

FAB AI Futtaim Rewards Program FAQs

About FAB AI Futtaim Rewards

1. What is FAB AI Futtaim Rewards Program?

FAB AI-Futtaim FAB Rewards offers you unmatched value and savings when you spend using your FAB AI-Futtaim Credit Card. You earn FAB AI Futtaim Rewards on all your spends and can redeem your rewards for a range of benefits including cashback, e-gift vouchers, shopping at futtaim group of stores, miles exchange, utility bill payments and much more.

2. Which credit cards can benefit from the FAB AI Futtaim Rewards Program?

FAB AI Futtaim Platinum and FAB AI Futtaim World Elite credit cardholders are eligible for this program.

3. How do I join the FAB AI Futtaim Rewards Program?

All FAB AI Futtaim Credit Cardholders are automatically enrolled into the program at no extra cost. You start earning rewards from your first spend.

Earning FAB AI Futtaim Rewards

4. What benefits do I get on my credit card spend?

You get 10 FAB AI Futtaim Rewards for every AED 1 spend at AI Futtaim Group of stores and for all other domestic and international purchases, you earn 2 FAB AI Futtaim Rewards for every AED 1 spend.

5. At which AI Futtaim stores do I earn 10 FAB AI Futtaim Rewards?

For a list of FAB AI Futtaim Rewards Partners, please **click here**.

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6. Do I earn rewards on my supplementary card spends?

Yes, if you have any supplementary FAB Al Futtaim credit cards linked to your FAB Al Futtaim primary credit card, you will automatically earn FAB Al Futtaim Rewards on spends across all cards

7. When will the FAB Al Futtaim Rewards be credited to my account?

FAB Al-Futtaim Rewards are credited upon posting of the purchase on the system which usually occurs within two to three days from the day of purchase.

8. What is the maximum rewards I can earn on my credit card spends?

The maximum FAB Al Futtaim Rewards you earn depends on your card type. FAB Al Futtaim Platinum Credit Cardholders can earn 600,000 FAB Al Futtaim Rewards yearly & FAB Al Futtaim World Elite Credit Cardholders can earn 1,200,000 FAB Al Futtaim Rewards yearly.

9. What is the validity of FAB Al Futtaim Rewards?

FAB Al Futtaim Rewards are valid for a period of three years from the date of purchase. Any FAB Al Futtaim Rewards not redeemed during the validity period automatically expires.

10. Can I extend the validity of my FAB Al Futtaim Rewards that are expiring?

Validity of FAB Al Futtaim Rewards cannot be extended.

Redeeming FAB Al Futtaim Rewards

11. What can get with my FAB Al Futtaim Rewards?

You can use your FAB Al Futtaim Rewards for

- A) Free shopping at Al Futtaim stores by using your rewards as a payment option at the point of sale
- B) Free Al Futtaim gift cards and shopping vouchers downloadable instantly using your FAB Mobile App
- C) Free transaction reimbursements to offset any of your shopping at Al Futtaim group of stores
- D) Free cashback, processed real time directly to your card statement upon request
- E) Free Miles exchange to your Etihad Guest or Emirates Skywards frequent flyer number
- F) Free Utility bill payments by using your rewards as a payment option to pay your Du, Etisalat, Salik, DEWA, ADDC, AADC, FEWA, SEWA bills with FAB Mobile

12. What is the minimum redemption value at Point of Sale?

You can redeem a minimum of AED 1 at point of sale. Redemption of rewards at POS is flexible, you can select partial rewards redemption or choose to use your rewards in full.

13. How will I know that the amount of Rewards deducted at Point of sale is correct?

Once you select the option of partial/ full redemption on the POS, the amount of FAB AI Futtaim Rewards to be deducted for your purchase will be displayed on the point of sale. You are required to verify the same before you confirm your purchase or enter your transaction PIN.

10,000 FAB AI Futtaim Rewards is equivalent to AED 50

14. Can a supplementary Credit Cardholder redeem FAB AI Futtaim Rewards at Point of Sale?

Yes, in-store rewards redemption is enabled for all FAB AI Futtaim Credit Cardholders including supplementary credit card customers for which the rewards balance displayed at the time of purchase will be that of which is linked to the primary cardholders account

15. How can I use my downloaded e-vouchers at Futtaim stores?

A copy of your digital vouchers are saved on your MY REWARDS dashboard in FAB Mobile and Internet Banking. Simply login and click on the voucher you would like to use. Present the voucher at the cashier at the time of billing. The cashier will scan the voucher and deduct the value from your total bill. Gift vouchers cannot be partially redeemed, the entire value of the voucher needs to be used in a single transaction. To avoid any doubt, if e-vouchers are used for a value less than the amount stated on them, the difference will not be refunded to you. If the value of the e-vouchers is less than the value of the item(s) purchased, you must pay the difference using your FAB AI Futtaim Credit Card.

16. Can I offset any purchase transaction using my FAB AI Futtaim Rewards?

You can avail transaction reimbursements using your Rewards for any purchases at AI Futtaim stores. You need to have enough FAB AI Futtaim Rewards balance equivalent to the transaction value that you wish to offset. Partial purchase reimbursement is not allowed. To avail this benefit, first make your purchase transaction and then login to FAB Mobile to offset the purchase by selecting Pay with FAB AI Futtaim Rewards- Reimburse Transaction (once it reflects in your posted transactions)

17. I paid using Apple / Samsung wallets, can I still offset my transaction using pay with FAB AI Futtaim Rewards- Reimburse transaction?

Yes, any contactless payments at Al Futtaim group of stores can also be redeemed using this option.

18. What is the minimum redemption for Cashback?

You can redeem your FAB Al Futtaim Rewards for cashback upon reaching a minimum of AED 50. Thereafter, redemptions is allowed in multiples of 50.

19. How long will it take for cashback processing?

Your FAB Al Futtaim Cashback will be processed instantly and credited in real time to your card statement

20. Do I still need to make my credit card payment or will my cashback redemptions (or) pay with FAB Al Futtaim rewards transaction reimbursements and bank charges offset and adjust my minimum due?

Your rewards redemptions are posted as statement credit and reduce your overall credit card outstanding liability to the effect of the amount redeemed. However, the minimum due payment is not re-calculated at the time of redemptions and hence you are required to pay your bills in full in order to avoid any late fees or interest charges.

21. How long will it take to transfer my FAB Al Futtaim Rewards to Etihad?

This is an instant and real-time process, your miles will be transferred immediately to the Etihad Guest Frequent flyer Number entered in your redemption form

22. How long will it take to transfer my FAB Al Futtaim Rewards to Skywards?

This will take up to 3 working days, your miles will be transferred successfully if the Skywards member number is active. Should there be any rejections, you will be notified and the FAB Al Futtaim Rewards will be credited back to your FAB loyalty balance automatically.

23. Can I amend/ cancel my redemptions?

No, your redemptions cannot be cancelled, exchanged or modified. Once your FAB Al Futtaim Rewards are used these cannot be refunded. Rewards issued in the form of e-vouchers cannot be exchanged for cash or other brand vouchers and are valid for use only until the date specified validity of which cannot be extended.

Experiencing FAB AI Futtaim Rewards

24. How can I check my FAB AI Futtaim Rewards balance?

You can check your FAB AI Futtaim Rewards balance by logging on to FAB Mobile or Internet Banking and selecting the Rewards menu. You can also send the SMS “REWARDS” to 2121 from your registered mobile number or use FAB WhatsApp Banking service to fetch your rewards balance at any time.

25. How can I access my Rewards? Do I need a separate Username and Password to access my program?

Your new loyalty experience is built seamlessly within your existing Banking App. Simply, download FAB Mobile and Internet banking and experience your Rewards and everyday banking all in one App. You do not require a separate user ID/ password to access your program.

26. How soon can I access my Rewards?

As soon as you setup your FAB Mobile & Internet Banking app, your Rewards profile is automatically updated and immediately accessible within the Rewards menu.

27. How do I use FAB Mobile / Internet Banking to redeem my FAB AI Futtaim Rewards?

Upon landing at your FAB AI Futtaim Rewards dashboard, you will notice redemption action buttons including Pay with FAB AI Futtaim Rewards- Reimburse transaction/ Pay utility bill, and icons with options to redeem for vouchers, miles exchange and cashback. Simply click on any of these to start using your rewards

28. How secure is my redemptions?

Your rewards can be accessed only through your FAB Mobile and Internet Banking. i.e. your credentials are fully authenticated just in the same way as any other financial transaction from the App.

29. How do I ensure my rewards are being counted based on my spends?

Visit the ‘History’ section on your Rewards dashboard in FAB Mobile/ Internet banking to view a transaction level break down of all your rewards accruals and redemptions

30. Are there any restrictions to participating in this program?

Yes, your payments must be in good standing and regular. You need to hold at least 1 active product at all times to continue to participate in this program. Should you cancel your products and relationship, any un-redeemed Rewards will automatically be revoked and will not be refunded.

31. Can I use my Rewards program to accumulate rewards on company purchases?

FAB Al Futtaim Rewards is intended for personal use only and any misuse can result in program cancellation with right to revoke any availed benefits

32. Should I have any problems, or need more information on my program, who can I contact?

Please contact FAB Contact Center at 600 52 5500.