

**FAB Cashback credit card programme
Terms and conditions**

The following provisions shall apply to the FAB Cashback credit card, in addition to the terms set out in the First Abu Dhabi Bank PJSC (FAB) Master Credit Card Conditions (“MCCC”) to which this document shall form an integral part and should be read in conjunction, together with the terms included in the credit card application form.

Any terms not defined within these terms and conditions shall have the meaning as defined in the MCCC:

Definitions

- a) “FAB Cashback Card” means the FAB Cashback credit card issued by FAB;
- b) “FAB Cashback Cardholder” means a Cardholder of a FAB Cashback Card;
- c) “FAB Cashback Programme” means the programme enabling Card members to use their FAB Cashback Card to earn Cashback on eligible transactions;
- d) “Cashback” means an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the FAB Cashback Card on a monthly basis where the Cashback amount is equal or greater than one dirham;
- e) “Eligible Transactions” means all retail transactions, at point of sale or online, charged to a Card member’s FAB Cashback Card, except for the transactions excluded in point 13 below;

FAB Cashback Programme

1. Cardholders holding a FAB Cashback Card are eligible to participate in the FAB Cashback Programme. For the avoidance of doubt, the FAB Cashback Programme does not apply to all FAB Visa and/or Mastercard cards. FAB Cashback Programme shall be at all times subject to the terms and conditions outlined herein.
2. FAB Cashback Cardholders are eligible to receive a onetime sign-up joining bonus in the form of a cashback during the first year of set-up of the Card Account. Any FAB Cashback Cardholder re-applying for the card will not be eligible for the onetime sign-up joining bonus cashback.
3. This FAB Cashback Programme applies to Eligible Transactions made on FAB Cashback Cards and the calculated Cashback amount will be rounded down and paid to the nearest dirham. The remaining fils, if any, will be carried forward to the next Cashback payment. The following rate of Cashback will be awarded to the corresponding Eligible Transaction(s):
 - i. 5% cashback on “supermarket, utility and fuel spend”, will be awarded to all eligible transactions made in UAE dirhams at supermarkets, utility and fuel stations which are posted to the cardholder’s account
 - ii. 2% cashback on “international/ non-AED spend”, will be awarded to all retail transactions made in a foreign currency (non-AED currency) which are posted to the cardholder’s account;
 - iii. 1% cashback on all other spends, will be awarded to all other Eligible Transactions made in UAE dirhams which are posted to the cardholder’s account.
4. The determination of supermarket, utility and fuel spend will be the basis merchant code as published by Mastercard, from time to time (see table below). This code may be changed without prior notice by Mastercard and will be updated in our system accordingly. The

determination of international spend will be done based on the currency code used for the transaction.

Spend segment & merchant category code (MCC)	Cashback %
Supermarket – 5411	5%
Fuel – 5541, 5542	5%
Utility - 4900	5%
International/ non-AED Spend	2%
All others retail spending	1%

5. FAB will not be responsible for providing 5% Cashback for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for Supermarket, Fuel and Utility by Mastercard.
6. Eligible Transactions made with a supplementary FAB Cashback Card will be aggregated with the Eligible Transactions charged by the primary Cardholder for the purposes of calculating the Cashback amount. The aggregated Cashback will be credited to the Cardholder's Card Account.
7. There is no minimum spend requirement for a Cashback to be obtained.
8. The Cashback on Eligible Transactions in a statement cycle will be limited to the credit limit of the customer i.e. no cashback will be awarded for transactions completed over and above the credit limit of the Card Account in a single statement cycle.
9. Any reversal/part reversal of transactions will result in the withdrawal of Cashback awarded. FAB reserves the right to charge the equivalent value of such Cashback credited directly from the Card Account without prior notice or to adjust against Cashback for future Eligible Transactions.
10. Any Cashback amount paid will be set off against the total outstanding balance. FAB Cashback Cardholders are still required to make the minimum payment due, as reflected on the monthly statement.
11. Any Cashback accumulated and not credited into the Card Account will be cancelled/forfeited if:
 - a. the FAB Cashback Cardholder's Card Account is closed;
 - b. the FAB Cashback Cardholder's Card Account is not in good standing;
 - c. the Cardholder's FAB Cashback Card has expired and was not renewed;
 - d. there has been a breach of these terms and conditions or the MCCC; or
 - e. any other event, which, in the sole discretion of FAB should result in the cancellation of the FAB Cashback Programme, and/or any similar benefits (as applicable).
12. Any decision about whether spend on purchases qualify as an Eligible Transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be at the sole discretion of FAB and the result shall be communicated to the Cardholder.
13. Unless otherwise stated, all Eligible Transactions, charged to FAB Cashback Card are eligible for Cashback as per the categories defined above except for the following exclusions:
 - i. annual fee payment(s) related to the FAB Cashback Cardholder's Card Account;
 - ii. cash advances;
 - iii. finance charges;
 - iv. late payment charges;
 - v. traveller's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges;
 - vi. purchase of foreign currency;
 - vii. contributions, premiums or other payments in relation to Credit Shield Plus/ Wallet Shield etc

- viii. products/ programs/ any other insurance programs or products that FAB may choose to offer/ distribute;
- ix. transactions conducted at exchange house(s);
- x. purchase of saving certificates, bonds and other debt instruments; or
- xi. transactions that FAB decides are disputed, erroneous, unauthorized, illegal and/or fraudulent;
- xii. any transaction undertaken through or using the UAE Direct Debit System; and
- xiii. transactions converted into EPP with a zero percent interest rate.

Furthermore, misuse of the FAB Cashback Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback. FAB may, at its sole discretion and without prior notice to the FAB Cashback Cardholder, add to, or remove from, the above list of exceptions. FAB's decision as to what constitutes an Eligible Transaction shall be final, conclusive and binding.

- 14. The FAB Cashback Programme is valid for personal use only. In case the FAB Cashback Card is used for business purposes, FAB reserves the right to withdraw the Cashback awarded, suspend the FAB Cashback Card and/or report the same to relevant authorities.
- 15. Cashback is valid for a period of three (3) years from the corresponding transaction date. Unless used prior to the expiration date, the Cashback shall expire on such date.
- 16. FAB reserves the right to disqualify any Cardholder from further participation in the FAB Cashback Program, if:
 - a. FAB Cashback Cardholder abuses or misuses the FAB Cashback Program or the benefits available under the FAB Cashback Program
 - b. In FAB's sole judgment, that FAB Cashback Cardholder has in any way violated these terms and conditions and/or the terms and conditions of the FAB Cashback Card. Suspension and disqualification may result, at FAB's sole discretion, to the cancellation and nullification of all Cashback earned by the FAB Cashback Cardholder.
- 17. FAB reserves the right to terminate the FAB Cashback Program or amend its terms and conditions at any time with a minimum of 15 days' prior notice through its website.
- 18. In the case of any conflict between these terms and conditions and the MCCC, these terms and conditions shall take priority.
