

## EMIRATES SKYWARDS DIB COVERED CARDS - LIMITED TIME OFFER

DIB Skywards Cards	Infinite		Signature
	UAE Nationals	Expats	All
Annual Fee (AED)	AED 2,500	AED 2,500	AED 1,500
<b>Tier 1</b>			
Minimum Spend Criteria (Within 6 months from Card issuance)	AED 80,000	AED 80,000	AED 40,000
<b>Bonus Skywards Miles</b>	50,000	40,000	20,000
<b>Tier 2</b>			
Minimum Cumulative Spend Criteria (Within 6 months from Card issuance)	AED 120,000	AED 120,000	AED 60,000
<b>Additional Bonus Skywards Miles</b>	50,000	40,000	20,000
<b>Emirates Airlines Spend Bonus</b>			
Emirates Airlines Spend Criteria (Within 6 months from Card issuance)	USD 7,500	USD 7,500	USD 5,000
<b>Emirates Spend Bonus Miles</b>	20,000	20,000	10,000
<b>Total Bonus Skywards Miles</b>	120,000	100,000	50,000

## General Terms and Conditions

- This is a limited time period Offer and is valid until 31 December 2025
- Cards applied for and approved by 31 December 2025 shall qualify for the Offer.
- Bonus Skywards Miles will be awarded within 45 days of successfully achieving the minimum spend threshold as mentioned above for the respective card.
- UAE Nationals applying for the Emirates Skywards DIB Infinite Cards will be awarded Bonus Skywards Miles as per the below table

DIB Skywards Infinite Card	Within 45 days	Within next 10 days
Tier 1 Bonus Skywards Miles	40,000	10,000
Tier 2 Bonus Skywards Miles	40,000	10,000

- All retail transactions that are posted into the card member's monthly statement will be included for calculation of cumulative retail spending.
- Cards that are closed, blocked, terminated or delinquent during the Offer period or prior to the Offer fulfilment, will NOT be eligible for the Offer
- The following transactions are excluded from the minimum spend criteria:
  - » Balance Transfers
  - » Easy Payment Plans
  - » Cash Advances
  - » All fees charged on the card by the Bank
  - » Transactions reversed or cancelled by Merchants or customers, and
  - » Business transactions or any other transactions determined by Dubai Islamic bank from time to time.
- Existing Emirates Skywards DIB Cardholders or customers who have cancelled their card in the last 6 months are not eligible for this Offer.

Please visit <https://www.dib.ae/key-fact-statements> to view Dubai Islamic Banks Key Fact Statements. DIB Cards can only be used for Sharia compliant products and services.

**Terms and Conditions apply:** Please visit [www.dib.ae/ek](http://www.dib.ae/ek)

### Warning:

Customers who take credit facilities from Dubai Islamic Bank PJSC (DIB) must ensure timely payments to settle their outstanding amounts. This is critical to maintain good credit history at AECB (Al Etihad Credit Bureau) so that DIB is able to service customer's future banking needs. If you do not meet the payments on your covered card, your covered card account will go into arrears. This may affect your credit rating, which may limit your ability to avail financing in the future. DIB reserves the right to revise or discontinue the offer at any time without notice to the customer, based on DIB's discretion. However, the bank will not revise or discontinue the offer for customers who have already availed it.