

FINANCE HOUSE LLC SUMMER CAMPAIGN TERMS & CONDITIONS

The Campaign:

- This is the Credit Card Summer spend campaign for Finance House LLC ("**Finance House**") Credit Card holders.
- **First 100** customers who spend **AED 6,000** or more during the Campaign period with Finance House Credit Cards can avail **AED 150 back!**
- In **addition**, customers can also **avail 0% Interest Instalment plan for 6 months** on minimum transactions of AED 1,500 related to travels under Fly Now Pay Later (FNPL) scheme.
- By participating in the Campaign, you agree to abide by the Terms and Conditions set forth in this document ("**Terms**").
- The Campaign period is from **08th May '24** till **30th Jun '24** ("**Campaign Period**").

Cashback Terms:

- Eligible spends include **Point of Sale (POS) purchases** and **Online transactions** both domestically and internationally done with your eligible Finance House Credit Card (**Titanium, Platinum, World**).
- To be eligible for the Cashback, you must **spend minimum of AED 6,000** during the Campaign Period.
- **Cashback of AED 150** awarded to **first one hundred (100) customers** who achieve the above minimum spend requirement by the end of the Campaign Period.
- During the time of Cashback posting, your Finance House Credit Card ("**Card**") should be in "**Active status**" without any block on the Card and you should not be a delinquent as decided and confirmed by Finance House.

Fly Now Pay Later (FNPL) Terms:

- To get started, simply use your eligible Finance House Credit Card (**Titanium, Platinum, World**) for transactions related to airline ticket purchase.
- Once you have made a successful transaction, contact Finance House customer care team on 600511114. The team shall assist you in converting your eligible transaction into FNPL 0% interest 6-months instalment plan ("**Instalment Plan**").
- Minimum transaction amount for converting your travel purchases into FNPL Instalment Plan is **AED 1,500**.
- Only **selective** merchant category codes **on Airline & Air carriers** (MCC 4511 and MCC 3000 through 3350) will be **eligible under this Campaign** for FNPL Instalment Plan.



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- Request for FNPL Instalment Plan conversion should be made **before the generation of the next Card billing statement**. Once the statement is generated, the request cannot be considered for FNPL Instalment Plan.
- By opting for FNPL Instalment Plan, **you will be charged with one time processing fee of AED 75 or 5% of the transaction amount, whichever is higher ("Processing Fee")**.
- **5% VAT shall be charged** on the Processing Fee.
- In case of **early closure or cancellation of the FNPL** Instalment Plan, the **Processing Fee shall not be** refunded nor adjusted proportionally to your account.
- **Cancellation fee of AED 100 + VAT** will be applicable upon **cancellation/pre-closure** of the FNPL Instalment Plan.
- The below category of spends are **excluded** from the qualification as ("**Eligible Spends**") and do not apply to this Campaign.
- ***Excluded Category of spends are as follows:***

Lottery, Gaming, Remittances, Insurance payments, Real Estate, Rental payments, School fees, Easy cash, Balance Transfer & Cash Advances.
- Finance House Group Staffs are **excluded** from this campaign.

Additional Terms:

- Finance House reserves the right to amend or cancel the Campaign or any part of it with providing you a prior notification of sixty (60) days.
- The decision of Finance House regarding any aspect of the Campaign shall be final and binding.
- You agree to defend, indemnify, and hold harmless Finance House, its affiliates, parent company, holding companies, sister and affiliate companies, and their directors, managers, employees, agents and contractors from any and all liabilities incurred in connection with any claim arising from any breach by you of these Terms, including reasonable attorneys' fees and costs. You agree to cooperate fully in the defense of any such claim. Finance House reserves the right to assume, at its own expense, the exclusive defense and control of any matter otherwise subject to indemnification by you. You agree not to settle any matter without the written consent of Finance House.



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- In no event will Finance House nor its affiliates, parent company, subsidiaries and holding companies, affiliate or sister companies, or their directors, managers, employees, agents and contractors be held liable or responsible for:
 - a) any incidental, indirect, special, punitive, exemplary, or consequential damages, arising out of the breach of these Terms, including without limitation, loss of revenue or anticipated profits, loss of goodwill, loss of business, loss of data, or any other damages; and/or
 - b) any delay or failure to perform, in whole or in part, any of its duties under these Terms, by reason of factors beyond its control, including acts of God, accident, riots, war, terrorist act, epidemic, pandemic, quarantine, civil commotion, breakdown of communication facilities, breakdown of web host, breakdown of internet service provider, natural catastrophes, governmental acts or omissions, changes in laws or regulations, national strikes, fire, explosion, generalized lack of availability of raw materials or energy of which cannot be reasonably prevented, avoided or overcome by Finance House.
- You also understand that:
 - a) If any provision of these Terms, or the application of any such provision to any person, merchant, organization, or circumstance, is invalid or unenforceable, the remainder of these Terms, or the application of such provision to persons, merchants, organizations, or circumstances other than those as to which it is invalid or unenforceable, shall not be affected by such invalidity or unenforceability, and you expressly authorize any court of competent jurisdiction to modify any such provision in order that such provision shall be enforced by such court to the fullest extent permitted by applicable law.
 - b) Finance House's waiver of any breach of these Terms by you will not operate or be construed as the waiver of the same or any another similar breach on a subsequent occasion, nor will any delay in exercising any right, power or privilege granted by these Terms to Finance House constitute such a waiver.
- These Terms shall be binding on and inure to the benefit of the respective successors and assigns of the parties hereto. Finance House shall, at its discretion, have the full and unfettered right to assign or transfer the whole or a part of the benefit of these Terms without seeking your consent on such assignment or transfer. You may not assign or transfer any of your rights, benefits or obligations under the Terms or enter into any transaction or arrangement which would result in any of those rights,



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benefits or obligations passing to or being held in trust for the benefit of another person without the prior written consent of Finance House.

- These Terms shall be governed by and are subject to the laws of United Arab Emirates and the Central Bank of the United Arab Emirates' regulations, and any dispute arising out of or in relations to these Terms shall be subject to the exclusive jurisdiction of Abu Dhabi courts. However, Finance House reserves the right to pursue any legal action or claim in other jurisdictions.
