

Campaign Terms & Conditions:

- Cashback is guaranteed, subject to customer meeting the target spend within the specified target days as a part this promotion only. Cashback offer details as follow:

Spend Criteria	Time Period	Non Salary Transfer Customers	New Salary Transfer Customers
AED 6,000	Within 90 days of Credit Card issuance	AED 200	AED 300
AED 30,000		AED 800	AED 1,200
AED 60,000		AED 2,000	AED 3,000

- The Campaign is only applicable to FAB Elite Infinite, Infinite, Signature, Platinum, Abu Dhabi Platinum & Titanium, FAB Classic cards.
- The Campaign is only applicable for New to Card , Salary Transfer customers with minimum salary of AED 5,000 and non- Salary Transfer customers with minimum salary of AED 8,000
- Any customer who has received the card as a part of Sept-2018 & Jan-2019 Cashback Acquisition promotion and cancelled the card will be not eligible for this promotion and spend targets of this campaign will not be applicable for any customer card booked during Sept-2018 & Jan2019 promotion.
- New To Salary Transfer Customers, At least one salary needs to be credited in FAB account within 90 days of the card issuance to be considered for Cashback (subject to meeting the spend targets)
- Existing FAB Credit Cardholders will not be eligible for the campaign
- Only Retail Purchase Spend will be considered as qualifying spend
- 90 Spend days counter will start from the date of card issuance only
- Credit Card should be active & non-delinquent at the time of crediting the eligible Cashback amount.
- Cashback fulfillment will start from January 2020 and will be done for cards who have completed 90 days of issuance. Hence Cashback will only be credited within 30 days after the completion of the 90 days from the card issuance date.
- Customers who will be eligible for the lucky draw to win BMW will get 1 chance for every AED 1,000 of retail spends including POS transaction & any online purchase transaction. Any transaction done on Exchange houses will also be considered as Cash Withdrawal transaction and hence will not be included as eligible transaction.
- 3 lucky draw winners will be selected in a random draw by April 2020 to win the BMW based on spend in 90 days from the date of card issuance subject to card being active & non-delinquent at the time of draw and at the time of fulfillment, draw structure is as below:

Draw Number	Draw Date	Draw Eligibility
1st Draw	20 April 2020	For all campaign customers with spend > AED 6,000 in 90 days
2nd Draw		For all campaign customers with spend > AED 30,000 in 90 days
3rd Draw		For all campaign customers with spend > AED 60,000 in 90 days

- For the sake of clarity, a customer may only win one prize during this campaign.
- Disputed transactions, pre-auth holds, reversals and refunds will not be considered as spends for this promotion
- All eligible retail purchase transactions (including supplementary card spends and net of reversals) will be considered as qualifying spends for this promotion. (Quick Cash, Qausi Cash, Balance Transfer and ATM cash withdrawals are excluded from the qualifying spend calculation) – Applicable for Cashback & Car draw.
- All eligible retail purchases done supplementary cards will be added to the primary card holder’s card account and primary card holders will be included in the draw and cashback eligibility subject to meeting the campaign criteria as listed in above clauses.
- This offer can’t be taken in conjunction with any other offer
- FAB reserves the right to amend the Terms of Campaign without prior notice