

CASHBACK PROGRAM TERMS & CONDITIONS-RETAIL SPENDS
(Existing Cardholders)

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 paragraph 5.3 Cashback Computation 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. DEFINITIONS

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 April 2017** and ending on **31 December 2017** during which all Qualifying Transactions will be used to calculate Cashback.

“**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, completed with the use of a valid Card, and determined as eligible for Cashback by FH from time to time, at its absolute discretion in accordance with the terms of the Program. Only Qualifying Transactions posted to the Card Account of the Principal Cardholder during the Campaign Period would be considered eligible for Cashback. Transactions that are permanently excluded from the list of Qualifying Transactions are listed in paragraph 5.6 below.

“ Cashback Accrual Date ”	means the accrual of Cashback on a quarterly basis during the months of July 2017, October 2017 and January 2018 (or such other date as determined by FH from time to time) as per the table under paragraph 5.3(c).
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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 definition of FH.
- 3.2. Subject to paragraph 3.3 below, during the Campaign Period, the Cardholders (who have been holding a Card for a minimum period of six (6) months) eligible to participate in the Program are:
- (a) Cardholders who have failed to activate their Cards;
 - (b) Cardholders who have activated their Cards but have never used the Cards since activation;

- (c) Cardholders who have activated their Cards but have not completed any retail spends with their Cards for a period of three (3) months; or
- (d) Cardholders who have activated their Cards and spend on average less than 10% of their Card Limit per month.

3.3. The Cardholders referred to under paragraph 3.2 above are eligible to participate in Program upon completing Qualifying Transactions by using their Cards during the Campaign Period.

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

- (a) All delinquent Cardholders;
- (b) Corporate Cardholders; and
- (c) Cardholders who spend on average 10% or more of their Card Limit per month.

3.5. 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 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 meet the minimum amount as determined by FH.

5.2. A Cardholder cannot accrue Cashback for any Qualifying Transaction posted to the Card Account prior to 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:

From 1st of April 2017 to 31st of July 2017:

Card Limit	Total monthly Qualifying Transaction Spends in AED	Applicable Cashback%	Maximum Cashback accruable in AED per month
Less than 10k	Greater than 1,500	10%	500
	500 - 1,499	5%	
	Less than 499	0%	
10.1k - 20k	Greater than 3,000	10%	1,000
	1,000 - 2,999	5%	
	Less than 999	0%	
20.1k - 50k	Greater than 5,000	10%	1,500
	1,500 - 4,999	5%	
	Less than 1,499	0%	
More than 50k	Greater than 10,000	10%	2,000
	2,500 - 9,999	5%	
	Less than 2,499	0%	

From 1st of Aug 2017 to 31st of Dec 2017:

Limit Band	Monthly Retail Spends Slab in AED	Cash back%	Max Cash back pay out in AED per month
Less than 10k	Greater than 6,000	10%	250
	3000 - 5,999	5%	
	Less than 2,999	0%	
10.1k - 20k	Greater than 8,000	10%	500
	5,000 - 7,999	5%	
	Less than 4,999	0%	
20.1k - 30k	Greater than 15,000	10%	750
	10,000 - 14,999	5%	
	Less than 9,999	0%	
More than 30k	Greater than 20,000	10%	1,000
	15,000 - 19,999	5%	
	Less than 14,999	0%	

5.4. All monthly 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) Installment payment plans;
- (b) Cash Advances (ATM or otherwise);
- (c) Purchases availing easy payment plans;
- (d) Finance Charges, Fees and/or Charges debited to the Card Account;
- (e) Transactions reversed by Merchants for any reason;
- (f) Transactions that do not earn an interchange fee income for FH;

- (g) Transactions involving withdrawal of monies from the Card for the purpose of misusing the benefit under this Program; and
 - (h) 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 not transferrable by operation of law or otherwise to any other person or entity. Cashback is an accrual payable solely at the discretion of FH and is not an attachable account balance and may not be transferred 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 including but not limited to SMS notification, 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. CASHBACK REDEMPTION & FORFEITURE

- 6.1 Cashback will be credited to the Cardholder's Account only if:
- (a) the Cardholder is current and in good standing as determined by FH at the time of redemption;
 - (b) upon the Cardholder's request by contacting FH Call Center at 80034; and
 - (c) the Cardholder has accrued a minimum of AED 100 on his Card as Cashback.
- 6.2 In the event the participating Cardholder becomes delinquent, or the payments become overdue or the Principal Card Account is cancelled, blocked or by FH or incurs Late Payment Fees or Overlimit Fees on the Card prior to redemption, the Cardholder will no longer be eligible for any Cashback and any Cashback accrued will be forfeited.
- 6.3 In the event the Principal Card Account is voluntarily closed by the Principal Cardholder or cancelled 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. It is non-refundable, non-replaceable, and non-transferrable under any circumstances.
- 6.6 In case of no redemption of Cashback within sixty (60) days from the end of the Campaign Period, the accrued Cashback amount will be forfeited by FH.

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.

CASHBACK PROGRAM TERMS & CONDITIONS-RETAIL SPENDS (New Cardholders)

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 paragraph 5.3 Cashback Computation 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. DEFINITIONS

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 April 2017** and ending on **31 December 2017** during which all Qualifying Transactions will be used to calculate Cashback.

“**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, completed with the use of a valid Card, and determined as eligible for Cashback by FH from time to time, at its absolute discretion in accordance with the terms of the Program . Only Qualifying Transactions posted to the Card Account of the Principal Cardholder during the Campaign Period would be considered eligible for Cashback. Transactions that are permanently excluded from the list of Qualifying Transactions are listed in paragraph 5.6 below.

“ Cashback Accrual Date ”	means the accrual of Cashback on a quarterly basis during the months of July 2017, October 2017 and January 2018 (or such other date as determined by FH from time to time) as per the table under paragraph 5.3(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 definition of FH.
- 3.2. During the Campaign Period, the Cardholders eligible to participate in the Program are the Cardholders holding Cards issued on or after 1st April 2017 that apply for, receive, and activate their Card and complete Qualifying Transactions by using their Card during the Campaign Period..
- 3.3. Corporate Cardholders will not be eligible to participate in the Program.

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 and the enrolment shall be for a period of three (3) months only commencing on the Card issuance date.

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

4.3. FH may impose fees 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 meet the minimum amount as determined by FH.

5.2. A Cardholder cannot accrue Cashback for any Qualifying Transaction posted to the Card Account prior to 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:

From 1st of April 2017 to 31st of July 2017:

Total monthly Qualifying Transaction Spends in AED	Applicable Cashback%	Maximum Cashback accruable in AED per month
Greater than 3,000	10%	1,000
1,000 - 2,999	5%	
Less than 999	0%	

From 1st of Aug 2017 to 31st of Dec 2017:

Total monthly Qualifying Transaction Spends in AED	Applicable Cashback%	Maximum Cashback accruable in AED per month
Greater than 9,000	10%	500
6,000 - 8,999	5%	
Less than 5,999	0%	

- 5.4. All monthly 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) Installment payment plans;
 - (b) Cash Advances (ATM or otherwise);
 - (c) Purchases availing easy payment plans;
 - (d) Finance Charges, Fees and/or Charges debited to the Card Account;
 - (e) Transactions reversed by Merchants for any reason;
 - (f) Transactions that do not earn an interchange fee income for FH
 - (g) Transactions involving withdrawal of monies from the Card for the purpose of misusing the benefit under this Program; and
 - (h) 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 not transferrable by operation of law or otherwise to any other person or entity. Cashback is an accrual payable solely at the discretion of FH and is not an attachable account balance and may not be transferred 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 including but not limited to SMS notification, 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. CASHBACK REDEMPTION & FORFEITURE

- 6.1 Cashback will be credited to the Cardholder's Account only if:
- (a) the Cardholder is current and in good standing as determined by FH at the time of redemption;
 - (b) upon the Cardholder's request by contacting FH Call Center at 80034; and
 - (c) the total accrued Cashback balance on the Card is of a minimum of AED 100.
- 6.2 In the event the participating Cardholder becomes delinquent, or the payments become overdue or the Principal Card Account is cancelled, blocked or by FH or incurs Late Payment Fees or Overlimit Fees on the Card prior to redemption, the Cardholder will no longer be eligible for any Cashback and any Cashback accrued will be forfeited

- 6.3 In the event the Principal Card Account is voluntarily closed by the Principal Cardholder or cancelled 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. It is non-refundable, non-replaceable, and non-transferrable under any circumstances.
- 6.6 In case of no redemption of Cashback within sixty (60) days from the end of the Campaign Period, the accrued Cashback amount will be forfeited by FH.

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.