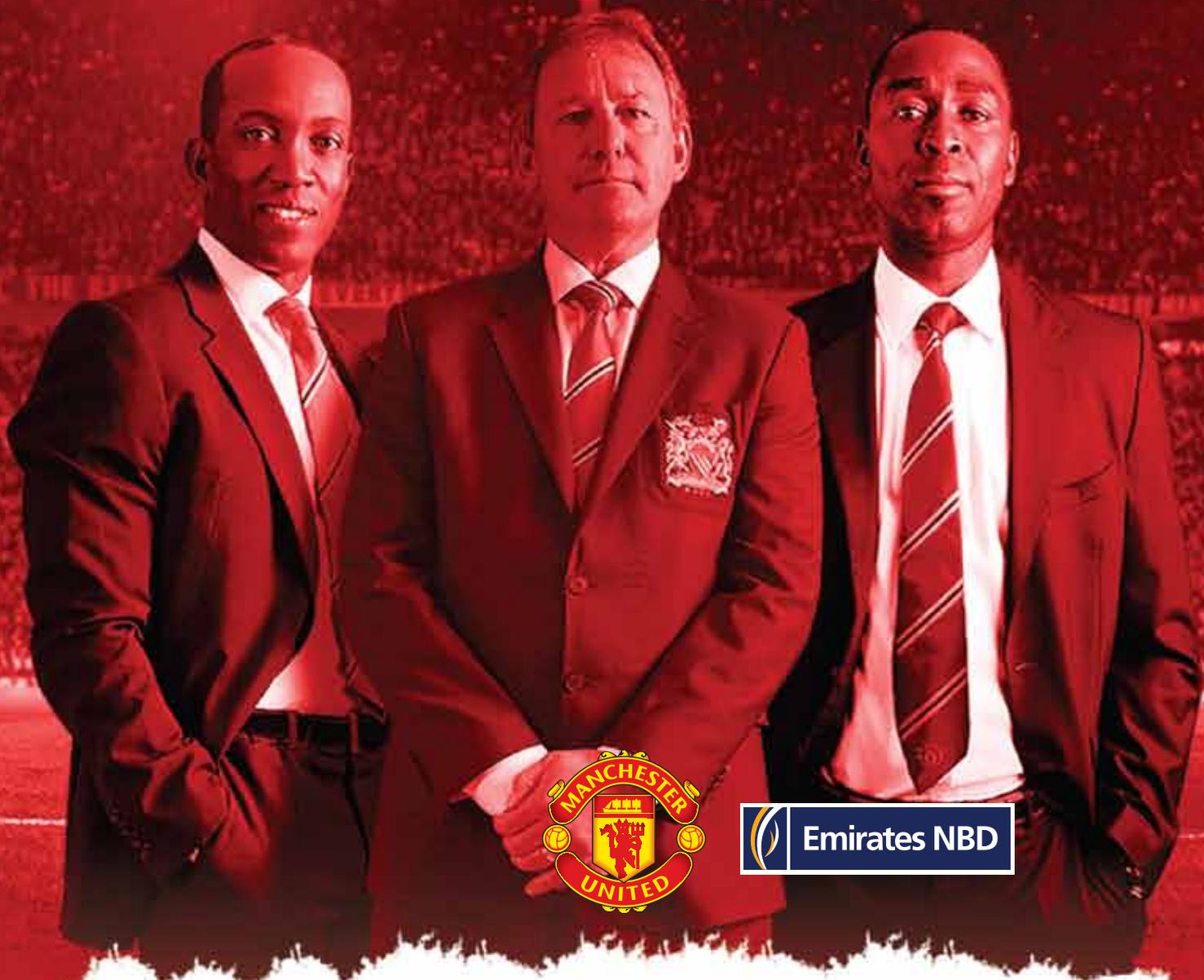


Emirates NBD Manchester
United Rewards Programme
"Red Points" Terms and Conditions

STRETFORD END



Dwight Yorke, Bryan Robson and Andy Cole
(Left to Right)

These Terms and Conditions stated herein govern the Emirates NBD Bank PJSC Manchester United Card program to earn and redeem Red Points.

Definitions:

"Bank" means Emirates NBD Bank PJSC, its successors and legal assigns.

"Card" means any Emirates NBD Manchester United Card issued to the Cardholder subject to the terms and conditions stated herein, including, but not limited to Credit Cards, Prepaid Cards, etc.

"Cardholder" means Emirates NBD Manchester United Cardholder, including but not limited to Credit Card primary cardholder.

"Emirates NBD Manchester United Rewards Programme" means the reward program agreed between the Bank and the Partner to reward eligible Cardholders for using their Cards by awarding Red Points subject to the terms and conditions stated herein.

"Partner" means Manchester United Football Club hereinafter referred to as (Man Utd).

"Red Points" means Manchester United loyalty reward points earned by Cardholder from time to time while using his/her Card subject to the terms and conditions stated herein.

"Card Account" means Emirates NBD PJSC Card Account opened by the Bank for the purpose of entering all credits and debits received or incurred by the primary Cardholder and the supplementary Cardholder, if any, under these terms and conditions and includes, without limitation, all debts incurred resulting from any Cash Advances and/or Charges and/or liabilities arising out of or in connection with any Credit Card Transaction or otherwise.

"Helpline" refers to the 24/7 contact centre number where cardholders can reach out for any assistance

"Priceless Experience" is the reward category that offers Cardholders monthly, quarterly and annual gifts based on predefined criteria.

The Cardholder hereby agrees, acknowledges and accepts the following terms and conditions:

1) Subject to the Bank's sole discretion, all the Bank customers who qualify to receive the Card and meet the Bank's Card Terms and Conditions in addition to these terms and conditions are automatically enrolled into Emirates NBD Manchester United Rewards Programme.

2) Earning Red Points:

Credit Card:

- a) For all retail spends, Cardholders will accrue Red Points differentially based on the spend category, i.e.
 - > For every AED 1 spent in sports good stores category, Cardholder will receive 10 Red Points
 - > For every AED 1 spent at dining outlets, Cardholders will receive 5 Red Points
 - > For every AED 1 spent Internationally, Cardholders will receive 2 Red Points
 - > For every AED 1 spent on all other retail purchases, Cardholders will receive 1 Red Point
- b) Retail spends made under the category sports good stores as defined by Visa/MasterCard will receive 10X Red Points and Dining outlets as defined by Visa/MasterCard will receive 5X Red Points
- c) The maximum Red Points that can be earned on spends at sports good stores and dining outlets in one billing cycle is capped at 50,000 Red points.

- d) There is no cap to the Red Points which can be earned by Cardholders subject to the provisions of these Terms & Conditions as defined herein.
- 3) The Bank reserves the right to change the earn rate and/or the maximum earning limits on points at any given time and/or without prior notice. Any change in the earn rate will be communicated by the Bank to the Cardholder through a communication method determined by the Bank and will be posted on the Bank's website.
 - 4) The points are offered on domestic and international retail spends made on the Card during the statement cycle. Transactions not eligible to earn Red Points include, but are not limited to, cash advances; balance transfers; fees and charges paid on the Card "account" including, but not limited to, an amount charged in respect of any applicable Value Added Tax or any other similar sales tax (VAT). late payment charges, finance charges, joining fee, annual membership fee; dial-a-cheque; credit voucher. any internal calculations, etc. Transactions made to top up a RTA NOL Card e-purse through any of the banking channels, i.e. IVR, Internet Banking, Mobile, CDMs, ATMs and Branches. Original transactions converted to Instalment Payment Plans (IPP) will earn the applicable Red Points; however, the interest and/or processing fee paid for converting the transaction to IPP will not be eligible to earn Red Points. The Bank reserves the right to amend the list of ineligible earnings and transactions from time to time at its sole discretion. The Bank's decision as to what constitutes an eligible earning shall be final and conclusive. The points will be reversed/netted off from future accruals for reversed transactions and chargeback cases. In case the points are not available in the Cardholder's Card account for reversal, the Bank will debit the Card account for the balance number of points at the rate determined by the Bank at its sole discretion.
 - 5) Over and above the regular points, the Bank may from time to time launch promotions to offer incremental points whether on its own or through Manchester United or other third parties. Such promotional offers will be governed by the Terms and Conditions of the promotion, over and above the Bank's Cards Terms and Conditions, and will be communicated at the time of launch of such offers.
 - 6) All points earned for spends on Man Utd supplementary Credit Cards will be transferred to the primary Credit Card account.
 - 7) The Card (ManUtdCard) issued under these terms and Conditions is intended for personal use to conduct retail transactions. Use of the Card for commercial transactions (any transaction other than retail transactions) shall not entitle the Cardholder to earn Red Points for those transactions. The Bank reserves the right to qualify transactions as commercial at its sole discretion. The Bank's decision in such respect shall remain final and binding.
 - 8) The Cardholder should not be delinquent in his/her Card account to be eligible to receive points. No transfer/credit of the points will be done with retrospective effect if the Card account has been returned to normal after being delinquent.
 - 9) The Cardholder will be able to view the regular points earned in their Card monthly billing statement.
 - 10) All points earned are valid for 3 years from the date of accrual. The merchant vouchers issued against redemption request have a validity period as specified on the voucher which cannot be extended.
 - 11) The Bank reserves the right at any time and without prior notice to change these terms and conditions and the qualifying criteria and/or to suspend or terminate the Red Points Rewards Programme notwithstanding that such change may result in reducing or extinguishing the number or value of, or the period or expiry of, any existing or future points. Any change, suspension or termination of Red Point Rewards Programme may be communicated to the Cardholder by a communication method determined by the Bank (i.e. through the Bank website, SMS, etc.) however, the Bank will not be held

liable if the Cardholder did not receive such notification.

- 12)** The Bank shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside its control. Nor shall it be responsible for any delay by merchants in transmitting evidence on any Card transaction.
- 13)** By receiving and using the Card, the Cardholder agrees to abide by these terms and conditions in addition to the Bank Credit Card/Prepaid Terms and Conditions and General Terms and Conditions for Accounts and Banking Services as amended from time to time.
- 14)** These terms and conditions constitute an integral part of the Bank Terms and Conditions and shall be governed by the laws of the United Arab Emirates. Any dispute which arises shall be referred to the non-exclusive jurisdiction of the Dubai courts.

Redemption of RED Points

- > The Cardholder can only redeem accumulated Red Points credited for spending on Emirates NBD Manchester United Credit of the Cardholder at the time of making the redemption. The books and records of the Bank shall be conclusive evidence in respect of the number of Red Points credited to the Cardholder's Emirates NBD Card Account.
- > Red Points redemption will not be allowed if the minimum amount due on the Card Account has not been cleared on the payment due date for last statement cycle. The account will be reactivated only after the dues are cleared.
- > In addition to any other conditions outlined in these terms and conditions, Red Points accumulated under the Cardholder's Cards Account(s) will be cancelled if the Cardholder's Man Utd Card a) is closed; b) is not in good standing in the opinion of the Bank; c) has expired; d) has breached the Bank's and/or VISA or MasterCard Agreement; e) any other event which, in the sole discretion of the Bank, should result in the cancellation of Red Points.
- > Without prejudice to the foregoing, the Bank reserves its right to be exercised at any time without prior notice to the Cardholder, to apply time limitations on the validity of the Red Points earned by the Cardholder and credited to the Cardholder's Emirates NBD Card Account. Any unprocessed redemption order for Red Points that have been cancelled, shall not be processed by the Bank despite the fact that such redemption order was received before the Cardholder's relevant Red Points cancellation.
- > Any order placed for the redemption of Red Points for any of the rewards in the Red Points brochure is subject to the Bank's approval, the availability of the reward at the time of placing the redemption order by the Cardholder, as well as any restrictions applied by the suppliers of the reward. The Bank may, without prior notice to the Cardholder withdraw or substitute any of the rewards for another reward of comparable value or nature. Redemption orders may be placed through the Red Points Helpline as communicated from time to time or through online banking.
- > Red Points can be redeemed for gift vouchers, cash back, and any other redemption option as defined by the Bank from time to time.
- > Red Points can only be transferred to and from Man Utd Cards under the Red Points Programme.
- > The minimum turn-around time for processing redemption requests is as follows: Man Utd Match Tickets/Merchandises - 7 to 10 working days, gift vouchers - 5 working days (excluding time lag in delivering the vouchers to the Cardholder) and cash back - 5 working days. The Bank cannot be held responsible for any delays beyond the turn-around time specified if such delays are caused due to circumstances beyond the Bank's control. The Bank also has the right to change these time lags from

time to time with or without prior notice to the Cardholder.

- > Red Points converted to cash back will reflect as a credit in the Card Account, which can be offset against any purchases made on the Card/outstanding debit balances on the Card. The cash back amount cannot be withdrawn as Cash or transferred to the Cardholder's bank account.
- > In case the Cardholder wants to voluntarily close the Card, Red Points balance can be redeemed for cash back prior to card cancellation and be offset against the outstanding balance on the Card. If there is no outstanding balance and the Cardholder wishes to close the Card Account immediately, Red Points cannot be redeemed for cash back. They can be redeemed for gift vouchers only.
- > The Bank shall only be responsible for forwarding the Cardholder's order for reward to the supplier of the reward requested by the Cardholder. The Bank is not and shall not be considered at any time as the supplier of the rewards available under the Red Points Program.
- > The Bank shall not be liable for any loss of profit, savings, contract, revenue, interest or goodwill or any consequential indirect, incidental, special or punitive loss, damage or expenses or loss of data sustained by the Cardholder as a result of redeeming Red Points and/or possessing and/or using the redeemed reward(s) nor shall the Bank be responsible or held liable for any amount payable by the Cardholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise of rewards, or of any negligence, breach of statutory or other duty on the part of the Bank and/or the supplier.
- > The Bank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of the rewards or their suitability or fitness for any purpose.
- > Should a reward arrive damaged or faulty, the Customer may notify the Bank at the Helpline number as specified from time to time no later than two (2) days from the date of his/her receipt of the reward giving full details as shall be requested by the Bank. The Bank shall use its best endeavor to convey the Cardholder's complaint to the supplier of the reward and arrange for a replacement thereof, if possible. Notwithstanding the foregoing, the Bank shall not be held responsible in any way whatsoever for any damaged or defective rewards.
- > The redemption confirmation letter for rewards items which have to be picked up from merchants will be sent to the Cardholder within ten (10) working days from the date the Bank approves the redemption request. Such letter shall authorize the Cardholder to pick up the rewards item from the relevant merchant.
- > Redemption orders once submitted to the Bank cannot be cancelled, revoked or changed.
- > Vouchers issued under the Red Points Programme are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such Vouchers are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.
- > Details of specific rewards are set out in the Red Points Brochure which are subject to change from time to time as may be determined by the Bank without prior notice to the Cardholder. All Reward selections are non-returnable. When deemed necessary by the Bank and/or merchant partners of the Red Points Programme, they may make similar substitution without advance notice to the Cardholder. The Red Points offers are void where prohibited by law.
- > Every effort has been made to ensure that the information contained in the Red Points brochure which may be dispatched to the Cardholder from time to time is accurate. The Bank is not responsible for any errors or omissions which may appear on the Red Points brochure.

Emirates NBD Manchester United Priceless Experiences Terms and Conditions

These Terms and Conditions govern the qualification, award and redemption of the Priceless Experiences on the Emirates NBD Manchester United Cards as below:

- 1) The qualification for Priceless Experiences will be based on whether the customer opts in for the inclusion into the priceless experience program and also meeting the required spend for the specific promotion period.
- 2) Priceless experiences will be rewarded to top spenders monthly, quarterly and for the full season (year), as defined by the bank and communicated to the Cardholder through various applicable channels and/or published on the bank's website.
- 3) Prizes under the 'Priceless Experiences Program' cannot be encashed, transferred OR sold to a third party.
- 4) From the time the award is declared, it takes 4-6 weeks for the prizes to be fulfilled.
- 5) Bank's decision in this regards will be final and no further queries will be entertained once the prizes are declared after the promotion period.

Monthly Top spenders:

- > Top 3 spenders for the period will be rewarded
- > In case more than one person qualifies, then the decision will be based on a draw
- > Minimum Spend required to qualify is AED 10,000
- > In case there are no winners, the incentive will not be carried forward

Quarterly Top spenders:

- > Top 9 spenders for the period will be rewarded
- > In case more than one person qualifies, then the decision will be based on a draw
- > Minimum Spend required to qualify is AED 10,000
- > In case there are no winners, the incentive will not be carried forward

Yearly Top spenders:

- > Top 6 spenders for the period will be rewarded with couple tickets
- > In case more than one person qualifies, then the decision will be based on a draw
- > Minimum Spend required to qualify is AED 100,000
- > In case there are no winners, the incentive will not be carried forward

- 6) The match tickets will be for the Premier League or Champions League, as determined by the Bank.
- 7) All prizes under the Priceless Experience cannot be sold, are not non-transferable and cannot be encashed.
- 8) The Match tickets provided will be for an area of the relevant stadium which is designated for Manchester United supporters.
- 9) The prizes include:
 - > One economy class return ticket to Manchester, UK
 - > A 2 night stay at Manchester, UK
 - > Match Tickets
- 10) The Bank takes no responsibility towards the issuance and cost of travel visa for the winner to travel to Old Trafford.

- 11) All travel documents, insurance, transfers, spending money and other expenses (including meals or personal expenses, upgrades etc.) as the case may be, unless specifically stated, are the sole responsibility of the Cardholder.
- 12) The Bank reserves the right to advertise and provide press releases announcing the winners.
- 13) The Bank reserves the right to modify the experience package at its sole discretion.
- 14) The Cardholder will be notified by the Bank on their registered mobile number and by having their names published on the Bank's website and/or through other media (i.e. radio, newspapers, etc.) at the Bank's sole discretion. Prize winners must sign an acknowledgment letter while claiming their prize within 5 working days of announcement of the winners.
- 15) Failure to claim a prize within 10 working days in a manner or specified will result in a selection of an alternative Cardholder.
- 16) These terms and condition are governed by the laws of UAE and subject to the non-exclusive jurisdiction of Dubai courts.

Anniversary Gift

- 1) Cardholders who achieve a minimum annual spend within a calendar year are entitled to to the grand Priceless Gift.
- 2) The anniversary offer is valid as long as stocks are available and can be withdrawn without any prior notice.
- 3) The annualized spend amount is determined by the bank and can be revised from time to time.
- 4) Cardholder eligible for the offer will receive the gift by courier within 60 days of achieving the required spend.