

FREQUENTLY ASKED QUESTIONS EMIRATES NBD SKYWARDS CREDIT CARD OFFER

(1) What is the bonus Skywards Miles on Emirates NBD Skywards Credit Cards?

Customers who apply for the Emirates NBD Skywards credit cards are eligible to receive Skywards Miles as below -

a. Welcome Bonus Miles on successful application:

Skywards cardholders will be awarded Skywards Miles on successful application. The Miles will be issued on the payment of the Joining Fee for the cards.

The Skywards Miles will be awarded for the Skywards cards as follows -

Card Type	Joining Fee	Welcome Bonus Miles (subject to payment of Joining Fee)
Infinite	AED 2,999	35,000 Skywards Miles
Signature	AED 1,499	15,000 Skywards Miles

b. Skywards Miles on Spends:

Skywards cardholders will receive additional Skywards Miles 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 Skyward Miles (subject to achieving Cumulative Retail Spending)
Infinite	USD 25,000	40,000 Skywards Miles
Signature	USD 10,000	15,000 Skywards Miles

c. Skywards Miles on annual spends on emirates.com or Emirates Sales Offices:

Skywards cardholders will receive additional Skywards Miles on completion of eligible spends in the **first 12 billing cycles** as follows -

Card Type	Cumulative Retail Spending in first 12 billing statements	Additional Spend Based Skywards Miles (subject to achieving Cumulative Retail Spending)
Infinite	USD 7,500	25,000 Skywards Miles
Signature	USD 3,750	10,000 Skywards Miles

Therefore, Infinite cardholders can receive total 100,000 Skywards Miles and Signature cardholders can receive 40,000 Skywards Miles with the above offers.

(2) What is the eligibility to receive the bonus Skywards Miles?

It is applicable to all newly acquired primary Emirates NBD Skywards Infinite and Signature Credit Cards issued and applied from 1st November 2018 who have met the qualifying criteria mentioned above. It is not applicable for renewal or replacement cards. Cardholder account should not be in delinquent status. Cardholders will be excluded from receiving the Skywards Miles even if the qualifying criteria is met but the card account is in delinquent status at the time of crediting the Miles.

(3) Which spends qualify for the additional spend based Skywards Miles?

Spend Miles of 40,000 / 15,000 Miles will be awarded only for domestic and international retail spends made in the first 3 billing statement.

Annual Spend Miles of 25,000 / 10,000 Miles will be awarded only for spends made on emirates.com or Emirates Sales office within the first 12 billing statement.

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. Skywards Miles 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 Miles 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 Miles will be debited to the cardholder's card account.

(4) Is there a specific criteria to be met before issuance of Welcome and Spend based Bonus Miles?

Yes - as per below.

- > Card should be POS activated
- > Cardholders should not be in Delinquency blocks or in inactive status
- > Welcome Skywards Miles are payable only in 1st year of Account Open Date
- > Offer is not applicable 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 excluded from the Miles calculation

(5) When are the Skywards Miles credited into the cardholder's account?

The **Welcome Skywards Miles** on joining will be credited to the primary cardholder's Skywards account within 4 weeks after the Joining Fee is paid.

The **additional Miles** based on spends will be transferred to the primary cardholder's Skywards account within 4 weeks after the required spends are achieved.

(6) What is the applicable terms and conditions, communicated to the customers?

Summary of Customer terms and conditions -

- a. The is available only for newly acquired primary Emirates NBD Skywards Infinite, Emirates NBD Skywards Signature Credit Cards.
- b. It will be awarded in 3 parts - 'Welcome Joining Miles ' will be awarded on payment of the Joining Fee in full. On achieving the set spend threshold within the specified time frame, "Spend based Miles" will be awarded. On achieving the set spend threshold on emirates.com or at Emirates Sales office the 'Annual Miles' will be awarded.
- c. 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 "Miles' 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.
- d. Card holders will receive the "Miles " within four weeks from their qualifying for the same.
- e. The terms and conditions of this offer are in conjunction with the credit cards terms and conditions governing the usage of the credit card.
- f. Award of 'Miles will be subject to card account not in violation of the terms and conditions governing usage of the credit card.
- g. Emirates NBD reserve the right to change or cancel any or all of the promotion terms and conditions without giving any prior notice.