بنك الإمارات دبي الوطني
Emirates NBD

الشروط والأحكام
Terms & Conditions

These terms and conditions ("**Promotion Terms and Conditions**") govern the Emirates NBD Bank P.J.S.C. ("**Bank**" and "**Emirates NBD**") Card Spends Promotion ("**Promotion**").

The Promotion is subject to the General Terms and Conditions for Consumer Banking Products and Etihad Guest Credit Card Terms and Conditions available at https://www.emiratesnbd.com/en/terms-and-conditions ("**ENBD General Terms and Conditions**"), ("**ENBD CC Conditions**") and these Promotion Terms and Conditions.

If there is any conflict between these Promotion Terms and Conditions on the one hand and the Emirates NBD General Terms and Conditions and ENBD CC Conditions on the other hand, these Promotion Terms and Conditions shall prevail but only in respect of this Promotion. Terms used in title case and not defined herein shall have the same meaning as given to them in the Emirates NBD General Terms and Conditions or the ENBD CC Conditions, as applicable.

Promotion period: The offer is valid from 1 September 2026 to 28 February 2027 (both dates inclusive).

Eligibility cards and accounts

Eligible cards:
All Emirates NBD Etihad Guest Visa Elevate Credit Cards issued in the United Arab Emirates (UAE) ("**Eligible Card**").

Eligible accounts:
Standard Current Accounts and Standard Savings Accounts opened with the Bank (each an "**Account**").

Eligible customer:
This Promotion is open only to existing Eligible Cardholders or customers who apply for an Eligible Card, successfully complete onboarding for the Eligible Card prior to the end of the Promotion Period and fulfil the following requirements:

A) They are Abu Dhabi residents (as per the place of issuance of residency visa); and
B) They are new-to-Bank or new-to-accounts customers who open their first ever account with the Bank for the purpose of savings or salary transfer (savings and salary variants respectively) during the Promotion Period can enrol in this Promotion.

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Enrolment is mandatory to participate in this offer by successfully completing the Bank's mandatory opt-in process (in the manner communicated by the Bank). Opted-in customer shall be considered opted-out from any other campaigns by the Bank, specifically concerning Savings Accounts or Current Accounts during the Promotion Period.
Additional eligibility criteria pertaining to minimum salary transfer and minimum balances required to be eligible to receive the Rewards under this Promotion are detailed below for salary variant and savings variant Accounts.

Promotion details:
Eligible Customers could earn Rewards of up to 1 million Etihad Guest Miles as set out below.

Card linked terms:
Etihad Guest Miles rewarded to Eligible Cardholders (offered regularly without enroling in this Promotion):

- 40,000 Etihad Guest Miles within 60 days of payment of joining fee **PLUS**
- 60,000 Etihad Guest Miles of spending minimum AED 90,000 on Eligible Spends within 6 months from card issuance date; **OR**
- 160,000 Etihad Guest Miles of spending minimum AED 120,000 on Eligible Spends within 6 months from card issuance date.

- **Additional Etihad Guest Miles** (offered under this Promotion) upon spending minimum USD 5,000 on Etihad Airlines within the first 12 billing statements to be awarded post 12 months from card issuance (applicable only as a combination with a Salary Transfer or Savings Account under this Promotion):
  - For UAE Nationals: 200,000 Etihad Guest Miles.
  - For Expats: 100,000 Etihad Guest Miles.

This Promotion is applicable to active primary Eligible Cardholders only. Eligible Spends made on supplementary Credit Cards will also count for this Promotion and will be aggregated with spends by the primary Eligible Cardholder; however, opt-in and offering of Rewards will only be at the primary Cardholder level.

Eligible Spend means purchase of goods and services minus returns and other credits. Eligible Spends do not include payment of fees or interest charges, cash advances, purchases of traveller's checks, person-to-person payments, the purchase or reloading of prepaid cards, and purchases of other cash equivalents.

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To be eligible to receive Etihad Guest Miles, the Eligible Customer's Account must not be cancelled or in default at the time of fulfilment.
The offer excludes transactions that are made before or after the Promotion Period.

The Promotion and Rewards provided hereunder are non-transferable.

These Etihad Guest Miles are in addition to any Etihad Guest Miles you would normally receive for purchases that you made with your Card. For questions regarding your Card account, please call the number on the back of your Card.

Account linked terms:
Eligible Customers are eligible to earn Etihad Guest Miles as per the following Account linked terms set out below.

Terms for the salary variant offer:
Minimum salary to be AED 30,000 to participate.

The first salary should be credited within 60 days of the opening of the Salary Account. Minimum 3 salaries to be credited in the salary account to be eligible to receive Etihad Guest Miles reward under the salary variant offer.

Minimum balance (as provided below) to be maintained in the Account where the salary gets transferred.

Salary tiers (AED)	Etihad Guest Miles for expats	Etihad Guest Miles for UAE Nationals	Required balance during first 3 calendar months
Between 30,000 and 50,000	30,000	40,000	AED 75,000
Between 50,000 and 100,000	60,000	70,000	AED 125,000
Above 100,000	90,000	100,000	AED 200,000

Eligible Customers will receive the Reward after at least 3 salaries are credited and subject to meeting the salary and balance requirements stated in these Promotion Terms and Conditions.

Salary Account customers are eligible to earn additional Etihad Guest Miles basis balance tiers as set out below.

Terms for the savings variant offer:
Minimum balance to be AED 250,000 to be maintained over 6 calendar months in any of the eligible Accounts to participate.

Balance tiers (AED)	**Etihad Guest Miles for expats and UAE Nationals**
Between 250,000 and 500,000	25,000
Between 500,000 and 1,000,000	75,000
Between 1,000,000 and 3,000,000	200,000
3,000,000 and above	500,000

Eligible Customers will receive the Reward in two tranches: 50% of eligible Etihad Guest Miles basis the average balance in the Account during the first 3 calendar months of account opening, and 50% of eligible Etihad Guest Miles basis the average balance during the next 3 calendar months of account opening.

General terms:
All additional Etihad Guest Miles earned during the Promotion Period as set forth in these Terms and Conditions, as decided by Emirates NBD will be at its absolute discretion and which shall be credited to the Etihad Guest Account within time stipulated herein.

Each foreign transaction (Non-AED) will be converted to AED at the prevailing exchange rates.

The following are expressly excluded from qualification as Eligible Spends in respect of an Eligible Card and the corresponding Eligible Cardholder and, accordingly, do not apply to this Promotion: (i) Loan on Card or any cash advances in any currency; (ii) domestic and international cash withdrawals; (iii) refunds by retailers or otherwise; and (iv) any fees or charges payable to the Bank; and (v) any cancellation, reversal, refunds or disputed purchases during the campaign period of an Eligible Spend.

The Bank reserves the right to change or cancel any or all of these Promotion Terms and Conditions without prior notice in its sole and absolute discretion.

All decisions of the Bank relating to the Promotion, each of which is at the sole and absolute discretion of the Bank, shall be final and conclusive.

If the Bank has sufficient grounds to believe that an Eligible Cardholder or accountholder has violated any laws or regulations applicable in the UAE, the Bank shall be entitled to rescind and cancel any reward otherwise earned by the Eligible Cardholder in accordance with these Promotion Terms and Conditions.

This Promotion is not valid in conjunction with any other Promotion, campaign or offer of Emirates NBD.

All Eligible Cards and corresponding Eligible Spends must be valid, active, not in default and in full compliance with the applicable terms and conditions.

The Bank reserves the right, at its absolute discretion, to amend, withdraw and/or supplement these Promotion Terms and Conditions, by notice to you in accordance with applicable laws/regulations.

The Bank shall not be liable for, and shall not entertain claims related to, any benefit/ reward or in respect of any service or product provided under the benefit/ reward by a third-party supplier and shall not be responsible to the Eligible Cardholder for any losses, liabilities, damages, costs and expenses (including legal fees, costs and expenses) suffered or incurred by any of Eligible Cardholder under or pursuant to any benefit/ reward or in respect of any service or product provided/ proposed to be provided by a third-party supplier under these Terms and Conditions.

The Bank shall not be responsible for, and makes no representation as to, the quality, suitability or merchantability of any prize/product/service. Any such issues/complaints must be settled directly with the producer and/or supplier of such prize/product/service, as the case may be. The Bank takes no responsibility for resolving any such disputes.

The Bank shall not be liable for any losses resulting from the fluctuation of foreign currency exchange whilst converting the Eligible Spends to AED.

The Bank shall be entitled to rescind and cancel any reward otherwise earned by the Eligible Cardholder in accordance with these Promotion Terms and Conditions, if the Bank has sufficient grounds to believe that an Eligible Cardholder has violated any applicable laws or regulations, has committed any fraud in relation to any account with the Bank, including the Card, has defaulted in

any payment to the Bank under the Eligible Card or has violated any terms of the Emirates NBD General Terms and Conditions.

The Bank shall not be liable for any personal injury; any loss or damage (including loss of opportunity), whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any theft, unauthorised access or third-party interference; (c) any entry or prize claim that is late, lost, altered, damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; (d) any tax liability incurred by an Eligible Cardholder under this Promotion; or (e) use of rewards.

These Promotion Terms and Conditions and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates (UAE) and subject to the exclusive jurisdiction of the courts of the Applicable Emirate (as defined in the Emirates NBD General Terms and Conditions). Provided that the Bank may bring proceedings in any other jurisdiction (inside or outside the UAE) if it deems appropriate in accordance with the Emirates NBD General Terms and Conditions.

Definitions

AED means the United Arab Emirates dirham.

Reward means Etihad Guest Miles earned on eligible transactions as set forth in this document, as decided by the Emirates NBD at its absolute discretion and which shall be credited to the Eligible Card as per the terms set above.

Eligible cardholder means only active primary holders of an Eligible Card to whom the offer to participate in the Promotion has been communicated by Emirates NBD.