

**Emirates NBD
Skywards Credit Card
Up to 75,000 bonus
Skywards Miles**



Terms and Conditions

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- > The 'Emirates NBD Up to 75,000 bonus Miles is available only for primary Emirates NBD Skywards Infinite and Signature Credit Cards.
- > The 'Emirates NBD Up to 75,000 bonus Miles is applicable for all newly acquired cardholders and will be awarded in 3 parts:
 - 'Welcome Bonus Miles' will be awarded on payment of the Joining Fee in full upon a Cardholders's enrolment.
 - Subsequently on achieving the set spend threshold within the specified time frame, 'Additional Bonus Miles' will be awarded.
 - On achieving the set spend threshold on EK online within the specified time frame, 'Annual EK Online & EK Sales Office Bonus Miles' will be awarded.

Welcome Bonus Miles

25,000 and 10,000 'Welcome bonus Miles' will be awarded on receipt by Emirates NBD of the Joining Fee to Skywards Infinite and Signature cards respectively.

	Miles	Joining Fees (AED)
Skywards Infinite	25,000	3,000
Skywards Signature	10,000	1,500

Additional Bonus Miles

- > Card holders will qualify to receive the 'Additional Bonus Miles' of 25,000 and 10,000 on their Skywards Infinite and Signature cards respectively, if their cumulative retail spending posted on the first three billing statements is equal to or greater than the qualifying spending as stated in the offer. Cumulative retail spending will take into account qualifying retail transactions made on both the primary and supplementary cards.
- > Card holders will receive the 'Additional Bonus Miles' within four weeks of qualifying for the same.
- > 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 a transaction after the additional Bonus Skywards Miles have been credited to the card holder's Skywards account will result in a reversal of the Skywards Miles from the card holder's Skywards account. If the Skywards Miles balance is insufficient for a reversal, an equivalent fee towards the cost of acquiring Skywards Miles as per the prevailing rates on www.emirates.com will be debited to the card holder's credit card account.

Annual Emirates Online & Emirates Sales Office Spend Bonus Miles

- > Annual Emirates Online & Emirates Sales Office Bonus Miles will be credited if the cumulative spend on www.emirates.com or any of the designated Emirates Sales Offices are posted within the first 12 months statement and are equal to or greater than the qualifying spending as stated in the offer.

- > Spend on www.emirates.com or any of the designated Emirates Sales Office are calculated based on the merchant category codes as specified by VISA and will be calculated on a best effort basis.
- > Transactions that are reversed or cancelled will not be included. Reversal of a transaction after the Annual Bonus Skywards Miles have been credited to the card holder's Skywards account will result in reversal of the Skywards Miles from the card holder's Skywards account. If the Skywards Miles balance is insufficient for a reversal, an equivalent fee towards the cost of acquiring the Skywards Miles as per the prevailing rates on www.emirates.com will be debited to the card holder's credit card account.

General Terms and Conditions

- > The 'Welcome Bonus Miles' will only be available on the primary Card for the Cardholder's account and will not be available on any supplemental Cards. Whereas the 'Additional Bonus Miles' and Annual Emirates Online & Emirates Sales Office Spend Bonus Miles will be available on the retail spend of both primary as well as supplemental Card.
- > Cardholders will receive the 'Welcome Bonus Miles' within 4 weeks of payment of the Joining Fee in full.
- > 'Additional Bonus Miles' and 'Annual Emirates Online & Emirates Sales Office Spend Bonus Miles' will be credited within four weeks of meeting their qualified spend threshold.
- > The Terms and Conditions with respect to this offer are in conjunction with the Credit Card Terms and Conditions.
- > Awards of the Welcome Bonus Miles, Additional Bonus Miles' and 'Annual Emirates Online & Emirates Sales Office Spend Bonus Miles' are subject to the Cardholder's Card account not being in violation of

these Terms and Conditions or the Credit Card Terms and Conditions

- > All Skywards Miles awarded will be credited only to the primary card holder's Skywards account.
- > Emirates NBD reserves the right to change or cancel any or all of the terms and conditions with respect to the 'Emirates NBD Up to 75,000 Miles Offer' without prior notice in its sole discretion.
- > Emirates NBD 'Up to 75,000 Miles Offer' will not be offered again for renewed or replaced Cards.