

## Terms & Conditions

1. **Offer:** Spend AED 3,000 per calendar month from 1<sup>st</sup> March 2020 and get 3% cashback on retail spends capped at AED 200 per month.
2. **Eligible Card Holders:** Finance House PJSC (“FH”) Platinum Credit Cards (referred to as “**Credit Card**”).
3. **Campaign Period:** From 1<sup>st</sup> March 2020 onwards
4. Minimum retail spends threshold of AED 3,000 per month on the Credit Card during the Campaign Period is required to avail the Offer.
5. Offer is capped at AED 200 per month only. For the avoidance of any doubt, customers will be entitled to receive a cashback of maximum AED 200 per month only under this Offer.
6. Cashback will be computed based on transaction date of the spends.
7. The Credit Card having status as ‘Active’ will be eligible to receive this Offer. Non-active, delinquent, cancelled Credit Card are not eligible for the Offer. The customer should also remain ‘Active’ at the time of crediting the cashback under the Offer.
8. Payments/fees/fines paid towards Government transaction(s), Balance Transfer, Easy Cash & Cash Withdrawal will not be considered as retail spends for this Offer.
9. If awarded, cashback will be credited on the customers’ respective Credit Card account by the 10<sup>th</sup> of each calendar month.
10. FH has the right to amend/change/cancel the Offer any time without prior notice to customers.
11. For any disputes/issues/grievances FH’s decision shall be final and binding on the customer.
12. Customer will not be entitled to any other offer(s) and/or campaigns running simultaneously with this Offer.