

Etihad Guest Credit Card Campaign Terms and Conditions

Campaign Period:

16th April 2019 – 31st July 2019

Campaign Details:

Acquisition Offer	EYG Infinite (Salary ≥ AED30K)	EYG Signature (Salary ≥ AED25K)
Annual Fee*	Free for 1 st year	Free for 1 st year
Joining Miles	55,000	35,000
Double Miles on Balance Transfer (5 Miles/ AED 10 – Max. Cap applies)	55,000	35,000
Bonus Miles upon achieving spend target (Upon meeting spends criteria within 1 st 6 months of card issuance)	65,000 (Spend Req. – AED 100K)	35,000 (Spend Req. – AED 60K)
Total Miles	175,000	105,000

**Note: The Card will be free for the first year only. Annual fee will be charged from the 2nd year onwards.*

Terms & Conditions – Acquisition Offer

- This campaign is applicable only for new to Bank and New to Card customers having Salary > AED 25,000 p.m.
- Any customer holding a FAB Credit Card as of 15th April 2019 will not be eligible for this campaign.
- “Campaign Customers” are customers who apply for credit card during the campaign period and Card should be issued between Campaign start date and 15 days after campaign end date (both conditions should be met).
- Etihad Staff are excluded from this campaign.
- Annual Fee will be charged to all customers who apply for the card during the campaign period. However, this fee will be subsequently reversed within one month of charging.
- Joining Miles will accrue once the card is activated. The joining miles will transfer to the customer’s Etihad Guest Account within 60 days from card issuance.
- To be eligible to earn the spend linked Bonus Etihad Guest Miles, the campaign customer’s should meet the spend target which is as follows:

Credit Card Type	Min. Net Retail Spend Required (Within 1st 6 months of issuance)	Bonus Miles
Etihad Guest Infinite Credit Card	AED 100,000	65,000
Etihad Guest Signature Credit Card (Sal >25K)	AED 60,000	35,000

- All retail purchase transactions (including supplementary card spends and net of reversals) will be considered as qualifying spends for this promotion. (Quick Cash, Balance Transfer and ATM cash withdrawals are excluded from the qualifying spend calculation).

- Bonus Etihad Guest Miles related to 6 months spend target for the promotion period will be credited as per the following schedule:

Cards source period	Fulfillment month
April – July 2019	February 2020

- Customers will earn accelerated Bonus Miles on Balance Transfer amount (5 miles per AED 10 Balance Transfer amount), however, a max. cap of 55,000 miles will apply. Fulfillment will be done as follows:

Balance Transfer source period	Fulfillment month
April – July 2019	August 2019

- A cardholder is eligible to get the Bonus Etihad Guest Miles only once during the promotion period.
- Previous FAB Etihad Guest Cardholder who is reapplying for the Card will not be eligible for the joining miles, accelerated Balance Transfer Miles, 60 days spend bonus miles or 6 month spend bonus. However, they will be eligible for the standard product features including regular earn rates etc.
- Customers who apply for the card during the promotion period but do not meet the spend threshold will only qualify for the regular joining miles.
- Card holders who cancel their card within the first 15 months of card issuance will be charged the first year’s Annual Membership Fee.
- This offer can’t be taken in conjunction with any other offer.

Other Terms & Conditions

- The Cardholder’s eligibility in the promotional campaign shall depend on the good standing of the Cardholder’s Credit Card account during the promotion period. Accordingly, the Credit Card should not be blocked and there should not be any incidence of late payment during the promotion period.
- Disputed transactions, reversals and refunds will not be considered as spends for this promotion.
- Cardholder’s account(s) that are closed or terminated or delinquent during or post the promotion will not be eligible for the offer.
- All eligible active Etihad Guest Credit Card holders need to have an active Etihad Guest membership account so that the miles can be credited to that account.
- Eligibility for a credit card is based on a credit report from the Al Etihad Credit Bureau, and customer providing any additional documentation or evidence required by the bank in its sole discretion.
- FAB reserves the right at any time, without prior notice to add/ alter/ modify/ change or vary all or any of these terms and conditions or to replace wholly or in part, the above offer by another offer, whether similar to above offer or not, or to withdraw it altogether.
- These terms and conditions are in addition to the terms and conditions governing the Credit Card relationship which is updated on FAB’s website.
- In no event shall FAB, any of its affiliate, or any of its officers, directors, employees, or agents be liable for any loss, damage or expense arising out of or otherwise related to this offer.
- These terms and conditions are governed by and construed in accordance with the federal laws of UAE as applicable in the Emirate of Abu Dhabi.
- The Abu Dhabi courts shall have exclusive jurisdiction to adjudicate any disputes arising from these terms and conditions.

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 : 16th April 2019
- End Date : 31st 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 1st credit happening during the promotion period. The Campaign Bonus will be in addition to Bonus Etihad Guest Miles for the 1st 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 3rd consecutive salary credit happens after the campaign period with at least the 1st salary credited within the campaign period, then Miles will be credited within 60 days from the 3rd 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

- Individual customers are eligible for Etihad Guest Accounts Campaign.
- Both existing as well as new to Bank customers are eligible.
- Eligible customers will enter the campaign automatically.
- FAB staff is not eligible for Bonus Miles, however staff is eligible for 10 times more miles during the campaign period.
- 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
- Month end balance of the previous month from the start date to be considered as the base balance.
- 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.
