

EMIRATES NBD SKYWARDS CREDIT CARD UP TO 100,000 BONUS SKYWARDS MILES TERMS AND CONDITIONS

These terms and conditions (hereinafter referred to as the “**Terms and Conditions**”) governs the Emirates NBD Skywards Credit Card Up to 100,000 bonus Skywards Miles (the “**Bonus Skywards Miles**”) and are applicable over and above the Credit Card Terms and Conditions for Emirates NBD Bank P.J.S.C (“**Emirates NBD**”) which shall apply and be read in conjunction with these Terms and Conditions.

The Bonus Skywards Miles are available only for primary Emirates NBD Skywards Infinite and Signature Credit Cards applied for and issued between 1st November 2018 to 30th June 2019 and applicable for all newly acquired cardholders (the “**Cardholder**”) and will be awarded in 3 parts:

- > ‘Welcome Bonus Miles’ will be awarded on payment of the joining fee in full upon a Cardholder’s enrolment.
- > Subsequently on achieving the set qualifying spend within the specified time frame, ‘Additional Bonus Miles’ will be awarded.
- > On achieving the set qualifying spend on Emirates Online & Emirates Sales Office within the specified time frame, ‘Annual Emirates Online & Emirates Sales Office Bonus Miles’ will be awarded.

Welcome Bonus Miles:

35,000 and 15,000 ‘Welcome Bonus Miles’ will be awarded on receipt by Emirates NBD of the Joining Fee to Skywards Infinite and Signature cards respectively -

	Miles	Joining Fee (AED)
Skywards Infinite	35,000	2,999
Skywards Signature	15,000	1,499

Additional Bonus Miles

- > Cardholders will qualify to receive the ‘Additional Bonus Miles’ of 40,000 and 15,000 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 spend of USD 25,000 and USD 10,000 respectively. Cumulative retail spending will take into account qualifying retail transactions made on both the primary and supplementary cards.
- > Cardholders will receive the ‘Additional Bonus Skywards Miles’ within four weeks of qualifying for the same.
- > All retail transactions that are posted into the Cardholder’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 Cardholder’s Skywards account will result in a reversal of the Skywards Miles from the Cardholder’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 Cardholder’s credit card account.

Annual Emirates Online & Emirates Sales Office Spend Bonus Miles

- > ‘Annual Emirates Online & Emirates Sales Office Bonus Miles’ of 25,000 and 10,000 for Skywards Infinite and Signature cards respectively 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 of USD 7,500 and USD 3,750 respectively.
- > 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 Emirates Online & Emirates Sales Office Spend Bonus Miles’ have been credited to the Cardholder’s Skywards account will result in reversal of the Skywards Miles from the Cardholder’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 Cardholder’s credit card account

General Terms & 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.
- > 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 available at: https://www.emiratesnbd.com/en/assets/File/Credit_Cards_Terms_Conditions_21062011.pdf
- > These Terms and Conditions are to be read with, and shall form part of the Credit Card Terms and Conditions. In the event of conflict between them the Credit Card Terms and Conditions shall prevail.
- > All Skywards Miles awarded will be credited only to the primary Cardholder’s Skywards account.
- > Emirates NBD reserves the right to change or cancel any or all of the Terms and Conditions without prior notice in its sole discretion.
- > ‘Emirates NBD Up to 100,000 Miles Offer’ will not be offered again for renewed or replaced cards