FAB Cashback Islamic credit card programme
Terms and conditions

The following provisions shall apply to the FAB Cashback Islamic credit card, in addition to the terms set out in the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions 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 **First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions**:

Definitions

a) "FAB Cashback Islamic Card" means the FAB Cashback Islamic credit card issued by FAB Islamic;

b) "FAB Cashback Islamic Cardholder" means a Cardholder of a FAB Cashback Islamic Card;

c)"FAB Islamic Cashback Programme" means the programme enabling Card members to use their FAB Cashback Islamic Card to earn Cashback on Eligible Transactions;

d) "Cashback" means an accrued amount received 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 Islamic 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 Cardholder's FAB Cashback Islamic Card, except for the transactions excluded in point 14 below;

f) "selected categories" means the spend segments listed below as may be amended from time to time:

Selected Categories	MCC under Selected Categories earnings 0.25% on Cashback card
Education	8211, 8220, 8241, 8244, 8249, 8299, 8351
Government Services	7800, 9399, 9311, 9223, 9222, 9211, 9402, 9405, 9406,
Charities	8398, 8661
Transport	4111, 4112, 4119, 4121, 4131, 4411, 4468, 4511, 4722, 4784, 4789, 7523, 3000-3299, 7523, 7531, 7534, 7535, 7692, 7699
Rental	3351–3500, 4457, 5978, 6513, 7296, 7394, 7512, 7513, 7519, 7538, 7542, 7549, 7841
Insurance	3429, 5960, 6300
Fast Food	5462, 5811, 5813, 5814, 7832

FAB Islamic Cashback Programme

1. Cardholders holding a FAB Cashback Islamic Card are eligible to participate in the FAB Islamic Cashback Programme. For the avoidance of doubt, the FAB Islamic Cashback Programme does not apply to all FAB Islamic Visa and/or Mastercard cards. FAB Islamic Cashback Programme shall be at all times subject to the terms and conditions outlined herein.
2. FAB Cashback Islamic Cardholders are eligible to receive a onetime sign-up joining bonus of FAB Islamic Rewards equivalent to AED 300 in the form of a cashback during the first year of set-up of the Card Account. Any FAB Cashback Islamic Cardholder re-applying for the card will not be

eligible for the onetime sign-up joining bonus cashback. Customers who were holding FAB Cashback conventional credit card and received the sign-up joining bonus will not be eligible for the onetime sign-up joining bonus on FAB Cashback Islamic Credit Card.

3. This FAB Islamic Cashback Programme applies to Eligible Transactions made on FAB Cashback Islamic Credit Cards and the calculated Cashback amount will be rounded down and paid to the nearest dirham.
    A. For UAE nationals, the following rate of Cashback will be awarded to the corresponding Eligible Transaction(s):
        i. 12% Cashback on "supermarket spend" in first 90 days of card issuance and 6% Cashback thereafter will be awarded to all Eligible Transactions made in UAE dirhams at supermarkets, which are posted to the Cardholder's account;
        ii. 6% Cashback on "utility and fuel spend", will be awarded to all Eligible Transactions made in UAE dirhams at utility and fuel stations which are posted to the Cardholder's account;
        iii. 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;
        iv. 1% Cashback on all other spends (as approved by Shari'ah), will be awarded to all other Eligible Transactions made in UAE dirhams which are posted to the Cardholder's account.
    B. For expats, the following rate of Cashback will be awarded to the corresponding Eligible Transaction(s):
        i. 5% Cashback on "supermarket, fuel & utility spend" on all Eligible Transactions made in UAE dirhams at supermarkets, utility and fuel stations, which are posted to the Cardholder's account. The Cashback on supermarket, utility and fuel spends is capped at AED 150 per month;
        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;
        iv. 0.25% Cashback on "selected categories" will be awarded to all other Eligible Transactions made in UAE dirhams which are posted to the Cardholder's account with no cap on monthly cashback redemption.
4. The determination of supermarket, utility and fuel spend will be on the basis of 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 & MCC	Cashback % (UAE nationals)	Cashback % (Expats)
Supermarket – 5411	12% in first 90 days post card issuance and 6% thereafter	5% (capped at AED 150 per month)
Fuel – 5541, 5542	6%	5%
Utility - 4900	6%	5%
International/ non-AED Spend	2%	2%
All others retail spending (as approved by Shari'ah)	1%	1%
Selected categories	-	0.25%

5. The merchant types below are blocked due to non Shari'ah compliance as per the instructions of FAB Islamic's Internal Shari'ah Supervision Committee. Hence, Customer will not be able to perform transactions with the below Merchants:

MCC Code	Merchant Type
5813	Drinking Places (Alcoholic Beverages) — Bars, Taverns, Nightclubs, Cocktail Lounges, and Discotheques
5921	Package Stores—Beer, Wine and Liquor
5993	Cigar Stores and Stands
7273	Dating and Escort Services
7995	Betting, including Lottery Tickets, Casino Gaming Chips, Off-Track, Betting, and Wagers at Race Tracks
7297	Massage Parlors

6. FAB Islamic will not be responsible for providing higher cashback for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for supermarket, fuel, utility and selected categories by Mastercard.
7. Eligible Transactions made with a supplementary FAB Cashback Islamic Credit Card will be aggregated with the Eligible Transactions made with the primary FAB Cashback Islamic Cardholder for the purposes of calculating the Cashback amount. The aggregated Cashback will be credited to the FAB Cashback Islamic Cardholder's Card Account.
8. There is no minimum spend requirement for a Cashback to be obtained.
9. 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.
10. Any reversal/part reversal of transactions will result in the withdrawal of Cashback awarded. FAB Islamic 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.
11. Any Cashback amount paid will be set off against the total outstanding balance. FAB Cashback Islamic Cardholders are still required to make the minimum payment due, as reflected on the monthly statement.
12. Any Cashback accumulated and not credited into the Card Account will be cancelled/forfeited if:
    a. the FAB Cashback Islamic Cardholder's Card Account is closed;
    b. the FAB Cashback Islamic Cardholder's Card Account is not in good standing;
    c. the Cardholder's FAB Cashback Islamic Card has expired and was not renewed;

   d. there has been a breach of these terms and conditions or the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions; or
   e. any other event, which, in the sole discretion of FAB Islamic should result in the cancellation of the FAB Islamic Cashback Programme, and/or any similar benefits (as applicable).
13. 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 Islamic and the result shall be communicated to the Cardholder.
14. Unless otherwise stated, all Eligible Transactions, charged to FAB Cashback Islamic 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 Islamic Cardholder's Card Account;
   ii. cash advances;
   iii. finance charges;
   iv. late payment donations (if applicable);
   v. traveller's cheques, balance transfer, payment of bank financing/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 (Takaful) etc.;
   viii. products/ programs/ any other insurance programs or products that FAB Islamic 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 Islamic 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 easy payment plan with a zero percent profit rate.

   Furthermore, misuse of the FAB Cashback Islamic Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback. FAB Islamic may, at its sole discretion, add to, or remove from, the above list of exceptions. FAB Islamic's decision as to what constitutes an Eligible Transaction shall be final, conclusive and binding.
15. Cashback is valid for a period of two (2) years from the corresponding transaction date. Unless used prior to the expiration date, the Cashback shall expire on such date.
16. The FAB Islamic Cashback Programme is valid for personal use only. In case the FAB Cashback Islamic Card is used for business purposes, FAB Islamic reserves the right to withdraw the Cashback awarded, suspend the FAB Cashback Islamic Card and/or report the same to relevant authorities.
17. FAB Islamic reserves the right to disqualify any Cardholder from further participation in the FAB Islamic Cashback Programme, if:
   a. FAB Cashback Islamic Cardholder abuses or misuses the FAB Cashback Programme or the benefits available under the FAB Cashback Islamic Programme;
   b. In FAB Islamic's sole judgment, that FAB Cashback Islamic Cardholder has in any way violated these terms and conditions and/or the terms and conditions of the FAB Cashback Islamic Card. Suspension and disqualification may result, at FAB Islamic's sole discretion,

to the cancellation and nullification of all Cashback received by the FAB Cashback Islamic Cardholder.

18. FAB Islamic reserves the right to terminate the FAB Islamic Cashback Programme or amend its terms and conditions at any time in accordance with the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions.
19. In the case of any conflict between these terms and conditions and the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions in relation to the cashback programme, these terms and conditions shall prevail.

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