

Emirates NBD Bank PJSC Promotion Terms and Conditions for the Emirati Business Debit Card Cashback Offer

These terms and conditions (“**Promotion Terms and Conditions**”) govern the Emirates NBD Bank (P.J.S.C.) (“**Bank**” / “**Emirates NBD**”) Emirati Business Debit Card Cashback Offer campaign (“**Campaign**” / “**Promotion**”).

The Promotion is subject to General Terms and Conditions for Consumer Banking Products/Business Banking Products (as applicable) available at <https://www.emiratesnbd.com/en/terms-and-conditions> (“ENBD General Terms and Conditions”) and these Promotion Terms and Conditions.

If there is any conflict between these Promotion Terms and Conditions and the ENBD General Terms and Conditions, these Promotion Terms and Conditions shall prevail.

Applicable for: Emirates NBD Emirati Signature Business Debit Cardholders (“**Eligible Cardholder**”)

Campaign Period / Promotion Period: Up to 1 year from December 2, 2024 or until campaign funds are utilized, whichever comes first (“**Campaign Period**” / “**Promotion Period**”).

Enrollment rights are reserved and solely determined by the bank.

Qualifying Spends

- > Eligible Merchant categories for cashback: Professional Services, Lodging, Dining, Airlines, Travel services, Electronics, Entertainment, Vehicle Rental, Online marketplaces, Automotive, Retail goods, Retail services, Department stores, Home improvement & supply, Apparel & accessories.
- > Spends made at the following merchant categories are not eligible for cashback: Education & Government, Food & Grocery, Telecom/Utilities, Fuel, Transportation, Health Care, Business to Business, Insurance, Drug stores & Pharmacies, Discount stores, Wholesale clubs, Direct marketing.
- > Monthly cashback cap per customer is AED 1,000.
- > Transactions on the Emirates NBD Emirati Signature Business Debit Card in the form of cash withdrawal, reversals, refunds, disputed purchases, Bank levied charges and payment/credits on the Emirates NBD Emirati Signature Business Debit Card during the promotion period will be excluded from the qualifying spends.
- > The cashback will be in respect of only the eligible primary Emirates NBD Emirati Signature Business Debit Card and will be credited to the account linked to the primary Emirates NBD Emirati Signature Business Debit Card within 60 days of the spend month.
- > Cashback cannot be exchanged or transferred by the bank to any other party.
- > The cashback offer is valid for a year from the offer start date or until campaign funds are utilized, whichever comes first.

General Terms

The above promotion / campaign shall be subject to the following terms and conditions

- The Bank reserves the right, at its absolute discretion, to amend, modify, withdraw and/or supplement these Promotion Terms and Conditions, by notice to you in accordance with applicable laws/regulations.
- If the Bank has sufficient grounds to believe that an Eligible Cardholder has violated any laws or regulations applicable in the UAE, the Bank shall be entitled to cancel any prize otherwise earned by the Eligible Cardholder in accordance with these Promotion Terms and Conditions.
- The Bank shall not be liable for any losses resulting from the fluctuation of foreign currency exchange whilst

converting the Eligible Spends to AED.

- All decisions relating to the Promotion shall be at the sole and absolute discretion of the Bank, which decision shall be final and conclusive.
- This Promotion is not valid in conjunction with any other promotion, campaign or offer of Emirates NBD.
- These Promotion Terms and Conditions are in addition to and shall be read together with the ENBD General Terms and Conditions.
- This Campaign and any dispute arising from them, including in relation to interpretation or execution, shall be governed by the laws of the United Arab Emirates as applied in the Emirate of Dubai and subject to the exclusive jurisdiction of the Courts of Dubai (excluding courts of the Dubai International Financial Centre).