

Al-Futtaim FAB Rewards Terms and Conditions

1. Definitions

1.1 Al-Futtaim FAB Rewards Loyalty Program - The rewards program established by FAB and Al-Futtaim pursuant to these Terms and Conditions.

1.2 Al-Futtaim FAB Rewards Product - One or more of the FAB products and services listed in Schedule A hereto, being eligible for inclusion in the Al-Futtaim FAB Rewards Loyalty Program.

1.3 Al-Futtaim FAB Rewards- The reward points credited/debited to an individual's Al-Futtaim FAB Rewards Account as a result of any Al-Futtaim FAB Credit Transactions that are included in the Al-Futtaim FAB Rewards Loyalty Program.

1.4 Al-Futtaim FAB Rewards Account - The account reflecting all transactions related to Al-Futtaim FAB Rewards Loyalty Program for a particular client on FAB Records, including earned Al-Futtaim FAB Rewards, bonus Al-Futtaim FAB Rewards, redeemed Al-Futtaim FAB Rewards and expired Al-Futtaim FAB Rewards.

1.5 FAB - First Abu Dhabi Bank PJSC which has head office in Abu Dhabi, United Arab Emirates.

1.6 Al Futtaim- BLUE REWARDS SINGLE PERSON COMPANY L.L.C, a limited liability company incorporated under the laws of Dubai with address at P.O. Box 7880, Dubai, United Arab Emirates.

1.7 Al-Futtaim FAB Credit Card – A valid credit card issued by FAB as part of the Co-brand Card Program with Al-Futtaim, bearing the payment scheme provider's logo as well as the FAB and Al Futtaim Trade Marks by FAB to the client.

1.8 FAB Client – The principal Card client or Supplementary Card client, for whom a Card is issued by the Bank.

1.9 Primary Account – Client in whose name a “Card Account” is maintained by the bank.

1.10 Membership – The ability to perform Loyalty Program related actions such as collecting Al-Futtaim FAB Rewards, redemptions, etc. where membership is done by automatic enrolment subsequent to applying for and receiving an Al-Futtaim FAB Credit Card.

1.11 Skywards Miles – A Skywards Mile is the reward currency earned when a Skywards member flies with Emirates Airlines or their partners.

1.12 Etihad Guest Miles - An Etihad Guest Miles is the reward currency earned when an Etihad Guest member flies with Etihad Airlines or their partners.

1.13 Good Standing – A non-delinquent Al-Futtaim FAB Credit Card account which is active.

1.14 Al-Futtaim FAB Rewards Partners – Merchants outlet who has agreed to participate in Al-Futtaim FAB Rewards Loyalty Program.

2. Application

The following terms and conditions (the “Terms and Conditions”) shall apply to the Al-Futtaim FAB Rewards Loyalty Program and are in addition to the Master Credit Card Conditions. To the extent there is any conflict or inconsistency between these Terms and Conditions and the Master Credit Card Conditions, those Master Credit Card Conditions shall prevail.

2.1.2 The client hereby acknowledges and accepts that the foregoing acts may diminish the redemption value of the Al-Futtaim FAB Rewards already earned and agree not to claim compensation for any such losses.

2.1.3 The client acknowledges that these Terms and Conditions, as well as other information regarding Al-Futtaim FAB Rewards Loyalty Program, may be accessed online at in their most current form, and the client hereby agrees to remain current with the same.

2.2 FAB Al-Futtaim Loyalty Rewards Program is subject to these Terms and Conditions, and the Terms and Conditions applicable to any other FAB product eligible for participation in Al-Futtaim FAB Rewards Loyalty Program.

2.3 In the event of a conflict between these Terms and Conditions and the terms and/or conditions contained in any policy incorporated by reference herein, to the extent that such conflict directly relates to the Al-Futtaim FAB Rewards Loyalty Program, these Terms and Conditions shall prevail.

3. Enrolment

Enrolment in the Al-Futtaim FAB Rewards Loyalty Program is automatic and each client (who is/are in good standing) including any supplementary card client(s), of one or more of the FAB products listed in Schedule A attached hereto is automatically enrolled in the Al-Futtaim FAB Rewards Loyalty Program.

3.1 Upon enrolment of an eligible Al-Futtaim FAB product, an Al-Futtaim FAB Rewards Account for the primary Account Client will be established. Membership qualifies an Al-Futtaim FAB Rewards Products client/s to benefit from special offers and promotions which may be provided by FAB from time to time provided the Account is in good standing.

3.2 Membership is subject to the qualifications and conditions as determined by FAB. FAB reserves the right, at any time, to impose a validity period on membership, as well as to extend or reduce the same.

3.3 Membership in the Al-Futtaim FAB Rewards Loyalty Program is non-transferable.

3.4 In the case of joint or multiple clients of an Al-Futtaim FAB Rewards Products, all authorized signatories thereto will be automatically enrolled in the Al-Futtaim FAB Rewards Loyalty Program; however, the use and redemption of the Al-Futtaim FAB Rewards (the “Al-Futtaim FAB Rewards”) shall only be available to the primary Al-Futtaim FAB Rewards Products signatory as identified in FAB Records and is limited, as described in these Terms and Conditions. However, each Account client will accrue Al- Futtaim FAB Rewards with respect to his or her related accounts or services to be credited to the Al- Futtaim FAB Rewards Account. Accounts are identified by the Customer Identification (CIF) Number of the primary Account as established by FAB Records.

3.5 In case an account client(s) or a supplementary card client(s) is/are removed from the qualifying Al- Futtaim FAB Rewards Products, then such client(s) or supplementary card client(s) is/are no longer eligible to participate in the Al-Futtaim FAB Rewards Loyalty Program.

3.6 FAB reserves the right to withdraw / discontinue or terminate the client's membership in the Al- Futtaim FAB Rewards Loyalty Program and revoke any accrued Rewards.

3.7 Upon membership termination, all Al-Futtaim FAB Rewards accrued in the Al-Futtaim FAB Rewards

Account (as defined below) shall be immediately forfeited.

4. Al-Futtaim FAB Rewards

4.1 FAB shall determine, from time to time, at its discretion, which FAB Products are eligible for inclusion/exclusion in the Al-Futtaim FAB Rewards Loyalty Program and will earn Al-Futtaim FAB

Rewards (each, the "Eligible Transaction"), the associated limits on earnings as well as the number of Al- Futtaim FAB Rewards required for redemption. In case of a reversal of any Eligible Transaction, Al- Futtaim FAB Rewards credited to the Al-Futtaim FAB Rewards Account as a result of such Eligible Transactions will be deducted from the accrued Al-Futtaim FAB Rewards balance. Debits to the Al- Futtaim FAB Rewards Account will reduce the accrued Al-Futtaim FAB Rewards balance as per the calculation criteria set for a particular FAB Product.

4.2 Pursuant to clause 4.1, Al-Futtaim FAB Rewards are earned for each of the Al-Futtaim FAB Rewards Product Purchase transaction (at Point of Sale Machines or Online Transactions) subject to the Al- Futtaim FAB Rewards earning criteria, and no Al-Futtaim FAB Rewards shall be awarded retroactively. Schedule B attached hereto provides a list of further exceptions to earnings of Al-Futtaim FAB Rewards. Al-Futtaim FAB Rewards may be calculated by rounding down the transaction value to the nearest integer and as per the criteria set for each Al-Futtaim FAB Rewards Product (clause 4.1). 4.3 Al-Futtaim FAB Rewards are not assignable or otherwise transferable, and are not capable of being pledged, nor can the Al-Futtaim FAB Rewards of one client be combined with those of another.

4.4 In case of a change to the status of the Al-Futtaim FAB Rewards Products (such as an upgrade or downgrade thereof), the Al-Futtaim FAB Rewards calculations shall be adjusted accordingly.

The maximum number of Al-Futtaim FAB Rewards that can be earned by a client in any one billing cycle is as follows:

- 200,000 Al-Futtaim FAB Rewards for Al-Futtaim FAB Platinum Credit Card holders for spends at Al- Futtaim Stores and 400,000 FAB Rewards for Al-Futtaim FAB Platinum Credit Card holders for other domestic and international spends
- 1,200,000 Al-Futtaim FAB Rewards for Al-Futtaim FAB Elite World Credit Card holders

4.6 Al-Futtaim FAB Rewards are valid for a period of three (3) years from the last day of the month during which such Al-Futtaim FAB Rewards are earned. Unless used prior to the expiration date, the Al- Futtaim FAB Rewards shall expire on such date. Upon expiration, unused Al-Futtaim FAB Rewards will be removed from the Al-Futtaim FAB Rewards account as

of the expiration date and cannot be re-credited. It is the Al-Futtaim FAB Rewards client's responsibility to be aware of both the number of Al-Futtaim FAB

Rewards in his account, and their expiration date. The available Rewards can be monitored at any time online via FAB Internet Banking or through FAB Mobile App.

5. Redemption of Al-Futtaim FAB Rewards

5.1 Provided that the Al-Futtaim FAB Rewards Products is active and in good standing, and subject to the approval by FAB, Al-Futtaim FAB Rewards may be redeemed for (i) Cashback into the Al-Futtaim Credit Card, (ii) Skywards Miles from Emirates, (iii) Etihad Guest Miles or (iv) POS Redemption at Select Al Futtaim Merchant outlets (v) e-vouchers (vi) transaction and bank charges reimbursement and (vii)

Utility bill payment.

5.2 Only Al-Futtaim FAB Rewards that are transferred to, and registered in, an Al-Futtaim FAB Rewards Account, at the time of redemption, are eligible for redemption. The FAB Records shall be conclusive evidence in respect of the number of Al-Futtaim FAB Rewards registered and credited to an Al-Futtaim FAB Rewards Account and available for redemption.

5.3 The redemption of Al-Futtaim FAB Rewards may be done online via FAB Mobile and Internet Banking channels or at FAB point of sale terminal and the customer will be governed by the terms and conditions of the respective mode of redemption. FAB, at its discretion, may act upon the instructions received through these modes of redemption.

5.4 In the case of joint or multiple Al-Futtaim FAB Rewards clients' account, both the primary Account and supplementary card holders are eligible to redeem the Al-Futtaim FAB Rewards.

5.5 In the event of cancellation of cards, Al-Futtaim FAB Rewards will be forfeited.

5.6 In cases where Al-Futtaim FAB Rewards are subtracted from the Al-Futtaim FAB Rewards Account, it may reduce or eliminate the accumulated Al-Futtaim FAB Rewards resulting in a negative or zero Al-Futtaim FAB Rewards Account balance. If such Al-Futtaim FAB Rewards are subtracted from the Al-Futtaim FAB Rewards Account after a reward for redemption has been selected that reduces the Al-Futtaim FAB Rewards balance below the amount required for such reward redemption, the Account will go into negative status until the customer earns more Rewards which can regularize the account.

5.7 Al-Futtaim FAB Rewards redemptions are subject to FAB terms and conditions for the relevant Reward. Whenever deemed necessary, FAB may cancel the Reward as determined by FAB.

5.8 Details of the FAB Rewards available for Al-Futtaim FAB Rewards Loyalty Program are set out in, and redeemable from, FAB Mobile, Internet Banking or may be redeemed over the phone by contacting the FAB Contact at 600 52 5500.

5.9 Once redeemed, there will be no exchange, return, refund, or redemption for cash or credit, nor will there be replacement in the event of loss, damage or destruction. Once submitted, an order for redemption cannot be cancelled, revoked, transferred or changed by the client in any manner.

5.10 FAB is not, and shall not be considered, at any time, as the supplier of an FAB Reward, or an agent or representative thereof, and FAB shall not be held liable for failure on the part of a supplier to provide a FAB Reward, upon its stated terms and conditions.

6. Forfeiture of Al-Futtaim FAB Rewards

All Al-Futtaim FAB Rewards of an Al-Futtaim FAB Rewards Product shall be forfeited, no additional Al-Futtaim FAB Rewards shall accrue in an Al-Futtaim FAB Rewards Account and any unprocessed redemption requests shall be cancelled immediately in the following circumstances: (a) the Al-Futtaim FAB Rewards Product has been closed or is not in good standing (as determined by FAB); (b) expiry of the Al-Futtaim FAB Rewards; (c) breach of any of these Terms and Conditions and/or any other policy incorporated by reference herein; or (d) any other event, which, at the discretion of FAB, should result in such forfeiture.

7. Liability and Indemnity

7.1 FAB shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by an Al-Futtaim FAB Rewards client as a result of the redemption of Al-Futtaim FAB Rewards, or in any other way arising from membership in, or in connection with, the Al-Futtaim FAB Rewards, , or of any negligence, breach of statutory or other duty on the part of FAB, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with the Al-Futtaim FAB Rewards Loyalty Program.

7.2 FAB makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality or merchantability of any FAB Reward or the suitability or fitness thereof for any use or purpose. All FAB Rewards shall be accepted by the Al-Futtaim FAB Rewards client at his/her own risk.

7.3 FAB is not responsible for disputes involving Al-Futtaim FAB Rewards or any other aspect of this Program between joint signers of the Account. Any personal liability arising out of the receipt or use of Al-Futtaim FAB Rewards is solely the client's responsibility.

8. Breach of Terms and Conditions

In the event of a breach by an Al-Futtaim FAB Rewards client of these Terms and Conditions or of any applicable provisions in any policy incorporated by reference herein, or in the event of failure on part of an Al-Futtaim FAB Rewards client to pay for any outstanding / dues within the prescribed time set by FAB or for any other reason whatsoever, FAB reserves the right, at its discretion, to:

- Terminate the Al-Futtaim FAB Rewards client's membership in the Al-Futtaim FAB Rewards and close his/her Al-Futtaim FAB Rewards Account;
- Refuse to award Al-Futtaim FAB Rewards;
- Withdraw Al-Futtaim FAB Rewards; and/or
- Refuse to redeem Al-Futtaim FAB Rewards

Such suspension and disqualification of an Al-Futtaim FAB Rewards client may result, at FAB's discretion,

in the forfeiture of all of the Al-Futtaim FAB Rewards client's Al-Futtaim FAB Rewards.

SCHEDULE A

Al-Futtaim FAB Rewards Products

UAE issued AED dominated Credit Cards as follows:

- Al-Futtaim FAB Platinum Credit Card
- Al-Futtaim FAB World Elite Credit Card

Any other Al-Futtaim FAB Star earning products may be added from time to time

Al-Futtaim FAB Rewards Earning Structure

For every AED 100 of eligible Credit Card spend:

Category of eligible transaction	Al-Futtaim Platinum Credit Card	Al-Futtaim World Elite Card
Domestic spends on the Card at Al Futtaim Brand locations	1,000	1,000
Spends on the Card at other locations which are not part of Al-Futtaim group (Domestic or International)	200	200

Al-Futtaim FAB Rewards Partners bonus will be additional as specified from time and updated

SCHEDULE B

No Al-Futtaim FAB Rewards shall be earned for Al-Futtaim FAB credit card transactions related to the following: (a) fees, charges and interest; (b) cash advances; (c) balance transfers; (d) credit card loans; (e) transaction reversals; (f) finance charges; (g) premiums or other payments in relation to insurance products or other products that FAB may choose to offer; (h) any payments or amounts deposited or credited to the card account (i) charitable donations (j) transactions that FAB determines, in its discretion, are disputed, erroneous, unauthorized, illegal and/ or fraudulent (k) easy cash, (l) any other transactions that FAB may include on this list from time to time.