

Rewards Program or Arabi Points Program: A program initiated by Arab Bank to allow eligible customers to earn points through numerous banking interactions and then redeem these points for rewards (for more information on how to earn points kindly refer to the Arab Bank website).

- Words denoting one gender shall include all other genders
- Words denoting the singular shall include the plural and vice versa

1. Definitions:

- Eligible Cardholders: Customers who at the very minimum are holders of an Arab Bank Credit Card and/or Debit Card

- Bank: means Arab Bank PLC - UAE and its branches

Points: means points or units earned or redeemed in relation to the Arabi Points Rewards Programs and in accordance with these Terms and Conditions.

Points Balance: The current points balance earned by the customer and that of which can be viewed through Arab Bank's internet banking service or through the Bank's ATMs.

- Rewards: Services, merchandise, cash rewards, coupons, discounts or any other form of products offered by a Merchant Partner/Arab Bank which allows the bank's customers to redeem their points in relation to the rewards offered through the Arabi Points Program.

2. Arabi Points Program Eligibility:

- Arabi Points rewards program is granted to the banks customers who are also holders of an Arab Bank Credit or Debit card as per the terms and conditions found on the Arab Bank website. The bank retains the right to amend/change the subscription criteria at any given time.

- The customer has the right to opt out of this program at any time.

3. Accrual of Points

- Points are earned through numerous banking interactions such as; Subscribing to the banks e-channels services, performing electronic transactions, Debit card purchases, Credit card purchases (for more information on how to earn points kindly refer to the Arab Bank website).

4. Redemption of Points:

- Eligible customers may inquire about their current points balance through the use of internet banking / Mobile banking or through the bank's ATMs – the points balance portrayed is the amount of points the customer may redeem.

- The Cardholders can only redeem Points after they reach a minimum fixed amount as per what is decided by the Bank (for more information on how to earn points kindly refer to the Arab Bank website).

- Eligible customers may redeem their points through the use of internet banking / mobile banking or through one of the banks ATMs, where points are redeemed for one of the rewards offered by the bank as per the approved bank policies and procedures.

- In the event a rewards voucher is lost or stolen, kindly note that there will be no refunds for the amount of points redeemed nor will there be a replacement voucher issued.

5. Points Expiry:

- Points earned through Arabi Points program and not redeemed will expire after 24 months of accrual, points earned through old program (Arabi Rewards) and not redeemed will remain expire after 36 months of accrual.

6. Rewards

- All Rewards are subject to availability. Rewards may only be available during the time periods as notified to the customer at any given time.
- Customers are entitled to receiving their rewards through the process of redeeming their points against products/services offered by the bank and/or the merchants participating in the Arabi Points program (kindly refer back to the Arab Bank website for more information regarding the list of rewards and the participating merchants)
- Rewards redeemed cannot under any circumstance be refunded, exchanged, replaced, and/or transferred to any other rewards form.
- By redeeming Rewards, the customer releases the bank and its parent, subsidiaries, and affiliates from any and all liability regarding the redemption or use of Rewards, or other participation in the Rewards Program.
- The Rewards must be redeemed in accordance with the Arabi Points Terms and Conditions and the specific terms and conditions for such Rewards will be made available to the customers from time to time (for more information on how to earn points kindly refer to the Arab Bank website).
- The Bank reserves the right to modify or cancel any Reward at any time without prior notice to the Cardholder.
- Any rewards relating to holiday or vacation services (e.g. hotel stay), any additional travel or accommodation arrangements made in connection with such rewards shall be the sole responsibility of the customer.
- The Rewards may not be combined with any other promotional offers from the Bank or participating Reward Program Partners
- Vouchers must be collected within 1 month of voucher issuance and that is through the bank's delivery branches listed on the internet banking service.
- Vouchers can only be redeemed against goods/services at the merchant partners enrolled in the Arabi Points program and are only valid until the expiry date listed on the vouchers.
- The original vouchers must be surrendered at redemption, and no photocopies of Rewards will be honored by the Reward Program Partners.
- Fulfillment of the Rewards is the sole responsibility of the participating Reward Program Partners and the Bank shall not be liable for any rejection or non compliance by Reward Program Partners in relation to the redemption of Rewards
- In case any rejection or non compliance by reward program partners, the bank will ask the customer to return the voucher and points redeemed to receive this voucher will be credited it to customer points balance.
- The Rewards are not valid towards previous purchases, and cannot be used as payment on existing account balances with the participating Reward Program Partners or repayment of credit card Account.
- Any disputes or claims in connection with obtaining the products and services purchased through the Rewards should be addressed directly between the customer and the Reward Program Partners.
- Any promotional offers (i.e. additional points, bonus point's accumulation or limited period rewards) will be in accordance with the Arabi Points Terms and Conditions. Such promotional

offers may also have additional Terms and Conditions and shall be notified to customers from time to time. (for more information on how to earn points kindly refer to the Arab Bank website).

7. General

- The Points accrued in the Arabi Points Rewards Program are not the customer's property and are not transferable nor inherited by operation of law or otherwise to any person or entity and cannot be transferred to any other Rewards Program Account.
- The Bank reserves the right to terminate the Arabi Points Rewards Program at anytime and the bank should notify all customers participate in the program and upon such termination any Points earned by the customers shall immediately expire.
- If the Bank finds that the customer has carried out any form of fraud or other abuse relating to the accrual of Points then such points earned through those fraudulent means are subject to being forfeited and the customer's program enrollment is cancelled.
- The Bank's failure to enforce any provisions of the Arabi Points Rewards Terms and Conditions does not constitute a waiver of such provision by the Bank.
- All disputes or discrepancies regarding eligibility for the Rewards Program or the accrual or redemption of Points shall be resolved by the Bank at its sole discretion.
- The Bank shall not be held liable for any damage or loss incurred by the customer from the redemption of Points or on purchase of any goods or services through the Arabi Points Rewards Program and the bank shall not represent or warrant the quality of such goods or services and such recourse shall be directly against the Reward Program Partners.
- By redeeming Rewards points at any time the customer agrees to be bound by the Terms & Conditions of the Rewards scheme and its usage.
- Arab Bank reserves the right to amend or change any of these terms and conditions at any time
- The Bank has the right to reverse any number of points accrued because of fake or canceled transaction and without waiting customer approval.
- Yearly limits to the number of points customers can earn are set at a customer level depending on their program whereby:

Program	Limit
Others	2,000,000 Points
Premium	5,000,000 Points
Elite	9,000,000 Points

*Yearly limits reset at the last day of a calendar year