

Emirates NBD Skywards Savings Account and Visa Debit Card Up to 50,000 bonus Skywards Miles Terms and Conditions

These terms and conditions (hereinafter referred to as the “**Terms and Conditions**”) governs the Emirates NBD Bank P.J.S.C (“**Emirates NBD**”) Skywards Savings Account and Visa Debit Card Up to 50,000 bonus Skywards Miles (the “**Bonus Skywards Miles**”) and are applicable over and above the (1) Emirates NBD Skywards Visa Debit Card and Account and Services Terms and Conditions and (2) General Terms and Conditions of Accounts and Banking Services for Emirates NBD, which shall apply and be read in conjunction with these Terms and Conditions.

The Bonus Skywards Miles are available only for newly open Emirates NBD Skywards Savings Account and Visa Debit Card holder (the “**Account and Cardholder**”) and will be awarded in 2 parts:

- ‘Welcome Bonus Miles’ will be awarded on payment of the joining fee in full upon enrolment of the Account and Cardholder.
- Subsequently on achieving the set minimum average balance on the 3rd month of account opening, ‘Additional Bonus Miles’ will be awarded.

Welcome Bonus Miles

25,000 ‘Welcome Bonus Miles’ will be awarded on receipt by Emirates NBD of the joining fee of AED 2,500 applicable to the Skywards Savings Account and Debit Card.

Additional Bonus Miles

- > The Account and Cardholder will qualify to receive the ‘Additional Bonus Miles’ of 25,000 if the minimum average monthly balance maintained in the Skywards Savings Account on the 3rd month from the date of account opening is AED 750,000.
- > The month of account opening shall be considered to be the first month for the purposes of this promotion.

General Terms & Conditions

- > Cardholders will receive the ‘Welcome Bonus Miles’ within 45 days of payment of the joining fee in full.
- > ‘Additional Bonus Miles’ will be credited within 45 days after the 3rd month of account opening.
- > Awards of the ‘Welcome Bonus Miles’ and ‘Additional Bonus Miles’ are subject to the Cardholder’s card account complying with, and not being in violation of these Terms and Conditions or the General Terms and Conditions of Accounts and Banking Services.
- > These Terms and Conditions are to be read with, and shall form part of the General Terms and Conditions of Accounts and Banking Services. In the event of conflict between them the General Terms and Conditions of Accounts and Banking Services shall prevail.
- > All Skywards Miles awarded will be credited only to the primary Account and 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.
- > The ‘Emirates NBD Up to 50,000 Miles Offer’ will not be offered again for renewed or replaced cards.