

## Terms & Conditions – Ramadan Campaign (“the Offer”)

1. This Offer is applicable only to selected FAB Credit Card customers (Cardholder(s)) to whom the Offer has been communicated. The Cardholders who have not received the Offer are considered ineligible.
2. To be eligible for the Offer, Cardholders must successfully register by sending the SMS ‘CB’ to 2121.
3. This Offer is valid for all successful transactions on grocery category only as defined by VISA and MasterCard under MCC 5411. Disputed and reversed transactions will not be considered for cash back.
4. The Offer is valid for transactions between 01 May 2019 and 10 June 2019 (Offer Period)
5. In order to be eligible for the Offer the Cardholder has to perform successful transactions and to achieve communicated spend target with the FAB Credit Card, during the Offer Period.
6. Eligible Transactions made with a supplementary FAB card will be aggregated with the eligible transactions charged by the Cardholder for the purposes of calculating the cashback amount. The aggregated cashback will be awarded on the Cardholder’s Account.
7. The cashback will be accrued against each eligible transaction and will be credited to the card account as a single entry within 60 days from the Offer end date.
8. Cashback cannot be exchanged for any other rewards, and is not replaceable or transferable under any circumstances.
9. During the period of promotion and crediting of eligible cashback, the Cardholder’s credit card must be active, in good standing, not overdue or over limit and payments must be made regularly to be eligible for cashback
10. FAB may, at its absolute discretion, exclude any card from the offer, including and not limited to cards with unsatisfactory payments, company related purchases, terminated cards etc.
11. FAB’s Master Credit Card Conditions are in addition to the terms of this offer.