

## First Abu Dhabi Bank Misr S.A.E Rewards Loyalty Program Terms and Conditions

### 1. **"FABMISR Rewards" Loyalty Program**

- a) "FABMISR Rewards: Is a loyalty program which offers FABMISR Credit Cardholders the opportunity to earn points for their credit card purchases that can be redeemed at our participating merchants.
- b) Points: Are the points earned by FABMISR Credit Cardholders based on their eligible spend
- c) Customer: FABMISR Credit Cardholder
- d) The Bank: First Abu Dhabi Bank Misr "FABMISR"
- e) Card type: Credit card type whether World Elite, Platinum, Gold/Titanium/Shine/Murabaha or Classic
- f) Website: [www.fabmisr.com.eg](http://www.fabmisr.com.eg)
- g) Participating merchants: Merchants that the credit cardholders can redeem the points earned through them
- h) FABMISR Credit Cardholders will be automatically enrolled in this program for free provided that the credit card account is active and in good standing either in terms of paying the monthly payments due on the card.
- i) Rewards program points are determined based on local and international customers' purchases under all types of FABMISR Credit Cards, noting that transactions other than the aforementioned will not be included in this program.
- j) Points that are earned on the credit card account will be reflected on the next business day from the transaction posting date.
- k) Supplementary credit cards holders will earn points on their purchase transactions and these points will be accrued to the primary credit card account balance.

### 2. **Points' redemption policy**

- a) All points' redemption processes must be completed at the participating merchants only by the primary credit card holders in person, as they are the main beneficiaries of the rewards program.
- b) To perform the redemption process, the credit cardholder must provide the registered mobile number at the Bank to the merchant at the time of redemption. Then the credit cardholder will receive One Time Password (OTP) on his mobile via SMS which should be provided to the merchant.
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- d) There might be a delay sometimes in receiving the One Time Password (OTP) SMS due to technical reasons out of the Bank's control.
- e) Credit cardholders must ensure that their mobile numbers are updated at the Bank to be able to redeem their points; as these mobile numbers will be shared with the entity responsible for managing the rewards program, In addition to sharing their personal information (only in connection with Execution/Delivery Rewards) or with any third party partner, agent or business organization.

- f) At the discretion of the Bank, the information provided by the credit cardholders regarding the redemption of some products/ services may be used by the Bank or with the entity responsible for managing the rewards program for administrative, research or marketing purposes.
- g) All redemptions are provided on the basis of best efforts exerted by the commercial establishments affiliated with third parties which are independent contractors and not agents or employees of the Bank, and the Bank is not responsible for the quality of goods or services provided by the commercial establishments participating in the rewards program.
- h) The Bank does not provide, endorse or guarantee any of the goods, services, information, or recommendations provided by the third party commercial establishments to customers, nor does it provide any guarantees, nor does it bear any responsibility with respect to the products and services provided by the commercial establishments of the third parties, and the Bank will not be responsible In any way for the quality, suitability and delay in redeeming points by the commercial establishments affiliated with the third parties, and in the event of disputes in this regard, they must be dealt with directly by customers with the participating institution(s).

### **3. Point's expiry and cancellation**

- a) Points earned expire after two years from the earning date and are recoverable at the discretion of the Bank. The Bank is not obligated to provide any extensions regarding "expired" points and does not provide any cash refunds or compensation whatsoever for expired points in the rewards program.
- b) In the event that the primary cardholder submits a request to cancel the credit card, he must recover all the accumulated points before closing the card, otherwise all the accumulated points will be forfeited and in this case the customer is not entitled to claim their recovery.
- c) In the event that the card is canceled by the Bank or suspended for any reason, all accumulated points will be forfeited.
- d) In the event of the customer's death - God forbids - any available points will be canceled as they cannot be used by his legal heirs.

### **4. General terms and conditions**

- a) The Bank has the right to specify or change the number of points that will be earned for every Egyptian Pound spent by customers, as well as the equivalent value of redemption.
- b) Points earned are personal and therefore cannot be transferred or assigned to another person/card and are not exchangeable, refundable or transferable under any circumstances.
- c) The Bank is entitled, according to its absolute discretion, at any time and without liability towards subscribers in any way and after informing the cardholders by any means, the bank deems appropriate, terminating the rewards program and / or canceling and / or updating its advantages and / or developing it and / or adding or deleting any of the terms and conditions described in this document, and / or changing or canceling any contract with merchants participating in the rewards program, and / or adjusting the value of the points earned and / or the method of their redemption, noting that the bank's use of any of the aforementioned rights may affect the value of those points.
- d) Cardholders will be notified with their reward points balance via SMS, and in the event of an objection regarding the details mentioned in the SMS, the cardholder is entitled to object within fifteen days from the date of receiving the SMS, otherwise the Bank shall deem the non-objection of the customer during that period to be an explicit acceptance of the data contained in the SMS.

- e) The Bank may impose fees on the program or change the terms of the program at its absolute discretion from time to time and after informing the cardholder of any means that the Bank deems appropriate
- f) In case of a disputed transactions being resolved in the favor of the cardholder and/or where a transaction is reversed, the equivalent the points will also be reversed.
- g) The Bank also reserves the right to amend this agreement at any time after informing the cardholders by any means. The Bank deems appropriate according to its discretion, and that your continued use of the credit card after these modifications by the Bank is an explicit acknowledgment of your acceptance of these modifications.
- h) The Bank will not be responsible for any direct or indirect losses or damages claimed by the cardholders related in any way to the website of the rewards program and any information contained on the website, or any errors, shortage, omission or inaccuracy in the site and its contents or related services Its use, its inability to use it, or reliance on the website , And the only indication that expresses dissatisfaction with the website and / or the information contained on this website is to stop using the website and submit a detailed complain to the bank.
- i) The Bank and other parties, as the case may be, own the intellectual property and publishing rights for all information and works of authorship on the website site, and all trademarks, service marks and logos used on this website are trademarks, service marks and logos of the Bank and its other affiliated parties, which may not be legally infringed.

**5. Applicable law and judicial jurisdiction**

- a) Any disputes arising from this program shall be subject to the exclusive jurisdiction of the specialized economic courts in the Arab Republic of Egypt.
- b) These terms and conditions are applied along with the general terms and conditions for credit cards of First Abu Dhabi Bank Misr, considering these terms and conditions an integral part of the general terms and conditions for credit cards referred to above, as once you subscribe to the rewards program from "First Abu Dhabi Bank Misr", you are considered to have read And understood these terms and conditions and this is your agreement to them.