

EMIRATES NBD MAZEED CASHBACK CREDIT CARD

TERMS AND CONDITIONS

The following provisions shall apply to the Emirates NBD Mazeed Credit Cards, in addition to the terms set forth in the Emirates NBD General Terms and Conditions to which this document shall form an integral part and should be read in conjunction with the terms included in the credit card application form.

The following terms and conditions are applicable for the Emirates NBD Mazeed Credit Cards:

Definitions

- "Emirates NBD Mazeed Card" (Card) means the Mazeed Credit Card issued by Emirates NBD;
- "Mazeed Cashback" means the program enabling Cardholder to use their Mazeed Credit Card to earn Cashback on eligible transactions;
- "Cashback" means an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the Mazeed Credit Card Account upon Cardholder request, where the Cashback amount is equal or greater than one hundred Saudi Riyals;
- "Eligible Transactions" means all retail transactions, at point of sale or online, charged to a Cardholder's Emirates NBD Mazeed Credit Card, except for the transactions excluded below (Clause 16).
- "Fair Usage" means utilization patterns of cards must meet personal spending trends and not for commercial purposes.

Mazeed Cashback

- Customers holding the Card are eligible to participate in the Mazeed Cashback. For the avoidance of doubt, the Mazeed Cashback does not apply to all Emirates NBD Visa cards. Mazeed Cashback shall be at all times subject to the terms and conditions outlined hereinafter.
- Emirates NBD is entitled, at any time and with prior notice to the Cardholder in any manner whatsoever, to terminate the Mazeed Cashback and/or cancel and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or modify or limit the value of Cashback awarded, and/or the manner of which the Cashback is awarded and the Cardholder shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Emirates NBD website. It is the Cardholders' responsibility to ensure that they are apprised of the provisions and any changes thereof relating to the Card at all times. Emirates NBD's decision on all matters relating to the Mazeed Cashback shall be final and binding on the Cardholder.
- This Mazeed Cashback applies to Eligible Transactions made on Cards and the calculated Cashback amount will be rounded down and paid to the nearest Riyal. The following rate of Cashback and monthly caps will be applied to the corresponding Eligible Transaction(s):

Merchant Category groups	Cashback %*	Monthly Cashback Cap (SAR)
Dining	10%	200
Grocery	5%	200
Medical & Pharmacies	5%	200
School & Education	5%	200
Airlines & Hotels	2%	200
All Other Categories	0.5%	open

- Classification of merchant categories will be determined and defined by the merchant's acquiring bank; Acquiring banks are required to follow global standards and definitions of merchant classifications as are set forth by the schemes (Visa/MasterCard/AMEX/Diners etc.). Emirates NBD cannot be held accountable for incorrect assignment/segmentation and reserves the right to adjust Cashback allocation at their discretion.
- Eligible Transactions made with a Supplementary Card will be aggregated with the Eligible Transactions charged by the primary Cardholder for the purposes of calculating the Cashback amount. The aggregated Cashback will be awarded on the primary Cardholder's card account.
- The Cashback will be accrued against each eligible transaction and will be credited upon customer request when received through authenticated channels as defined by Emirates NBD.
- The Cashback will be calculated once every month, at the end of each billing cycle and upon the issuance of the monthly statement of account.
- Cashback will only be accrued for the transactions posted on the statement of account of the cardholder. Emirates NBD cannot be

held responsible for any late posting of transactions due to delays from the respective merchants.

- There is no minimum spend condition for the cashback to be awarded.
- The cashback awarded on eligible transactions in a statement cycle will be limited to the caps per category group as defined in the table above.
- Any reversal/part reversal of transactions will result in the claw back of Cashback awarded. Emirates NBD reserves the right to charge the equivalent value of such Cashback credited directly from the card account without prior notice or adjust the same against Cashback for future purchase(s).
- The cashback amount paid will be netted off against the total outstanding balance. Customers are still required to make the minimum payment due, as reflected on the monthly statement.
- Any Cashback accumulated and not credited into the card account will be cancelled/ forfeited if the Cardholder's Card is:
 - closed;
 - not in good standing in the opinion of Emirates NBD;
 - the Cardholder's Card has expired and was not renewed;
 - there has been a breach of the Card agreement; or
 - any other event, which, in the sole discretion of Emirates NBD should result in the cancellation of the Mazeed Cashback, and/or any similar benefits (as applicable).

- Cashback cannot be exchanged for any other rewards, and is not replaceable or transferable under any circumstances.
- Any decision about whether spend on purchases qualify as an Eligible Transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be resolved by the bank and the result shall be communicated to the Cardholder.
- Unless otherwise stated, all transactions, charged to the Cards are eligible for Cashback as per the categories defined in (Clause 3) above, except for the following exclusions:
 - annual fee payment(s) related to the Cardholder's Card;
 - cash advances;
 - finance charges;
 - late payment charges;
 - traveler's cheques, balance transfer, repayment of bank loans/ fees/charges and/or other unauthorized charges;
 - purchase of foreign currency;
 - contributions, premiums or other payments in relation to credit shield or any other insurance programs or products that Emirates NBD may choose to offer;
 - SADAD payments made through Emirates NBD online and/or by utilizing any other payment channel provided by Emirates NBD; and transactions that Emirates NBD decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.
- Fair usage policy: Misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall be construed as a breach of fair usage policy and may not be eligible for Cashback. Emirates NBD may, at its sole discretion and without prior notice to the Cardholder, add to, or remove from, the above list of exceptions. Emirates NBD's decision as to what constitutes an Eligible Transaction and Fair usage shall be final, conclusive and binding.
- Fair usage policy: The Mazeed Cashback is valid for personal use only. In case the Card is used for business purposes, Emirates NBD reserves the right to claw back the Cashback awarded, suspend the credit card and/or report the same to relevant authorities as a breach of fair usage.
- Fair usage policy: Emirates NBD reserves the right to disqualify any Cardholder from further participation in the Mazeed Cashback Program, if in Emirates NBD's sole judgment, that Cardholder has in any way violated these Terms and Conditions and/or the terms and conditions of the Mazeed Cashback Card agreement and fair usage policy. Suspension and disqualification may result, at Emirates NBD's sole discretion, to the cancellation and nullification of all Cashback earned by the Cardholder.
- Emirates NBD reserves the right to terminate the Mazeed Cashback or amend its terms and conditions at any time.
- Mazeed Cashback rewards will be valid for a period of thirty-six (36) months from the date of accrual and will expire if they are not redeemed within this time period.
- These terms and conditions is executed in English and Arabic. In case of discrepancy between Arabic and English, the Arabic shall prevail. Every dispute arising between the parties in connection with this terms and conditions shall be referred to the competent judicial authority in the kingdom.