

## **DIB EK Credit Cards – Earn 1 Skywards Mile for every 1 USD (equivalent) of instalment plan(s) (EPP-FBC-COC)**

The Emirates Skywards Miles Offer Terms and Conditions (“Offer Terms and Conditions”) govern Emirates Skywards Miles Offer (“Offer”) of Dubai Islamic Bank P.J.S.C (“Bank” or “Dubai Islamic Bank”). The Offer is subject to (i) Dubai Islamic Bank Banking Services Agreement Terms and Conditions (“DIB BTC”), (ii) Credit Card Terms & Conditions, and (iii) Skywards Terms & Conditions. The DIB BTC and Credit Card Terms & Conditions are available on the Bank’s website (<https://www.dib.ae/terms-and-conditions>, <https://www.dib.ae/docs/default-source/cpr/tc/cards-tc-terms-and-conditions-al-islami-credit-card-en.pdf>).

1. This Offer is applicable only to selected Dubai Islamic Bank (“DIB”) customers holding active **DIB EK Skywards Credit Cards** (the “Cardholders”) who have been contacted by the Bank through SMS, eMail and / or phone call.
2. **The Offer period** is from 23<sup>rd</sup> May 2022 to 30<sup>th</sup> June 2022 (“Offer Period”).
3. **Offer: Earn 1 Skywards Mile for every 1 USD (equivalent to AED 3.673) of instalment plan(s) availed during the Offer Period.**
4. **Offer terms:**
  - Instalment plan(s) such as Cash on Card (“**COC**”), Easy Payment Plan (“**EPP**”), Full Balance Conversion (“**FBC**”) availed for a tenure of 12 months or more, on the Dubai Islamic Credit Card during the Offer Period will be eligible for the Offer.
  - Cardholder can book multiple plans across COC, EPP or FBC during the Offer Period. The plans can be booked through any channel including phone banking, direct sales and online channels (internet banking & mobile banking).
  - Any Cardholder can earn up to a maximum of 20,000 EK Skywards Miles during the Offer Period.
  - If the Offer requirements are met, EK Skywards Miles will be credited to the Cardholder within 30 calendar days from the Offer ending date.
  - Emirates Skywards miles offered as part of this Offer are non-transferable and unpayable in cash.
  - All other terms and conditions pertaining to COC, EPP and FBC plans will continue to be applicable (refer <https://www.dib.ae/offers> )
5. The Bank does not guarantee and make any representation about the usefulness, worthiness and/or character of the Emirates Skywards miles being offered to customers pursuant to these Offer Terms and Conditions.
6. The Bank shall not be responsible for any delays caused due to acts or omissions of any third party who is responsible for crediting of Emirates Skywards miles. All claims / queries / complaints / grievances relating to Emirates Skywards miles if any, shall be addressed to Emirates Skywards directly.
7. Transactions made on the Primary Credit Cards will be included and considered for the Offer
8. This Offer, along with its features, has been introduced by the Bank at its sole discretion. Accordingly, the Bank retains the right to discontinue the Offer or vary its features thereof at any time without prior notice. however the bank will not change any terms and conditions for customers who have already availed this offer.

9. Cardholders, whose card gets cancelled or terminated (for any reason) or closed / settled their Instalment plan (for any reason) within 12 months from the end date of this Offer, will not be eligible for earning EK Skyward Miles under the Offer. Any EK Skywards Miles credited earlier under this offer (or equivalent value of AED 0.11 per Mile) to such Cardholders will be reversed by the Bank.
10. If the Credit Card is overdue, blocked or suspended for any reason whatsoever, then the Offer shall stand forfeited but may be reinstated, at the sole discretion of the Bank.
11. The Bank's decision on computation and forfeiting of the EK Skywards Miles will be final, conclusive and binding on the Cardholder.
12. The Customer confirms to have read, understood and agrees to the above Offer eligibility criteria and Offer Mechanics / terms and conditions of the Offer and accepted the same along with other Banking Services Agreement Terms and Conditions, credit cards terms and Conditions Dubai Islamic Bank and subject to such other terms and conditions as shall be specified by the Bank from time to time.
13. The Customer irrevocably and unconditionally releases and discharges Dubai Islamic Bank, its affiliates and their directors, officers and employees from any and all liabilities arising and/or in relation to the Offer Terms and Conditions". For avoidance of doubt, the Customer, shall not assert any claim, and waives any right to assert any claim(s) against Dubai Islamic Bank, its affiliates and their directors, officers and employees for any loss, damage suffered or alleged and/or legal actions, costs or expenses of whatsoever nature arising out of the Offer Terms and Conditions"/or Offer.
14. The Offer Terms and Conditions shall be governed by the UAE laws, to the extent these laws do not conflict with the principles of Sharia as interpreted by the Internal Sharia Supervision Committee of Dubai Islamic Bank, in which case the principles of Sharia shall prevail, and all disputes shall be decided subject to the exclusive jurisdiction of the competent courts of Dubai.

#### **How to complain to us?**

- Contacting your dedicated relationship manager.
  - Phone Banking (+971 4 609 2222)
  - Internet and Mobile Banking
  - E-mail: Contactus@dib.ae
  - Our Website Complaint Form
  - By post: Complaints Management Unit, Dubai Islamic Bank, PO Box 1080, Dubai, UAE
- We will acknowledge your complaint within 2 business days and strive to respond to your complaint within an estimated average of 5 business days.