

## **FAB Rewards Program FAQs**

### **About FAB Rewards**

1. What is FAB Rewards?

FAB Rewards is your banking loyalty program that rewards you for your everyday card spends, account balances, and other banking interactions. You automatically earn rewards while banking with FAB redeemable for a wide range of exciting options including cashback, e-gift vouchers, miles exchange, utility bill payments, travel, e-commerce shopping and a lot more.

2. Am I eligible for this program?

Yes, if you hold a FAB Credit or Debit card, current account or fixed deposit in good standing, you are eligible for this program. Additionally, if you apply for a new home loan, personal loan or auto loan as well you benefit from this program.

3. Do I need to enroll to the FAB Rewards Program?

No, you are automatically enrolled into the program based on your product holding at no extra cost.

### **Earning FAB Rewards**

4. What benefits do I get as a FAB Customer?

You are rewarded for your complete banking relationship including credit and debit card spends, current and savings account monthly average balance, fixed deposits balances, mobile and internet banking registration, online remittances & standing instructions bookings.

You also earn rewards when you apply for a new personal, home or auto loan. Rewards value vary by product and eligibility, please visit [<EARN>](#) to learn more

5. What type of rewards do I enjoy on my everyday spends?

You are rewarded on your domestic purchases i.e. spends in AED Currency, and International purchases i.e. spends in foreign currency with your FAB Credit or Debit Card.

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

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

7. When will my FAB Rewards be posted?

Rewards for everyday credit and debit card spends will be credited upon posting of the purchase on the system which usually occurs within two to three days from the day of purchase.

Accounts and fixed deposits rewards will be posted on a monthly basis, based on account balance of the previous calendar month.

Rewards for new loan applications, will be posted immediately on successful disbursement

Rewards for digital interactions i.e. first time mobile or internet banking registration and online remittances will be credited instantly and standing instructions rewards for utility and phone bills, will be posted upon third successful payment.

Any Rewards earned in decimal values will be rounded off to the nearest lower whole number and posted. Example- Customer earning 153.60 FAB Rewards for a particular transaction will receive 153 Rewards.

8. What is the maximum rewards I can earn?

There is no limit to the FAB Rewards you earn on your everyday credit and debit card spends. Credit card Rewards for spends made under the categories fuel, supermarkets, utilities, education, government, charities, transport, rental, insurance and fast food will earn 1 FAB Reward for every AED 1 spend.

Current account balances rewards will be capped at 24,500 FAB Rewards monthly and rewards for fixed deposits will be capped at 49,100 FAB Rewards per month.

Rewards for new personal and auto loan rewards will be capped to 200,000 FAB Rewards per application and rewards for New home loans will be capped to 600,000 FAB Rewards per application.

First time e-channel registration rewards will be capped at 1,000 FAB Rewards, Online remittances up to 3,000 FAB Rewards per month and Standing instructions up to 10,000 FAB Rewards per customer.

9. Which card types are eligible for 25% extra rewards for spends in Abu Dhabi?

Any customer holding a valid FAB Abu Dhabi Platinum or Abu Dhabi Titanium credit card can benefit from bonus rewards for spends in the emirate of Abu Dhabi

10. Who is eligible for 2x Rewards at Supermarkets?

FAB Credit Cardholders with a minimum cumulative spend of AED 400 at supermarket and department stores monthly are eligible for 2 FAB Rewards for every AED 1 spend at supermarkets.

11. What is the validity of FAB Rewards?

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

12. Can I extend the validity of my FAB Rewards that are expiring?

Validity of FAB Rewards cannot be extended.

### **Redeeming FAB Rewards**

13. What can get with my FAB Rewards?

You can use your FAB Rewards for

- A) Free shopping in-store by using your rewards as a payment option at the point of sale
- B) Free e- gift cards and shopping vouchers downloadable instantly using your FAB Mobile App
- C) Free transaction reimbursements to offset any of your shopping or selected bank charges
- 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
- G) Free e-commerce shopping at FAB Rewards shop
- H) Free airline tickets, hotel stays and travel services through FAB Rewards travel

14. 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.

15. 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 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.

25,000 FAB Rewards is equivalent to AED 100

16. Can a supplementary Credit Cardholder redeem FAB Rewards at Point of Sale?

Yes, in-store rewards redemption is enabled for all FAB Credit & Debit 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

17. How can I use my downloaded e-vouchers at participating 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 Credit or Debit Card.

18. Can I offset any purchase transaction / bank charges using my FAB Rewards?

Yes, you can avail transaction reimbursements using your Rewards for any retail purchases globally and selected bank charges. You need to have enough FAB 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 selecting Pay with FAB Rewards- Reimburse Transaction (once it reflects in your posted transactions)

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

Yes, any contactless payments can also be redeemed using this option.

20. What is the minimum redemption for Cashback?

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

21. How long will it take for cashback processing?

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

22. Do I still need to make my credit card payment or will my cashback redemptions (or) pay with FAB 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.

23. How long will it take to transfer my FAB 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

24. How long will it take to transfer my FAB 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 Rewards will be credited back to your FAB loyalty balance automatically.

25. What can I purchase from the FAB Rewards Shop?

You can buy electronics, phones, kitchen and home appliances, fashion accessories, perfumes and beauty products, sports & fitness accessories and much more.

26. I want to purchase an item from the FAB Rewards Shop but do not have sufficient FAB Rewards?

You can still continue with your purchase using the Rewards + Card feature i.e. by paying for the purchase partially with your Rewards and the balance remaining with your FAB Debit/ Credit Card.

27. Which airlines, hotels or travel services can I redeem my FAB Rewards for?

You can redeem your rewards from 120 major airlines, 650,000 hotel properties and beach resorts, 36 car rental companies, across 30,000 locations in 195 countries. You can also redeem your FAB Rewards for local events and excursions, activities and theater tickets.

28. How do I receive my e-vouchers & gift cards / travel e-tickets?

Your reward vouchers, airline tickets, hotel reservations confirmation is sent to your email ID registered with FAB. You will also find a copy of the same on your FAB Mobile & Internet Banking Rewards dashboard and can instantly access this anytime.

29. Do I have to pay any additional charges for FAB Rewards Shop items delivery?

No there is no additional cost for FAB Rewards shop items delivery. Your Reward items will be delivered to your doorstep as per the booking address entered in your form at the time of order placement.

30. Can I amend/ cancel my redemptions?

No, your redemptions cannot be cancelled, exchanged or modified. Once your FAB 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.

For any amendments or changes related to travel bookings please contact our call center at 600 52 5500. Travel modifications will be processed only 5 days a week, Sunday to Thursday, between 9am to 6pm (Excluding public holidays).

For any refunds or returns on items ordered from the FAB Rewards shop, this varies as per individual product supplier terms as specified on the web store. To log any issues, please call 600 52 5500.

31. What are my FAB Rewards worth?

The Rewards value varies depending on your product and reward for which you choose to redeem. For information about the various redemption options and value back login to FAB Mobile and explore our latest offers and special promotions. For a sample illustration, visit the [<CALCULATE>](#) section to learn more.

### **Experiencing FAB Rewards**

32. How can I check my FAB Rewards balance?

You can check your FAB 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.

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

The process of redeeming your rewards is convenient and easy. 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.

34. 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.

35. How do I use FAB Mobile / Internet Banking to redeem my FAB Rewards?

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

36. 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.

37. 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

38. 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.

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

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

40. 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.