

FAB du Credit Card Terms and Conditions

These Terms and Conditions apply where a Cardholder wishes to apply for a FAB du co-branded credit card. These Terms and Conditions supplement the Bank's Master Credit Card Conditions (the **Master Terms and Conditions**) and should be read together with and construed with the Master Terms and Conditions. The Master Terms and Conditions together with these Terms and Conditions shall constitute the **Agreement** between the Bank and the Cardholder in respect of the FAB du co-branded credit card.

1. Definitions

Capitalized terms set out in the Master Terms and Conditions shall have the same meaning when used in these terms and conditions. In addition, the following capitalized terms shall have the following meanings:

Declaration means the declaration signed by the Cardholder pursuant to which the Cardholder, amongst other things, accepts these terms and conditions.

du means Emirates Integrated Telecommunications Company PJSC.

du Network means the approved du distribution channels as notified by du to the Bank.

du Privileges means the exclusive benefits offered to Cardholders as detailed in these terms and conditions.

du Service means any fixed telephony, broadband connectivity and IPTV service provided by du and **du Services** shall be construed accordingly.

EPP means an Easy Payment Plan offered by du consisting of a bundled smart phone and data package where payment is made in full in advance using the Card.

Post-paid bill means a bill issued by du for du Services and paid by the Cardholder in arrears on a weekly or monthly basis.

SPP means a Smartphone Privilege Plan offered by du consisting of a bundled handset and data package

2. Purpose of Terms and Conditions

- 2.1 These terms and conditions shall apply whenever a Cardholder wishes to obtain a Card and benefit from the du Privileges. For the purposes of these terms and conditions a **Card** (as defined in the Master Terms and Conditions) shall mean a FAB du co-branded credit card. An applicant for a Card does not need to be an existing customer of du to apply for a Card.
- 2.2 The Master Terms and Conditions and these terms and conditions shall together govern use of the Card. In the event of a conflict between the Master Terms and Conditions and these terms and conditions in respect of a Card, these terms and conditions shall apply.
- 2.3 If a Cardholder wishes to apply for a Card he shall be required to complete an Application Form and duly sign the Declaration. Execution of the Declaration shall constitute an acknowledgement by the Cardholder that he accepts the Master Terms and Conditions and these terms and conditions and agrees to the terms of the Agreement.

3. Application to register for du Services

- 3.1 When applying for a Card, a Cardholder who is not already a customer of du shall notify the Bank if he is interested in receiving any du Service. If a Cardholder is interested in a du Service the Bank will inform du and provide details of the Cardholder's interest and the Cardholder's personal details to du. The Cardholder authorizes the Bank to provide du with such information about the Cardholder as du requests.
- 3.2 The Cardholder acknowledges and agrees that the Bank's role in respect of any interest by the Cardholder in du Services is limited to that set out in Clause 3.1 and the Bank will not be responsible for accepting the Cardholder as a customer of du or for subscribing the Cardholder to any du Service. The decision on whether to accept the Cardholder as a customer shall be at du's sole discretion. Any agreement between the Cardholder and du for a du Service shall be on terms agreed between du and the Cardholder only. The Bank accepts no liability for the rejection by du of any application by the Cardholder for any du Service.
- 3.3 The Cardholder is required to achieve a minimum monthly spend in the previous month (as specified under Clause 5.1 herein) to obtain the du Privileges.

4. Loyalty Programme

Purchases on FAB du credit card earn FAB reward points. The terms and conditions published online at https://www.bankfab.com/-/media/fabgroup/home/personal/cards/terms-and-conditions-pdfs/card-specific/ducreditcard_tnc.pdf?view=1 shall apply for FAB Rewards loyalty program. In the event of a conflict between these terms and conditions and the terms and conditions for the FAB Rewards loyalty program, the FAB Rewards loyalty programme terms and conditions shall apply in respect of the loyalty program.

5. du Privileges

- 5.1 All Cardholders will automatically receive a 10% discount on all purchases at du when purchased with their FAB du co-branded credit card for a particular month subject to achieving a minimum monthly spend in the previous month as below. For the FAB du co-branded credit card entitled :-

du World credit card – AED 2,500
du Platinum credit card – AED 2,500
du Titanium credit card – AED 1,250

- 5.2 10% discount is available on all DU spends such as:

- ✓ All Post-paid bills and pre-paid fixed recharges; The 10% discount will be provided in the form of cashback on FAB du Credit Card
- ✓ Cardholders purchasing an SPP will be entitled to a discount of 10% on the monthly data plan charges. The discount will be provided in the form of cash back on the respective FAB du co-branded credit card.

- 5.3 The privileges detailed in Clause 5.2 are only available for transactions made within the du Network. Cashback will automatically be credited to the Card and reflected in the monthly statement following the relevant bill or transaction. The maximum cashback that can be claimed in any calendar month in respect of the privileges in Clause 5.1 is AED 1,000.

- 5.4 Any purchase by a Cardholder of an EPP with a value greater than AED 1,000 may, subject to the approval of the Bank, be converted into a 0% instalment payment plan on the Card for 3, 6, 9 or 12 months using the 'Easy Buy Scheme'. By opting for the 'Easy Buy Scheme', the Cardholder shall be deemed to have accepted the Easy Buy Terms and Conditions published online at https://www.bankfab.com/-/media/fabgroup/home/personal/cards/terms-and-conditions-pdfs/card-specific/ducreditcard_tnc.pdf?view=1

First Abu Dhabi Bank PJSC is licensed and regulated by the Central Bank of the United Arab Emirates. Its registered office address is P.O. Box 6316, Abu Dhabi, United Arab Emirates.

5.5 The minimum spends criteria as mentioned in Clause 5.1 shall not include any cash withdrawal from the card or loan taken on the card in any form. The Spends during the preceding calendar month will be considered to check the eligibility for du privileges for the customer.

5.6 Receipt of any du Privilege is subject to:

- a) the Cardholder having an active subscription to a du Service;
- b) the Cardholder achieves minimum monthly spend on the card in the previous month as stated in Clause 5.1
- c) the Card is active;
- d) there being no overdue amount on the Card; and
- e) there being no breach by the Cardholder of the Agreement (Credit Card Master Agreement)

5.7 The Bank reserves the right at any time to withdraw the Card or any benefit offered on the Card or terminate the Agreement if:

- a) any fraudulent activity on the Card is detected or the Card is misused; or
- b) the Cardholder breaches the Agreement; or
- c) the Bank is required to do so by any law or regulation.

5.8 The Bank may at its sole discretion at any time suspend a Card for as long as it sees fit, including but not limited to suspected card misuse, while it investigates the same or any other breach of the Agreement.

6. Fees

Use of the Card shall be subject to the fees set out in the Schedule of Charges and levied in accordance with the Master Terms and Conditions.

7. Variation of Terms

The Bank may from time to time vary these terms and conditions in accordance with Clause 34 (Variation) of the Master Terms and Conditions.