

Frequently Asked Questions

Emirates NBD Skywards Credit Card Acquisition Offer effective 1st April 2014

1. What is the acquisition offer on Emirates NBD Skywards credit cards?

Customers who apply for the Emirates NBD Skywards credit card are eligible to receive Travel Vouchers as below –

a. Welcome Travel Vouchers on successful application

Skywards cardholders will be awarded Travel Vouchers on successful application. The Vouchers will be issued on the payment of the Joining Fee for the cards. The Travel voucher will be awarded for the Skywards cards as follows –

| Card type | Joining Fee | Welcome Travel Voucher (subject to payment of Joining Fee) |
|-----------|-------------|---|
| Infinite | AED 3,000 | AED 2,000 Travel Voucher |
| Signature | AED 1,500 | AED 1,000 Travel Voucher |

b. Travel Voucher on Spends

Skywards cardholders will receive additional Travel Voucher on completion of eligible spends in the **first 3 billing cycles** as follows –

| Card type | Cumulative Retail Spending in first 3 billing statements | Additional Spend Based Voucher (subject to achieving Cumulative Retail Spending) |
|-----------|---|---|
| Infinite | USD \$ 25,000 | AED 3,000 Travel Voucher |
| Signature | USD \$10,000 | AED 2,000 Travel Voucher |

Therefore, Infinite cardholders can receive total AED 5,000 Travel Voucher and Signature cardholders can receive AED 3,000 Travel Voucher with the above offers.

2. What is the validity period of the above offer?

Both the above offers are valid for all customers **applying between 1st April and 30th June 2014**. The offer is not valid for renewal and replacement cards.

3. What is the eligibility for the offer?

The current Travel Voucher offer is valid only for customers applying between 1st April and 30th June 2014. There is no change in the credit policy to apply for the cards.

To be eligible to receive the Travel Voucher card account should not be in delinquent status. Cardholders will be excluded from the issuance of the voucher even if the qualifying criteria is met but the card account is in delinquent status at the time of issuance of the voucher.

4. Which spends qualify for the additional spend based Travel Voucher ?

Only **domestic and international retail spends** qualify for the additional Spend Based bonus Travel Vouchers offer.

Cash Transactions, Late Payment Charges, Finance Charges, Joining Fee, Annual Membership Fee, Credit Vouchers, Balance Transfer Bookings, Dial-a-cheque, any internal calculations, etc are excluded for cumulative retail spends calculation.

Transactions that are reversed or canceled will not account towards the spends requirements. Travel Voucher will not be awarded to card accounts which fall short of the required retail spends due to reversal or cancellation of transactions. Reversal of transaction after the Travel Voucher has been issued to cardholder will result in reversal of equivalent Skywards Miles from the cardholder's Skywards account. If Miles balance is insufficient for reversal, equivalent fee towards the cost of Voucher will be debited to the cardholder's card account.

5. Will the current offer of Bonus Miles continue?

From 1st April 2014 the existing offer will be discontinued and the new offers will be applicable.

6. Is there a specific criteria to be met before issuance of Welcome and Spend based Travel Voucher?

Yes – as per below.

| MILES TYPE / DESCRIPTION | NO. OF EMIRATES AIRLINES VOUCHER TO BE AWARDED | ELIGIBILITY CRITERIA | EXCLUSIONS |
|---|--|---|--|
| Welcome Emirates Airlines Voucher | <u>INFINITE CARD</u> AED 2,000 Ek Voucher <u>SIGNATURE CARD</u> AED 1,000 Ek Vouchers | - Card should be POS activated - Welcome Emirates Airlines Voucher are payable only in 1 st year of Account Open Date. | - Not on renewal & replacement cards - Cardholders in Delinquency blocks CD2 and above to be excluded - Other inactive cards based on the block code criteria needs to be excluded |
| Additional Spend Based Emirates Airlines Voucher | <u>INFINITE CARD</u> AED 3,000 Ek Voucher <u>SIGNATURE CARD</u> AED 2,000 Ek Voucher | - Total Retail spends to be achieved in the first 3 billing statements from card setup date as follows – - Infinite Card – USD 25K - Platinum Card – USD 10K | - Not on renewal & replacement cards - Late Payment Charges, Finance Charges, Joining Fee, Annual Membership Fee, Cash Transactions, Credit Vouchers, Balance Transfer Bookings, Dial-a-cheque, any internal calculations, etc are to be excluded from the Miles calculation - Cardholders in Delinquency blocks CD2 and above to be excluded - Other inactive cards based on the block code criteria needs to be excluded |

7. Is there any change in the applicable Fee on the cards?

Yes. There is a change in the fee applicable for the cards. The current Joining Fee is AED 3,000 (Skywards Infinite Credit Card) and AED 1,500 (Skywards Signature Credit Card), the Annual Fee and Express Miles Fee (on Infinite and Platinum) are valid.

8. When are the Travel issued to the cardholder's account?

The **Welcome Travel Voucher** on joining will be couriered to the primary cardholder's registered address within 2 weeks after the Joining Fee is paid.

The **additional Emirates Airline Voucher** based on spends will be transferred to the primary cardholder's registered address within 3 weeks after the required retail spends are achieved.

9. How can the Travel Vouchers be used?

All the issued Travel vouchers issued are in the denominations of AED 1,000 each.

Cardholders can redeem only on voucher at a given point of time and would need to top up the bill in case the ticket value purchased is over and above the value of the voucher. In case the ticket value is less than the voucher value the balance amount will be forfeited. The voucher is redeemable only on Travel and are not transferable or cannot be re issued in case the voucher has been lost or damaged.

10. Where can the vouchers be redeemed and which is the redemption process?

The issued Travel voucher can be issued only at select Dnata / MMI Travel outlets as mentioned on the voucher. In order to redeem the vouchers cardholder need to fill in the card number on the provided voucher and present the Skywards Credit card, the Travel voucher and a valid id.

11. Assuming that Emirates NBD Skywards **Infinite** credit card is setup on 26th April 2014 and the customer achieves spends of USD \$ 25K in the 3rd billing period, what would be the specific dates on which each of the Travel Voucher be issued to the cardholder transferred to his account?

| Card Booking Date | Statement Cycle Allocated | Spends Calculation Period | Welcome Travel Voucher (Transfer Date – 20 th of every month) | Additional Spend based Travel Voucher (Transfer Date – 25 th of every month) |
|-----------------------------|---------------------------|---|--|---|
| 26 th April 2014 | 10 th May 14 | <u>1st Billing period</u> 26 th April – 10 th May 14 Billing Cycle Spends – USD 12K Cumulative Spends – USD 12K | NA – As AMF still to be paid | NA – since cumulative spends < USD 25K |
| | 10 th June 14 | <u>2nd Billing period</u> 11 th May – 10 th June 14 Billing Cycle Spends – USD 10K Cumulative Spends – USD 22K | 20 th June 14 (assuming AMF paid after 10 May statement) Issued AED 2,000 Travel Voucher | NA – since cumulative spends < USD 25K |
| | 10 th July 14 | <u>3rd Billing period</u> 11 th June – 10 th July 14 Billing Cycle Spends – USD 14K Cumulative Spends – USD 36K | 20 th July 14 NA – Already Issued | 25 th July 14 – since the cumulative spends > USD 25K Issued AED 3,000 Emirates Airlines Voucher |
| | 10 th Aug 14 | <u>4th Billing period</u> 11 th July – 10 th Aug 14 | NA – Already issued | NA – Already issued |

Summary –

- The TAT for issuance of Welcome Travel Voucher will be within 2 weeks after the fee has been paid.
- The TAT for transfer of additional spend based Travel Voucher (based on spends) will be within 45 days after the spend has been achieved

12. What is the applicable terms and conditions, communicated to the customers?

Summary of Customer terms and conditions –

- a. The offer is available only for primary Emirates NBD Skywards Infinite, Emirates NBD Skywards Signature Credit Cards applied for and issued between 1st April and 30th June 2014.
- b. **The offer** will be awarded in 2 parts – ‘Welcome Voucher’ will be awarded on payment of the Joining Fee in full and then on achieving the set spend threshold within the specified time frame, ‘Spend based Voucher’ will be awarded.
- c. Welcome Voucher: AED 2,000 voucher for Skywards Infinite Cardholder, AED 1,000 voucher for Skywards Signature on receipt of Joining Fee in full.
- d. Spend based Voucher: AED 3,000 voucher for Skywards Infinite Cardholder, AED 1,000 voucher for Skywards Signature cardholders will be issued if their cumulative retail spending posted on the first three billing statements is equal to or greater than the qualifying spending as stated in the offer. Cumulative retail spending will take into account qualifying retail transactions made on both the primary and supplementary cards.
- e. All retail transactions that are posted into the card member's account will be included for calculation of cumulative retail spending. Transactions that are reversed or cancelled will not be included. Reversal of transaction after the ‘Voucher’ have been issued will result in reversal of the Skywards Miles from the card holder's respective account. If Miles balance is insufficient for reversal, equivalent fee towards the cost of as per prevailing rates on www.emirates.com will be debited to the card holder's credit card account.
- f. Card holders will receive the ‘Voucher’ within four weeks from their qualifying for the same.
- g. The terms and conditions of this offer are in conjunction with the credit cards terms and conditions governing the usage of the credit card.
- h. Only one voucher can be redeemed at a given points of time
- i. Vouchers can be redeemed only at the specified Dnata outlets mentioned on the voucher.
- j. Award of ‘Travel Voucher’ will be subject to card account not in violation of the terms and conditions governing usage of the credit card.
- k. This offer is not applicable for existing Emirates NBD Skywards Infinite, Signature card holders who have been approved for an Emirates NBD Skywards Credit Card before 1st April 2014.
- l. Emirates NBD reserve the right to change or cancel any or all of the promotion terms and conditions without giving any prior notice.