CASHBACK PROGRAM TERMS & CONDITIONS

1. THE PROGRAM

1.1. The Finance House PJSC ("**FH**") Cashback Program (the "**Program**") allows eligible Cardholders to accumulate Cashback on Qualifying Transactions incurred on their FH Credit Cards ("**Card/s**") during the Campaign Period and as per the minimum and/or maximum amount(s) set in Cashback Computation paragraph 5.3 below and as revised by FH from time to time.

1.2. Cashback accumulated on the Cards will be redeemed by crediting such amounts to the Card Account of the Principal Cardholder on the Redemption Date.

2. DEFINTIONS

Unless otherwise defined hereafter, capitalized words and expressions used herein shall have the meanings assigned to them under the FH "Terms and Conditions Governing Credit Cards":

"**Campaign Period**"	means the period commencing on **1 May 2016** and ending on **31 August2016** during which all Qualifying Transactions will be used to calculate Cashback.
"**Card**/s"	means the FH Credit Card/s.
"**Cardholder**/s"	means the holder of a Principal Card and/or the Supplementary Card, unless the context expressly and specifically addresses one of them.
"**Cashback**"	means an accrued amount, earned on Qualifying Transactions at rates decided by FH from time to time at its absolute discretion; and which may be credited to the Card Account of the Principal Cardholder on the relevant Redemption Date. The billed amount of a Qualifying Transaction as of the positing date will be considered for Cashback calculation.
"**Qualifying Transactions**"	means bonafide purchase transactions, including online purchases, whose Transaction Date is during the Campaign Period, completed with the use of a valid Card, and determined as eligible for Cashback by FH from time to time, at its absolute discretion. Transactions that are permanently excluded from the list of Qualifying Transactions are listed in paragraph 5.5 below.
"**Redemption Date**"	means the date as Of crediting accumulated Cashback as mentioned in paragraph 5.3 under section (c).

3. CARDHOLDER ELIGIBILITY

3.1. The Program is open to such Cardholders as determined by FH from time to time and whose Cards are not blocked and are in good standing as per the determination of FH.

3.2. During the Campaign Period, the Cardholders eligible to participate are:

(a) Existing Cardholders that complete Qualifying Transactions using their Card during the Campaign Period; and

(b) New Cardholders that apply for, receive, and activate their Card and complete Qualifying Transactions using their Card during the Campaign Period.

3.3. The following Cardholders will not be eligible to participate in the Program:

(a) All delinquent Cardholders;
(b) Titanium Cardholders;
(c) Corporate Cardholders;
(d) Cardholders participating in any other cashback campaign(s) other than Referral Bonus; and
(e) Cardholders employed by HSBC (the Hongkong and Shanghai Banking Corporation), United Arab Bank, Standard Chartered Bank, First Gulf Bank, and any other banks or financial institutions as determined by FH.

3.4. A Principal Cardholder's eligibility is determinative of the eligibility of the Supplementary Cardholder.

4. ENROLMENT & PARTICIPATION

4.1. Enrolment in the Program is automatic for all eligible Cardholders.

4.2. A Cardholder may opt out of the Program by notifying FH in writing of such.

4.3. FH may impose Fees and/or Charges for Program participation at its absolute discretion, which may vary from time to time.

5. CASHBACK

5.1. The Cardholder will earn Cashback at the applicable percentage of Qualifying Transactions in accordance with paragraph 5.3 "Cashback Computation" and as specified by FH from time to time provided the total Qualifying Transactions incurred in AED (UAE Dirhams) during a Calendar Month meets the minimum amount as determined by FH.

5.2. A Cardholder cannot accrue Cashback for any transactions for which the Transaction Date or date the transaction posted to the Card is outside of, either prior to or after, the Campaign Period.

5.3. **Cashback Computation:**

(a) All Qualifying Transactions will be considered in computation of the Cashback.
(b) Cashback earned by a Supplementary Cardholder will accrue to the Card Account of the relevant Principal Cardholder.
(c) The thresholds of Qualifying Transactions and the applicable Cashback for the Campaign Period are as follows:

Offer	New Customers (All new customers sourced post 1st May'16)			Existing Customers (All existing customers as of 30th April'16)		
Summer Spend Booster	NA			Up to 1.5% for existing customers		
Apply and Earn	Up to 5% Cash Back			NA		
Criteria	Minimum Monthly Purchase	Maximum Cashback per month	Cash Back %	Minimum Monthly Purchase	Maximum Cashback per month	Cash Back %
Standard & Gold Cards	2,500	100	1%	2,500	100	1.50%
Platinum & World Cards	4,000	200	5%	4,000	200	1.50%
Titanium Cards	Not Applicable			Not Applicable		
Crediting Cash Back	In the Months of July'16 & October'16			In the Months of July'16& January'17		
Campaign Period	1st,May,2016 until 31st,Aug,2016					

5.4. All Cashback accrued will be retained by FH until payable at the Redemption Date.

5.5. The following types of transactions are permanently excluded from the definition of Qualifying Transactions as defined herein:

(a) Balance transfers;
(b) Cash Advances (ATM or otherwise);
(c) Easy Cash;
(d) Card cheques;
(e) Purchases availing easy payment plans;
(f) Finance Charges, Fees and/or Charges debited to the Card Account;
(g) Transactions reversed by Merchants for any reason;
(h) Transactions that do not earn an interchange fee income for FH; and
(i) Any other transaction determined by FH from time to time.

5.6. Cashback accumulated by a Cardholder on the Card cannot be combined or used in conjunction with Cashback of his/her other Cards at the time of redemption or transferred to any other Card or Customer loyalty program unless specifically notified of such in writing by FH.

5.7. Cashback is an accrual payable solely at the discretion of FH and is not an attachable account balance and is not transferrable by operation of law or otherwise to any other person or entity.

5.8. The accrued Cashback has a monetary value only upon redemption and can be redeemed as a credit to the Card Account of the Principal Cardholder only.

5.9. FH may periodically notify the Principal Cardholder, through the Statement of Account and/or through other appropriate means, of the Cashback accumulated by the Cardholder from time to time. However, redemption of accumulated Cashback shall only be effected on the corresponding Redemption Date.

5.10. FH's decision on computation, lapse, cancellation, forfeiture, credit, debit and re-instatement of Cashback shall be final, conclusive and binding on Cardholders.

6. REDEMPTION & FORFEITURE

6.1. Cashback will be credited to the Cardholder's Account only if the Cardholder is current and in good standing as determined by FH at the Redemption Date.

6.2. If a participating Cardholder becomes delinquent, overdue, suspended, blocked, cancelled or terminated by FH or incurs Late Payment Fees or Over-Limit Fees on the Card prior to redemption, the Cardholder will no longer be eligible for any Cashback and any Cashback accrued will be forfeit.

6.3. In the event the Principal Card Account is voluntarily closed by the Principal Cardholder or terminated by FH, then any accumulated Cashback that is yet to be credited to the Card Account shall automatically lapse and shall stand forfeited.

6.4. Upon redemption, accumulated Cashback in the Principal Cardholder's Account shall automatically reset to zero.

6.5. Cashback is not exchangeable for other rewards and is non-refundable, non-replaceable, and non-transferrable under any circumstances.

7. GENERAL

7.1. Fraud and/or abuse relative to earning, accrual and/or redemption of Cashback in the Program may result in forfeiture of Cashback as well as termination and cancellation of the Card.

7.2. FH reserves the right to cancel, suspend, change or substitute the Cashback or terms and conditions of the Program or the basis of computation of Cashback at any time, without giving any intimation to the Cardholder.

7.3. The Program supplements, but does not in any way amend or over-ride the "Terms & Conditions Governing Credit Cards" existing between the Principal Cardholder and FH. Notwithstanding anything contained herein, in the event there is any contradiction between the Program terms and conditions and the "Terms & Conditions Governing Credit Cards", then the latter shall prevail.

7.4. FH would be deemed to have acted in good faith in response to any oral or electronic instruction or inquiry by the Cardholder in respect of any matter in relation to this Program and the fulfillment of any redemption. The Cardholder shall not be entitled to claim or allege any loss, damage, liability, expense and the like attributable, directly or indirectly, to any such good faith action of FH and the Cardholder shall indemnify and hold FH harmless in respect thereof.