

**EMIRATES SKYWARDS CREDIT CARD - LIMITED TIME OFFER\***

DIB Skywards Cards	Infinite		Signature	Platinum
	UAE Nationals	Expats	All	All
Annual Membership Fee (AED)	2,500	2,500	1,500	500
<b>Welcome Bonus Miles</b>	<b>50,000</b>	<b>30,000</b>	<b>15,000</b>	<b>5,000</b>
<b>Retail Spend Bonus Miles</b>	<b>45,000</b>	<b>45,000</b>	<b>30,000</b>	<b>15,000</b>
Spend Criteria (Within 6 months from Card issuance) (AED)	75,000	75,000	50,000	25,000
<b>Emirates Spend Bonus Miles</b>	<b>25,000</b>	<b>25,000</b>	<b>5,000</b>	<b>0</b>
Emirates Spend Criteria (Within 6 months from Card issuance) (AED)	20,000	20,000	7,500	0
<b>Total Bonus Miles</b>	<b>120,000</b>	<b>100,000</b>	<b>50,000</b>	<b>20,000</b>

- This offer is valid up to December 31, 2023
- Cards approved and issued by 31 December 2023 shall qualify for the above Offer.
- The Offer miles are inclusive of any other Welcome Bonus Miles offered on Emirates Skywards DIB Card.
- The one-time Welcome Bonus Miles will be awarded, within 30 days from the Annual Membership Fee Payment Date on the Emirates Skywards DIB Signature and Emirates Skywards DIB Platinum Credit Card.
- On the Emirates Skywards DIB Infinite Credit Cardholders, 25,000 Welcome Bonus Miles will be awarded within 30 days from Annual Membership Fee Payment date and the remaining Welcome Bonus Miles will be awarded in the statement cycle following the Annual fee Payment Date.
- Additional Spend Bonus Skyward Miles will be awarded within (45) days of successfully achieving the minimum spend threshold as mentioned above for the respective card within the first (6) months of the card account opening.
- All retail transactions that are posted into the card member's monthly statement will be included for calculation of cumulative retail spending.
- Flight tickets/upgrade purchases made at emirates.com, Emirates Sales offices or Emirates contact centre will only be considered as Emirates Spend.
- Transactions that are reversed or canceled will not be included in the Offer.
- Existing Emirates Skywards DIB Card holders or customers who have canceled their card in the last (6) months are not eligible for the Offer.

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

**Terms & 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 credit card, your credit 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.