

### Terms & Conditions – Money Transfer Service

- FAB Credit Cardholders are entitled to avail unlimited number of money transfer services (to the below listed countries) every calendar month through the FAB Call Center.
- The following minimum spend criteria needs to be met in order to avail this benefit:

Card Name	Minimum Monthly Spend Requirement (in AED)	Entitlement Services
World Elite	No requirement	Unlimited Money Transfer Services to: <ul style="list-style-type: none"> <li>• India</li> <li>• Pakistan</li> <li>• Bangladesh</li> <li>• Sri Lanka</li> <li>• Egypt</li> <li>• Philippines</li> </ul>
World		
Elite Infinite	10,000	
Al Futtaim World Elite		
Real Madrid World Elite		
Infinite	6,000	
Etihad Infinite		
Ferrari Infinite		
MCFC Infinite		
Masdar Infinite		
Signature	4,000	
Abu Dhabi Platinum		
Etihad Signature		
Du - Platinum		
Ferrari Signature		
LIC Signature	3,000	
Platinum		
Etihad Platinum		
Al Futtaim Platinum		
GEMS Titanium		
MCFC Platinum		
Real Madrid Platinum		
Al Dar - Platinum		
Masdar Platinum		
Abu Dhabi Titanium		1,500
Gold		
Classic		
Standard		
Du Titanium		
MCFC Titanium		
LIC Reward		

- The total number of eligible money transfer services are set at the customer relationship level, including Primary and Supplementary Cards.

For example: A customer has three (3) FAB Credit Cards: Elite Infinite card, Infinite and Signature Cards.

- If total monthly spend on all three credit cards > AED 10,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
  - If total monthly spend on all three credit cards > AED 6,000 and < AED 10,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
  - If total monthly spend on all three credit cards > AED 4,000 and < AED 6,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
  - If total monthly spend on all three credit cards < AED 4,000, cardholder is eligible for unlimited money transfer transactions per calendar month.
4. In case the minimum monthly spend criteria is not met, AED 20 will be charged per transaction and will be posted in the next credit card statement following the month the money transfer services were availed.
  5. The Bank reserves the right to add or delete any country of service and to modify the minimum monthly spend criteria at its own discretion.

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