards when purchasing Apple products through the FAB Rewards Shop via the FAB Mobile App, using a valid FAB Rewards credit card or debit card.
- A minimum redemption of 200 FAB Rewards or 1% of the transaction value in equivalent FAB Rewards (whichever is higher) is required to qualify for bonus rewards on the associated card spend.
- Bonus rewards will not be granted for cancelled, returned, or refunded purchases.
- Customers will earn 10 FAB Rewards points for every Đ 1 spent at checkout using a valid FAB Rewards credit card.
- Bonus points will be credited to the customer's FAB Rewards dashboard (accessible via FAB Mobile and Internet Banking) within 5 working days.
- FAB Rewards points are valid for 2 years and may be redeemed for Apple products, cashback, or other catalogue items under the FAB Rewards program terms.
- The bank reserves the right to reverse any bonus rewards issued for transactions deemed corporate, suspicious, or fraudulent.
- All transactions are subject to the FAB Rewards Shop and FAB Rewards Program Terms and Conditions.