

Terms & Conditions

These terms and conditions ("Promotion Terms and Conditions") govern the Emirates NBD Bank P.J.S.C. ("Bank" and "Emirates NBD") for Marriott Bonvoy Credit Cards Limited Time Offer. The Promotion (as defined below) is subject to the Emirates NBD Credit Card Terms and Conditions (available at <https://www.emiratesnbd.com/tncs>) ("ENBD CC Conditions") and the Emirates NBD General Terms and Conditions for Accounts and Banking Services ("ENBD General Terms and Conditions") and these Promotion Terms and Conditions. If there is any conflict between these Promotion Terms and Conditions and the Emirates NBD General Terms and Conditions, these Promotion Terms and Conditions shall prevail.

Promotion Period: 15 September 2025 – 30 November 2025

Eligible Card

Marriott Bonvoy World Elite or Marriott Bonvoy World Credit Card from Emirates NBD issued in UAE (each an "Eligible Card")

Promotion Details:

- Marriott Bonvoy Credit Card from Emirates NBD means Cardmembers of the Marriott Bonvoy® World Mastercard® or the Marriott Bonvoy® World Elite Mastercard®
- To view all definitions, access the full Special Feature document as follow:
 - Marriott Bonvoy® World Mastercard® – <https://www.emiratesnbd.com/-/media/enbd/files/credit-cards/marriott-bonvoy-world-tcs.pdf>
 - Marriott Bonvoy® World Elite Mastercard® – <https://www.emiratesnbd.com/-/media/enbd/files/credit-cards/marriott-bonvoy-world-elite-tcs.pdf>

Marriott Bonvoy® World Elite Mastercard®

- This limited-time offer is available to applicants who are issued the Marriott Bonvoy World Elite Mastercard Credit Card by Emirates NBD ("the Card") between 15 September to 30 November 2025 ("Promotion Period") ("Cardholder", "you", "your")
- Upon Card application approval and payment of Joining Fee, the Cardholder will receive 100,000 bonus Marriott Bonvoy Points.
- You can earn an additional 100,000 bonus Marriott Bonvoy Points after you spend US\$15,000 or more in Valid Charges on your Card within the first 3 Billing Cycles of Card Membership, starting from the date your Card account is opened.
- In rare instances, the Cardholder's period to spend US\$15,000 may be shorter than 3 Billing Cycles if there is a delay in receiving the Card. Also, purchases may fall outside of the 3 Billing Cycles in some cases, such as a delay in merchants submitting transactions to the Bank or if the purchase date differs from the date the Cardholder made the transaction. (For example, if the Cardholder buys goods online, the purchase date may be the date the goods are shipped.)
- Valid Charges to meet the spend threshold amount can be made by the Primary Cardholder and any Supplementary Cardholder on a single Card account.
- Supplementary Cardholders are not eligible for this offer.
- Bonus Points earned from Valid Charges will appear on the Cardholder's Marriott Bonvoy Account 8-12 weeks after the end of each month.



- Bonus Points may appear on the Cardholder's account in more than one deposit. To earn the bonus Points, the Cardholder's Card account must not be canceled or past due at the time of fulfillment.
- If Primary Cardholder fails to activate their Card Account or closes their Account within eight weeks of Card approval, Primary Cardholder's Marriott Bonvoy benefits earned through the Card activation, including Marriott Bonvoy Elite status and points, will be removed from their Marriott Bonvoy Member Account.
- This limited-time offer cannot be combined with the bonus points welcome offer set forth in section 47 (Welcome Offer, 150,000 Marriott Bonvoy Bonus Points) of the Special Features Document.
- For full Card benefit terms and conditions, visit Special Features Document www.emiratesnbd.com/worldelitetcn

Marriott Bonvoy® World Mastercard®

- This limited-time offer is available to applicants who are issued the Marriott Bonvoy World Mastercard Credit Card by Emirates NBD ("the Card") between 15th March to 15th June 2025 ("Promotion Period") ("Cardholder", "you", "your")
- As a one-time offering, upon Card application approval and Card activation, the Primary Cardholder will receive two Free Night Award (valid for 12 months) with a redemption level up to 35,000 Points each after spending US\$6,000 in Valid Charges during the first 3 billing cycles.
- The Free Night Award benefit under this Programme is for the Primary Cardholder. Supplementary Cardholders are not eligible for this benefit.
- Please allow up to 12 weeks after payment of the Joining Fee and spending US\$6,000 in Valid Charges during the first 3 billing cycles for the Free Night Award to be automatically deposited into the Cardholder's Marriott Bonvoy Member Account.
- The Free Night Award will expire after 12 months from issuance.
- Each Free Night Award can be redeemed for a one-night stay, inclusive of room rate and applicable taxes, at Participating Hotels with a redemption level up to 35,000 Marriott Bonvoy Points.
- If the Cardholder does not redeem the full value of your Free Night Award, the unused Points will not be re-credited to the Cardholder's Marriott Bonvoy Member Account.
- Free Night Award redemption is valid for standard room only and is subject to availability.
- The Free Night Award may not be combined with cash when redeeming for the free night, but the Cardholder shall be able to redeem or purchase up to 15,000 additional Marriott Bonvoy Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy Programme Rules.
- Free Night Award may be used up to its expiration date listed; it cannot be extended beyond the validity date, exchanged, or re-deposited into the Cardholder's Marriott Bonvoy Member Account for Marriott Bonvoy Points or future use.
- For more details on redeeming Free Night Awards, visit: <https://help.marriott.com/s/article/Article-33946>
- The Cardholder may be responsible for payment of additional mandatory resort fees at properties where resort fees are applicable and is responsible for all incidental charges and other fees at such properties.
- Free Night Awards are not transferable and may not be redeemed for cash or converted into Points.



- To qualify for the Free Night Award, your Account must be open and not in default at the time of the Free Night Award issuance.
- Participating Hotels may limit the number of standard rooms available for redemption on a limited number of days. For complete limitations and exclusions, please visit www.marriott.com/loyalty/redeem.mi
- Free Night Award benefit, and the applicable terms and conditions are subject to change.
- You will receive an email from Marriott Bonvoy to the email address listed on your Marriott Bonvoy Member Account confirming that the Free Night Award has been deposited into your Marriott Bonvoy Member Account. The email will also provide instructions on how to redeem your Free Night Award.
- Those Cardholder who have been holding this Card since the last 24 months are not eligible for the Free Night Award.
- This limited-time offer cannot be combined with the Free Night Award welcome offer set forth in section 47 (Free Night Award: Welcome Offer) of the Special Features Document for the Card ("Special Features Document").
For full Card benefit terms and conditions, visit Special Features Document www.emiratesnbd.com/worldtnc

Any capitalized terms used in this section, but not defined herein shall have the meanings ascribed to such terms in the Special Features Document. For full Card benefit terms and conditions, please review the Special Features Document.

Card Product	Benefit	Applicable/Not Applicable
Marriott Bonvoy® World Elite Mastercard®	Welcome Offer on Card Activation	100,000 Marriott Bonvoy bonus Points upon payment of the joining fee
	Welcome Offer on Meeting Spend Requirements	Applicable: A Cardmember can earn 100,000 Marriott Bonvoy bonus Points after the Cardmember spend US\$15,000 or more in Valid Charges on the Card within the Cardmember's first 3 Billing Cycles of Card Membership, starting from the date the Cardmember account is opened.
	Free Night Award on Card Anniversary	Not Applicable
Marriott Bonvoy® World Mastercard®	Welcome Offer	Applicable: As a one-time offering, upon Card approval and Card activation, the Primary Cardmember will receive 2 Free Night Award(valid for 12 months) with a redemption level up to 35,000 Points each after spending US\$6,000 in Valid Charges during the first 3

		Billing Cycles starting from the date the Cardmember Account is opened.
	Free Night Award on Card Anniversary	1 Free Night Award upon payment of the renewal fee

General Terms:

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) Dial-A-Cheque, (ii) Loan on Card or any cash advances in any currency; (iii) domestic and international cash withdrawals; (iv) refunds by retailers or otherwise; and (v) any fees or charges payable to the Bank; and (vi) 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 has violated any laws or regulations applicable in the UAE, the Bank shall be entitled to rescind and cancel any Cashback otherwise earned by the Eligible Cardholder in accordance with these Promotion Terms and Conditions.

No Eligible Cardholder may earn more than 1 prize during the Promotion Period.

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 of the terms and conditions applicable to them.

The above promotion/ campaign shall be subject to the following terms and conditions ("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. These Terms and Conditions are in addition to the standard Emirates NBD Card Terms and Conditions.

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/winner for any losses, liabilities, damages, costs and expenses (including legal fees, costs and expenses) suffered or incurred by any of Eligible Cardholder/winner 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.

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

The Bank shall be entitled to rescind and cancel any Cashback 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 Credit 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, unauthorized 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 a winner under this Promotion; or (e) use of a prize.

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.

No Eligible Cardholder shall be eligible for more than one prize during the Promotion Period.

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

All Standard T&C's apply.