

First Green Reward Points- Terms and Conditions

- 1) First Gulf Bank customers holding a First Gulf Bank Masdar Infinite/ Platinum Credit Card (hereafter referred to as “Cardholder”) are eligible to take part in the FIRST GREEN REWARD POINTS PROGRAM , which rewards the Cardholders for using their First Gulf Bank Masdar Infinite/ Platinum Credit Card. Benefiting from First Green Reward Points shall be at all times subject to the Terms and Conditions outlined hereinafter.
- 2) In order for a Cardholder to benefit from First Green Points, his/her First Gulf Bank Masdar Infinite/ Platinum card as applicable, must be valid and in good standing as per the criteria and standards applied by First Gulf Bank from time to time, including:
 - Any primary, multiple and supplementary card(s) that are issued to the Cardholder
 - All other accounts, facilities and all other services availed with the Bank
- 3) The Cardholder shall deemed to have accepted these Terms and Conditions by applying for redemption of First Green Reward Points.
- 4) During the continuation of First Green Reward Points, for every one UAE Dirham (or equivalent foreign currency) charged by the Cardholder to his/her First Gulf Bank Masdar Platinum Card for purchase of goods or services, the Cardholder will be awarded one First Green Point (“1 First Green Point”)and First Gulf Bank Masdar Infinite Cardholders will be rewarded with 50% extra First Green Points(“1.5First Green Points”) First Gulf Bank reserves the right, to be exercised at any time and without any prior notice to the Cardholder, to change the ratio between (a) a First Green Point to be awarded; and (b) the specified amount charged to the Cardholder’s First Gulf Bank Masdar Infinite/ Platinum Card.
- 5) All transactions charged to a Cardholder’s First Gulf Bank Masdar Infinite or Platinum Credit Cards are eligible for First Green Points except for the following:
 - a) Annual Fee of the Cardholder’s First Gulf Bank Masdar Infinite/ Platinum Credit Cards;
 - b) Cash advances;/ quick cash and any other transaction types identified by First Gulf Bank
 - c) Cash Advance Fees, Finance charges, Late payment Fees, Over limit charges or any other fees/ penal charges/ interest levied by First Gulf Bank to the Card Account;
 - d) Credits & Refunds to the Masdar First Gulf Bank Infinite/ Platinum card account
 - e) Balance transfer and other unauthorized charges, etc.;
 - f) Utility bill payments made by debiting the First Gulf Bank Card exceeding AED 2,000 in a month;
 - g) Intra company purchases, government transactions and fuel transactions etc
 - h) Corporate or Company Purchases
 - i) Transactions that First Gulf Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.

First Gulf Bank may, at its sole discretion and without prior notice to the Cardholder, add to, or remove from, the above list of eligible charges and transactions. First Gulf Bank's decision as to what constitutes an eligible charge shall be final and conclusive.

- 6) First Green Reward Points awarded to the Cardholder will be shown in the Cardholder's monthly statement, and will be redeemable in such manner as set out in the First Green Reward Points Catalogue for Goods and Services, which will be available online for cardholders.
- 7) The Cardholder may only redeem those First Green Reward Points registered and credited to the First Gulf Bank Masdar Infinite/ Platinum Credit Card account of the Cardholder at the time of making the redemption. The books and records of First Gulf Bank shall be conclusive evidence in respect of the number of First Green Points registered and credited to the Cardholder's First Gulf Bank Masdar Infinite or Platinum Credit Card account.
- 8) In addition to any other conditions outlined in these Terms and Conditions, First Green Reward Points accumulated under the Cardholder's Masdar First Gulf Bank Infinite or Platinum account are valid for redemption against items as per the latest First Green Reward Points participating redemption merchants and, are only redeemable by the Cardholder if the Cardholder's First Gulf Bank Masdar Infinite or Platinum account is operating (i.e. not cancelled or terminated by the Cardholder or First Gulf Bank) and current (i.e. there are no past due balances on the Cardholder's Masdar First Gulf Bank Infinite/ Platinum Card).
- 9) The Cardholder's First Green Reward Points accumulated will be cancelled if the Cardholder's First Gulf Bank Masdar Infinite/ Platinum Card account is
 - a) Closed; or
 - b) Not in good standing in the opinion of First Gulf Bank; or
 - c) Has expired; or
 - d) A breach of the First Gulf Bank Credit Card Agreement has occurred; or
 - e) Any other event, which, in the sole discretion of First Gulf Bank should result in the cancellation of the First Green Reward Points.

Without prejudice to the foregoing, First Gulf Bank reserves its right, to be exercised at any time without prior notice to the Cardholder, to apply time limitations on the validity of the First Green Reward Points earned by the Cardholder and credited to the Cardholder's First Gulf Bank Masdar Infinite/ Platinum Card account. First Gulf Bank shall not process any unprocessed redemption request for First Green Reward Points that have been cancelled, despite the fact that such redemption request was received before the Cardholder's relevant First Green Reward Points cancellation.

- 10) Any request placed for the redemption of First Green Reward Points in the First Green Reward Points Catalogue is subject to First Gulf Bank's approval, the availability of the First Green Reward Points at the time of placing the redemption order by the Cardholder, as well as any restrictions applied by the suppliers of the redeemed First Green Reward Point. First Gulf Bank may without prior notice to the Cardholder withdraw or substitute any and all of the First Green Reward Points for another reward of comparable value or nature.
- 11) First Gulf Bank shall only be responsible for forwarding the Cardholder's request for redemption to the supplier of the First Green Reward Point product/ voucher requested by the Cardholder. First Gulf Bank is not and shall not be considered at any time or for any reason as the supplier of the products offered for redemption against First Green Points.
- 12) First Gulf Bank shall not be liable for any loss of profit, savings, contract, revenue, interest or goodwill or any consequential indirect, incidental, special or punitive loss, damage or expenses or loss of data sustained by the Cardholder as a result of redeeming the First Green Reward Point(s) and/or possessing and/or using the redeemed First Green Reward Point(s) nor shall First Gulf Bank be responsible or held liable for any amount payable by the Cardholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise of First Green Reward Points, or of any negligence, breach of statutory or other duty on the part of First Gulf Bank and/or the supplier.
- 13) First Gulf Bank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of the products redeemed against First Green Reward Points or their suitability or fitness for any purpose.
- 14) Should a First Green Reward Point Product arrive damaged or faulty, then the Customer may notify the First Gulf Bank 24 hour contact centre no later than 2 (two) days from the date of his/her receipt of the product giving full details, as shall be requested by First Gulf Bank. First Gulf Bank shall use its best endeavors to convey the Cardholder's complaint to the supplier of the products and arrange for a replacement thereof, if possible. Notwithstanding the foregoing, First Gulf Bank shall not be held responsible in any way whatsoever for any damaged or defective product.
- 15) The products offered for redemption under the First Green Rewards Points Program , , will be delivered by the supplier within 5 (five) working days from the date First Gulf Bank approves the redemption request.
- 16) Redemption requests once submitted to First Gulf Bank cannot be canceled, revoked or changed by the Customer.

- 17) First Gulf Bank reserves the right to disqualify any Cardholder from further participation in the First Green Rewards Points Program, if in First Gulf Bank's sole judgment, that Cardholder has in any way violated these Terms and Conditions and/or the Terms and Conditions of his/her First Gulf Bank Credit Card Agreement. Suspension and disqualification may result, at First Gulf Bank's sole discretion, to the cancellation and nullification of all First Green Reward Points earned by the Cardholder.
- 18) First Gulf Bank is entitled, at any time and without any prior notice or liability to the Cardholder in any manner whatsoever, to terminate the First Green Reward Points Program and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the Terms and Conditions outlined herein, and/or withdraw or change the participants of the First Green Reward Points Program, and/or modify or limit the value of First Green Reward Points and/or the manner of their redemption even though any of such acts may diminish the value of the First Green Reward Points already accumulated.
- 19) Products, offered under the First Green Reward Points Program, are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such products are not replaceable in the event of loss or destruction after being issued and are subject to such Terms and Conditions as may be prescribed by the issuer of the same
- 20) The First Green Reward Points Catalogue issued in 2013 is valid until it is replaced by a new First Green Reward Points Catalogue or until such time as may be determined by First Gulf Bank without prior notice to the Cardholder. All the First Green Reward Points selections are non-returnable. When deemed necessary by First Gulf Bank and/or merchant partners of the First Green Reward Points, they may make similar substitution without advance notice to the Cardholder. The First Green Reward Points offers are void where prohibited by law.
- 21) Every effort has been made to ensure that the information contained in the First Green Reward Points Catalogue, available online is accurate. First Gulf Bank is not responsible for any errors or omissions, which may appear on the First Green Points Catalogue.
- 22) First Gulf Bank will not be liable for any delays/ non delivery of any of the First Green Reward Points or crediting of First Green Reward Points due to any Force Majeure event including but not limited to system failure, fire, war, earthquakes, etc. or any act of nature or other causes of like character beyond the control of First Gulf Bank or the merchant partners.