



Etihad Guest Credit Card Terms and Conditions

This set of Terms and Conditions governs the Emirates NBD PJSC Etihad Guest Credit Card Programme. These are applicable over and above the Emirates NBD Credit Card Terms and Conditions.

"Bank" means Emirates NBD PJSC or any of its affiliates or subsidiaries "Card" means the Etihad Guest Visa Inspire Credit Card, Etihad Guest Visa Elevate Credit Card, Etihad Guest Visa Limitless Credit Card "Card Member" means the Etihad Guest Visa Inspire Credit Card, Etihad Guest Visa Elevate Credit Card, Etihad Guest Visa Limitless Credit Card Cardholder "Eligible Spend" means a retail transaction charged to the Card and reflected in the corresponding Card statement in any particular month excluding transaction specified in Clause 2.4.

"Etihad Guest" means the frequent flyer program established and maintained by Etihad Guest LLC, as amended from time to time "Etihad Guest Member" means any individual who has been accepted by Etihad for membership in the Etihad Guest Program; "Etihad Guest Miles" means all miles earned with respect to Eligible Spend in accordance with and as specified in the Emirates NBD PJSC Etihad Guest Credit Card Programme and credited to the Etihad Guest Account "Etihad Tier Miles" means all tier miles earned with respect to Eligible Spend in accordance with and as specified in the Emirates NBD PJSC Etihad Guest Credit Card Programme and credited to the Etihad Guest Account "Etihad Guest Tier" means the status level of an Etihad Guest Member derived from the accumulation of Etihad Guest Tier Credits in accordance with the Etihad Guest Program.

Currently these tiers are Etihad Guest Base, Etihad Guest Silver, Etihad Guest Gold and Etihad Guest Platinum, subject to change from time to time without notice;

"Partner" means Etihad Guest

"Miles" means Etihad Guest Miles and Etihad Tier Miles

Etihad Guest Membership

1. If you are already an Etihad Guest member it is your responsibility to enter your existing membership number when applying for the card. The Etihad Guest membership number provided must be for an Etihad Guest account in your name. If you are not an existing Etihad Guest member, your personal information will be shared by the Bank with Etihad to enroll you in the Etihad Guest programme and to credit the Etihad Guest Miles into your account. An email confirmation of your membership enrolment will be sent to you by Etihad Guest.
2. If you are an existing member but provided incorrect Etihad Guest membership number, it will be updated based on the correct Etihad Guest membership number provided by Etihad during the enrolment process.
3. If you are not an existing Etihad Guest member, per your authorization your personal information will be shared by the Bank with Etihad to enroll you in the Etihad Guest programme and to credit the Etihad Guest Miles into your account. An email confirmation of your membership enrolment will be sent to you by Etihad Guest.
4. The primary Card Member is entitled to below Etihad Guest membership tier based on meeting following conditions

Fast track to Etihad Guest Gold Tier for Etihad Guest Visa Elevate Credit Card and Etihad Guest Visa Limitless Credit Card Cardholder

- > When you complete one (1) return flight (excluding redemption flight) on Etihad Airways within 6 months of card issuance. Fast track will be processed as soon as the member has completed his/her return flight.
- > If you are an existing Etihad Guest Gold member, your Gold membership will be extended. If you are an existing Etihad Guest Platinum member your tier status will not be affected.

Fast track to Etihad Guest Silver Tier for Etihad Guest Visa Inspire Credit Card Cardholder

- > When you complete one (1) return flights (excluding redemption flight) on Etihad Airways within 6 months of card issuance. Fast track will be processed as soon as the member completed his/her return flight.

- > If you are an existing Etihad Guest Silver member, your Silver membership will be extended. If you are an existing Etihad Guest Gold or Platinum member your tier status will not be affected.
- 5. All Etihad Guest members are governed and bound by Etihad Guest Terms and Conditions. Please refer to www.etihadguest.com for details

Etihad Guest Miles Discount Voucher

1. 75% Etihad Guest Miles discount voucher - Upon reaching minimum Eligible Spend of AED 200,000 on your Etihad Guest Visa Limitless Credit Card you would receive a voucher which will offer you a 75% discount on the Etihad Guest Miles required for your flight to any destination. A maximum of 2 vouchers will be issued per annum.
2. 50% Etihad Guest Miles discount voucher - Upon reaching minimum Eligible Spend of AED 150,000 on your Etihad Guest Visa Elevate Credit Card you would receive a voucher which will offer you a 50% discount on the Etihad Guest Miles required for your flight to any destination. A maximum of 2 vouchers will be issued per annum.
3. 25% Etihad Guest Miles discount voucher - Upon reaching minimum Eligible Spend of AED 100,000 on your Etihad Guest Visa Inspire Credit Card you would receive a voucher which will offer you a 25% discount on the Etihad Guest Miles required for your flight to any destination. A maximum of 2 vouchers will be issued per annum.
4. Discount voucher will be sent to the card member's registered email address within 4 weeks of meeting the condition.

Earning and Redemption of Miles

- Card is entitled to earn Miles on Eligible Spend in accordance with the spend category specified in the table below ("Spend Category")

Spend Category	Ethiad Guest Visa Limitless Credit Card	Ethiad Guest Visa Elevate Credit Card	Ethiad Guest Visa Inspire Credit Card
Ethiad	10 Ethiad Guest Miles per AED 10	10 Ethiad Guest Miles per AED 10	7 Ethiad Guest Miles per AED 10
Dining and Hotels	10 Ethiad Guest Miles per AED 10	10 Ethiad Guest Miles per AED 10	7 Ethiad Guest Miles per AED 10
Other Eligible Spends	6 Ethiad Guest Miles per AED 10	6 Ethiad Guest Miles per AED 10	4 Ethiad Guest Miles per AED 10
<ul style="list-style-type: none"> •Domestic Eligible Spends made on category "Grocery and Supermarkets", "Quick Service, Restaurant (i.e. fast food restaurant)", "Insurance", "Car dealership", "Petroleum", "Transit", "Government Services", "Utility Payments", "Real Estate", "Education" & "Telecommunication Payment" •International Eligible Spends made on merchants located in European Union and United Kingdom 	6 Ethiad Guest Miles per AED 10 Capped at 2,500 Miles per billing cycle	6 Ethiad Guest Miles per AED 10 Capped at 1,500 Miles per billing cycle	4 Ethiad Guest Miles per AED 10 Capped at 750 Miles per billing cycle
All Eligible Spends	2.5 Ethiad Tier Miles per AED 10 Capped at 50,000 Tier Miles per calendar year	2.5 Ethiad Tier Miles per AED 10 Capped at 50,000 Tier Miles per calendar year	2.5 Ethiad Tier Miles per AED 10 Capped at 20,000 Tier Miles per calendar year

- The following spends are expressly excluded for computation of Miles; (i) cash advances; (ii) any CC Instalment Facility availed under the ENBD CC Instalment Facilities Conditions; (iii) fees and charges paid on the Account including, late payment charges, finance charges, any fees in connection with registering for the Card or any other program offered by the Bank from time to time, including without limitation, charges incurred but not yet billed to the Card, any renewal fees and/or processing fees; (iv) cash backs earned as part of other Bank campaigns; (v) any internal adjustments carried out by the Bank to derive calculations; (vi) purchase of foreign currency; (vii) transactions conducted at exchange houses; (viii) utility bill payments made through the Bank's online banking channel and/or by utilizing any other payment channel provided by the Bank; (ix) purchase of savings certificates, bonds and other debt instruments; (x) transactions which the Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent; and (xi) all ATM transactions. The Bank reserves the right to amend the foregoing list from time to time at its sole discretion. Original transactions converted to Installment Payment Plans (IPP) will earn the applicable Miles. However, the interest and/or processing fee paid for converting the transaction to IPP will not be eligible to earn Miles. The Bank reserves the right to amend the list of ineligible earnings and transactions from time to time at its discretion. The Bank's decision as to what constitutes an eligible earning shall be final and conclusive. Miles will be reversed/netted off from future accruals for reversed transactions and chargeback cases. In case Miles are not available in the Card Member's account for reversal, the Bank will debit the card account for the balance number of Miles as per the cost per Mile indicated on etihad.com
- The Bank may decide to offer Miles differentially for different categories of spend and/or limit awarding Miles on select categories of merchants. The Bank will communicate such Miles earning structure in advance through the Bank's website, statement of account, etc. Award of Miles for such categories will be based on "Merchant Category Codes" as defined by Visa/MasterCard. In case of any dispute, the Bank's decision as to Merchant Category Code for a merchant establishment will be final and binding.
- The Credit Card issued under these Terms and Conditions is intended for personal use to conduct retail transactions. Use of the Card for commercial transactions (any transaction other than personal retail transactions) shall not entitle the Card Member to earn Miles for those transactions. The Bank reserves the right to qualify transactions as commercial at its sole discretion. The Bank's decision in such respect shall remain final and binding.
- Introductory Bonus Miles - from time to time Card Members may be eligible to receive Bonus Miles at the time of joining. If applicable, details of the number of

Bonus Miles offered on the Infinite and the Signature Card will be mentioned at the time of application and/or in the Benefits and Features Guide. The Introductory Bonus Miles are transferred to the card account only on the payment of the applicable joining fee/annual membership fee. The joining fee/annual membership fee will be billed in the first statement generated after the card account is set up. Bonus Miles offer, if applicable, is available only in the first/joining year of the card account setup and the offer is not available for the subsequent year/s or on renewal. Bonus Miles may not be offered again for renewed or replaced Cards.

6. Regular Miles - Details of the Miles earning rate is mentioned in the Benefits and Features Guide provided (with the welcome pack) and/or communicated through other means by the Bank. Any change in the earn rate will be communicated by the Bank from time to time and will be updated on the related product page on the Bank's website.
7. Subscribing to Express Miles Programme - Etihad Guest Visa Elevate Credit Card, Etihad Guest Visa Limitless Credit Cardholders have the option to enroll into the Express Miles Programme. By enrolling into the programme, Card Members will be eligible to receive 50% more Miles earned on Regular Miles in every statement cycle. Maximum additional Miles that can be earned from this Programme is 4,000 Miles. The enrolment into the Express Miles Programme is optional and is available only on the payment of the AED 250 monthly fee.
8. Unsubscribing from Express Miles Programme - Card Members can opt out of the Express Miles Programme at any time. In such cases, the monthly fee will not be levied and applicable annual fee will be charged to the card account. Express Miles calculation is based on the enrolment status and statement/billing date. In case the Card Member opts out of the Express Miles Programme before the statement/billing date, the Express Miles earned during the respective statement period will not accrue.
9. Over and above the Regular/Introductory Bonus/Express Miles, the Bank may from time to time launch promotions to offer incremental Miles ('Bonus Miles') whether on its own or through Etihad Guest or other third parties. Such promotional offers will be governed by the Terms and Conditions of the promotion, over and above the Credit Card Terms and Conditions, and will be communicated at the time of launch of such offers. All Miles earned for spends on Supplementary Cards will be transferred to the Etihad Guest account of the Primary Credit Card Member attached with the Credit Card account.
10. Any fee once paid cannot be returned and/or adjusted against any future fee payable by the Card Member. Further, the Bank reserves the right to charge a nominal fee to enroll/delist the Card Member from the Express

Miles Programme. Details of the applicable fee will be available on the Bank's website.

11. The Bank reserves the right to change the quantum of Bonus Miles or the earn rate or the maximum allowed limit on the Regular and Express Miles without prior notice. All Miles related calculations will be based on AED. The Bank also reserves the right to change the conversion at any given time and/or without prior notice. The Bank reserves the right to disqualify the Card Member from further participation in Emirates NBD Etihad Guest Credit Card Programme, if in the Bank's sole judgment, the Card Member has in anyway violated the rules and conditions therein, or has violated the Terms and Conditions attached to the Card, suspension and disqualification will lead to forfeiture of all Miles earned, if any.
12. The maximum Miles which can be earned in a single billing cycle will be capped. The cap on Miles earned will be based on a retail spend equal to the Bank assigned credit limit, or the specified product limit, whichever is lower. See the table below for product limits.
 - a. Etihad Guest Visa Elevate Credit Card & Etihad Guest Visa Limitless Credit Card - AED 100,000 of retail spend per billing cycle
 - b. Etihad Guest Visa Inspire Credit Card - AED 50,000 of retail spend per billing cycleExpress Miles, subject to enrolment in the Express Miles Programme, will be awarded over and above the cap.

Transfer of Miles to Etihad Guest Account

1. All Regular Miles and Express Miles earned in a statement cycle on the Card account will be transferred to the Card Member's Etihad Guest account within 5 days after statement date.
2. The Bank shall remain entitled to set Miles transfer thresholds so as to enable Miles transfer to a Card Member's Etihad Guest account only once such threshold is met. Such transfer thresholds shall be set by the Bank using its sole discretion and may be subject to change from time to time. Furthermore, the Miles transfer thresholds shall need to be fulfilled within the time frame specified by the Bank in order to entitle the Card Member to request transfer of the same to the Card Member's Etihad Guest account. Failing the ability of the Card Member to fulfill the threshold set within such timeframe shall entitle the Bank to forfeit the Miles earned during such timeframe.
3. The Bank shall retain the right to cancel the transfer of Miles to the Card Member's Etihad Guest account and/or forfeit the same in the event that such Card Member has not provided the outstanding amount(s) pertaining to Card usage.
4. The Card Member should not be delinquent or have any block on his account to be eligible to receive any Miles.

Express Miles will not be offered to the Card Members if they are delinquent and/or have been delinquent and later normalized the account. No transfer/credit of Miles will be done in retrospective effect if the account has been returned to normal after being delinquent.

5. Miles Statement - Card Members will be able to view the regular Miles earned in their monthly billing statement. The Introductory Miles and Express Miles awarded will be directly transferred in the Card Member's Etihad Guest Account and can be viewed online by logging into their Etihad Guest account.
6. Transfer of the Miles from card account to Etihad Guest account is automatic and cannot be controlled on select basis. The redemption of the Miles is available only through the Etihad Guest Programme, and it is governed by the requirements and Terms and Conditions of the Etihad Guest Programme.
7. Validity of Miles - All Miles earned or received by the Card Members on the card account are transferred to the Card Member's Etihad Guest account every statement cycle. The validity of the Miles is as per the applicable Etihad Guest Terms and Conditions. In case of any dispute and issues in relation to the Miles, the Card Member should contact Etihad directly.
8. Miles have no monetary value and are not exchangeable for cash.

General

1. The Bank reserves the right at any time and without prior notice, to change the Terms and Conditions and the qualifying services and/or to suspend or terminate the programme notwithstanding that such change may result in reducing or extinguishing the number or value of, or the period or expiry of, any existing or future Miles. Whilst we shall make every endeavor to notify you of such changes, we cannot be held liable to do so.
2. The Bank shall not be liable if we are unable to perform our obligations under these Terms and Conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside our control. Nor shall we be responsible for any delay by merchants in transmitting evidence on any Credit Card transaction.
3. If at any time a dispute arises in connection with either the Etihad Guest Programme or these Terms and Conditions, our decision in connection with the same shall be final and binding.
4. All charges, commissions and fees are exclusive of Value Added Tax or any other similar sales tax (VAT). The Card Member hereby agrees to pay an amount in respect of any applicable VAT.

