

Terms and Conditions: Emirates NBD Credit Card School Fee Promotion 2014

Promotion Period

August 20 to October 31, 2014

Qualifying Card

This promotion is open to:

- All Active Emirates NBD Credit Cardholders
- Enrollment rights are reserved and solely determined by the bank.

Promotion Options:

Customers can choose any **ONE** of the below option under this promotion:

1. 10% Cash Back Reward
2. 0% Installment Plan
3. Dial- A-Cheque facility

1. 10% Cash back Reward

- To be eligible for 10 % Cash back Reward Cardholders need to SMS '**School**' to 4456 from their registered mobile number to confirm their enrollment.
- Maximum cap on rewards/ cash back is AED 500
- The Cash Back/ Reward points will be equivalent to 10% of the qualifying spends subject to a maximum of AED 500 per card account which has been enrolled. The Cash Back / Reward points' award will be credited to the card account by November 30th, 2014 subject to the card being in active status.
- Enrollment rights are reserved and solely determined by the Bank

1A. 10% Cash back / Reward Qualification

- Retail and online transactions made towards payment for School/ university; local or international on the qualifying Card during the promotion period will be part of the qualifying spends.
- Spends made on Supplementary cards attached to the qualifying Credit Card will also be included towards determining the total qualifying spends.
- Transactions on the Card in the form of Cash withdrawal, Dial-a-Cheque, 0% Installment Plan, reversals, refunds, disputed purchases, and payment/credits on the Card during the promotion period will be excluded from the qualifying spends
- Cardholders have to spend a minimum total AED 2500 towards school / university fee payments to qualify for 10 % Cash back / Rewards.
- Transactions on the Card in the form of Cash withdrawal, Dial-a-Cheque, 0% Installment Plan, reversals, refunds, disputed purchases, and payment/credits on the Card during the promotion period will be excluded from the qualifying spends
- Qualifying Cardholders will receive Cash back in form of Reward points based on type of product. Customers holding Silver/ Gold/ Platinum/ Infinite/ Go4it / dnata Emirates NBD Credit Cards will receive up to 10 times rewards on their Credit Card up to maximum AED 500. Emirates NBD Skywards & Manchester United Credit Cardholders will receive 10% Cash back for spends on school/ university fee payments

Example: Emirates NBD Titanium MasterCard Credit Cardholder with School fee spends:

	Sept	October
Total School fee retail spends	AED 2500	AED 3000
Total Points earned (1% x Total School spend)	25	30
Total Bonus Points (9% x Total School spend)	225	270

A total of 495 (225+270) Reward points will be credited to the cardholder account by Nov 30th '2014.

Example: Emirates NBD Skywards Credit Cardholder with School fee spends:

	Sept	October
Total School fee retail spends	AED 2500	AED 3000
Total Points earned (10% x Total School spend)	250	300

A total of 500 (250+300) as per maximum cap on Cash Back will be credited to the cardholder account by Nov 30th '2014.

2. 0% Installment Plan

2A. 0% Installment Plan Eligibility Criteria

- Cardholders have the option to convert their school /university, local/international transactions into 0% IPP for 3, 6, & 12 months.
- Minimum transaction value of AED 1000 will be eligible for conversion into 0% Installment Plan.
- There will be a onetime processing based on the tenor chosen

0% IPP /DAC Tenor	Processing fees
3 months	1.5 % of the amount
6 months	2.5% of the amount
12 months	4% of the amount

3. Dial-A-Cheque facility

- Dial-A-Cheque can be availed for 6, 12 or 24 months tenor
- There will be a monthly interest rate that will be applicable

Emirates NBD reserves the right, at its absolute discretion, to amend and/or supplement these Terms and Conditions at any time without any prior notification to the Cardholder. These Terms and Conditions are in addition to the standard Emirates NBD Credit Card Terms and Conditions.