

Offer Low Rate card Spend based annual fee waiver

The offer to have the annual fee waived is applicable to newly issued Dubai First Low Rate Card applied for and issued by First Abu Dhabi Bank (FAB) and will be based on a specific spend criteria as outlined below.

Terms & Conditions

- The Dubai first fee waiver offer 'the offer' is valid for Dubai First newly issued Dubai First Low Rate Card holders.
- The offer is for the waiver of the annual fee of AED 300. The customer will be charged the annual fee of AED 300 upon onboarding and later have the amount waived upon meeting the criteria of the offer. The annual fee will automatically be waived upon meeting the spend criteria of AED 24,000.
- The minimum spend requirement to receive offer is AED 24,000 per year starting from the date of onboarding.
- Spend are any transactions made by using the Low Rate card. Other FAB banking products or payment made to FAB such as fees are not considered to contribute towards the spend target.
- The criteria of AED 24,000 can be met anytime during the 12-month period and is calculated on a cumulative basis, meaning there is no monthly minimum or maximum spend.
- If the customers makes a purchase that qualifies the person for the Annual fee waiver that is later returned (chargeback), the calculation will impact the criteria for receiving next years waiver. For example, a person spend AED 24,000 in month 7 and receives the Annual fee waiver in the same statement. The person then returns a good it has purchased for AED 2,000. This means that next year, in order to reach the waiver, the person must in the end of the year have spent a total of AED 24,000 plus the AED 2,000 to have the Annual fee waived.
- Cardholders whose account(s) are closed or terminated, delinquent, not active due to any reasons at the time of the Campaign Period will not be eligible for the Annual fee Offer.
- The Annual fee waiver Offer is not valid in conjunction with any other promotions or offers except as otherwise decided by FAB, at its absolute discretion.

First year annual fee waiver offer – spend

Offer
<ul style="list-style-type: none"> • Your annual fee of AED 300 will be waived if you spend minimum AED 24,000 per year using your Low Rate card.
Conditions
<ul style="list-style-type: none"> - Customer must reach a minimum spend of AED 24,000 with its card per year. - The offer refers to spend from card transactions, local or international, other banking products or transfers are not considered. - The Annual fee waiver Offer is not valid in conjunction with any other promotions or offers except as otherwise decided by FAB, at its absolute discretion. - Spend calculation and waiver is done automatically by FAB. - The Annual fee will be charged the customer upon onboarding and later waive if the customer meets the criteria of the offer.

FAB reserves the Right

- FAB may, at its absolute discretion, exclude any credit card account/credit card from the campaign without giving notice and/or reason, including, without limitation, credit card accounts/credit card which it deems, in its absolute discretion, to be doubtful, delinquent or not managed in a satisfactory manner.
- It is the Cardholder's responsibility to ensure that details such as Cardholder's name and mobile number provided to FAB are correct for any communication purposes.
- FAB's decision on all matters relating to campaign or any dispute shall be final and binding on all eligible Cardholder's and no correspondences in relation therewith shall be entertained.
- These Terms and Conditions are in addition to the standard Dubai First Credit Card Terms and Conditions. In the event of any inconsistency, these Terms and Conditions shall prevail.
- FAB reserves the right, at its absolute discretion, to amend, supplement and/or withdraw, extend this Campaign at any time without any prior notification to the Cardholders. Any such amendments or supplements will be published on the website <http://www.dubaifirst.com>
- FAB does not offer or provide any warranties or accept any responsibility or liability of any kind in respect of this campaign and hereby disclaims any and all express or implied warranties with respect of the same.

- FAB shall not be in breach of its obligations or otherwise be liable to conduct this campaign as a result of any force majeure event. A force majeure event in these terms and conditions, shall mean circumstances beyond the reasonable control of FAB including, amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, FAB's obligations to the Cardholder shall automatically stand discharged without the need to provide notice.
- These Terms and Conditions are governed by and construed in accordance with the laws of the United Arab Emirates and the Emirate of Dubai.
- Dubai First is a trademark owned by FAB.