

CASHBACK PROGRAM TERMS & CONDITIONS - GITEX SPENDS

1. THE PROGRAM

1.1. This Finance House PJSC (“**FH**”) Cashback Program for GITEX Spends (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 hereinafter, 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 October 2016** and ending on **8 October 2016** 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, at Eligible Merchant Outlets, completed with the use of a valid Card, and determined as eligible for Cashback by FH from time to time, at its absolute discretion. 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.

“Redemption Date”

Means the end of October 2016, or such date as determined by FH from time to time for the purpose of crediting accumulated Cashback to the Card Account of the Principal | Cardholder as per the table under paragraph 5.3(c).

“Eligible Merchant Outlets”

means all Electronic merchants excluding Supermarkets, Hypermarkets, trading companies & Cash merchants within the UAE.

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 are:

All Cardholders holding active Cards and who complete spends using their Cards 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

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 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 the campaign period meets 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:

| | |
|----------------|------------|
| Monthly Spends | Cash back% |
|----------------|------------|

| | |
|----------------------|----|
| AED 4,000 & above | 5% |
| AED 2,000- AED 3,999 | 4% |
| AED 500 –AED 1,999 | 2% |
| Less than AED 499 | 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) Purchases availing easy payment plans;
- (b) Transactions reversed by Merchants for any reason;
- (c) Transactions that do not earn an interchange fee income for FH;
- (d) Finance Charges, Fees and/or Charges debited to the Card Account;
- (e) Cash transactions;
- (f) Transactions involving withdrawal of monies from the Card for the purpose of misusing the benefits under this Program; and
- (g) Any other transaction determined by FH from time to time.

5.6. The maximum Cashback that can be earned per customer during the campaign period is AED 1,000.

5.7. 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.

5.8. 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.

5.9. 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.

5.10. 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.

5.11. 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 time of redemption.

6.2. If a participating Cardholder becomes delinquent, overdue, suspended, blocked, cancelled or terminated by FH or incurs late payment fees or overlimit charges 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. It 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.