

## Terms & Conditions – Etihad Guest Accounts Campaign

### 1. Campaign

Etihad Guest Accounts Campaign is a limited period campaign linked to Etihad Miles for

- FAB Etihad Guest Elite Account and
- FAB Etihad Guest Current Account

### 2. Campaign Dates

- Start Date : 16<sup>th</sup> April 2019
- End Date : 31<sup>st</sup> July 2019

### 3. Campaign Bonus

Etihad Guest Miles to be provided additionally for transferring new to FAB salary to Etihad Guest Accounts. The Bonus Etihad Guest Miles as per salary credit bucket is mentioned in table below.

Monthly Salary Credit	Bonus – Etihad Guest Miles
AED 25K to < AED 50K	15,000
AED 50K to < AED 75K	30,000
AED 75K to < AED 100K	50,000
>= AED 100K	100,000

Only new to Bank salary transfer customers will be eligible for bonus Etihad Guest Miles subject to 3 consecutive salary credits, with the 1<sup>st</sup> credit happening during the promotion period. The Campaign Bonus will be in addition to Bonus Etihad Guest Miles for the 1<sup>st</sup> salary transfer as per the prevailing product policy of Etihad Guest Accounts. Minimum salary (credited to FAB) to be eligible for Bonus Miles is AED 25,000 per month.

Etihad Guest Miles will be credited to eligible customer's Etihad Guest Number (EGN)

- If all 3 consecutive salaries are credited during the campaign period, then Miles will be credited within 60 days from the campaign end date
- If the 3<sup>rd</sup> consecutive salary credit happens after the campaign period with at least the 1<sup>st</sup> salary credited within the campaign period, then Miles will be credited within 60 days from the 3<sup>rd</sup> salary credit date

### 4. Higher Etihad Miles – Get 10 times more Etihad Miles

In order to be eligible for 10 times more Etihad Miles on average monthly balance, both existing as well as new customers will have to increase the monthly average balance in their Etihad Guest Accounts by minimum AED 25K during the campaign period through new funds.

Only net new funds inflow to FAB will be considered. Transfer from existing account(s) or deposit(s) to Etihad Guest Accounts will not be considered. Etihad Guest Miles will be credited within 60 days from the campaign end date.

### 5. Eligibility

- a. Individual customers are eligible for Etihad Guest Accounts Campaign.
- b. Both existing as well as new to Bank customers are eligible.
- c. Eligible customers will enter the campaign automatically.
- d. FAB staff is not eligible for Bonus Miles, however staff is eligible for 10 times more miles during the campaign period.

- e. Only new funds inflow to FAB will be considered. Transfer from existing account(s) or deposit(s) to Etihad Guest Account(s) will not be considered
- f. Month end balance of the previous month from the start date to be considered as the base balance.
- g. New customers who open Etihad Guest Accounts during the promotion period, average monthly balance in the previous month of account opening will be considered as zero.
- h. Accounts having negative monthly average balance will be considered as zero balance. The positive incremental monthly average balance over zero will be considered.
- i. Defaulted customers will not be eligible for campaign bonus and higher Etihad Miles on average monthly balance.

#### **6. Other Terms & Conditions**

- The Bank reserves the right to change the campaign, campaign bonus, 10 times Etihad Guest Miles on average monthly balance, etc. at its sole discretion anytime during the campaign period without informing the customers.
- The Bank reserves the right to cancel campaign bonus and 10 times Etihad Guest Miles for defaulted customers.
- The Bank reserves the right to add / change / amend / delete / cancel the campaign bonus, 10 times Etihad Guest Miles, etc. on average monthly balance anytime at its sole discretion, without informing the customers.
- The Bank reserves the right to add / amend / delete the terms and conditions, at its sole discretion anytime during the campaign period, without prior notice to the customers.