

Terms & Conditions – DIB EK Skywards Credit Card Acquisition Campaign

1. The upfront Bonus miles shall be awarded as per the below grid.

Card Type	Bonus Miles	Min Spend (AED)	Annual Fee (AED)
DIB Emirates Skywards Infinite Credit Card	120,000	120,000	2,500
DIB Emirates Skywards Signature Credit Card	50,000	50,000	1,500
DIB Emirates Skywards Platinum Credit Card	25,000	25,000	500

2. The minimum spend criteria should be met within 8 months of card issuance, latest by July 31st 2023. The minimum spend can be achieved in single or multiple transactions.
3. The Bank shall charge for the miles at the outset but defer the recovery thereof to the end of the campaign period in August 2023, where it may waive the same for those who fulfill the Minimum Spend Criteria, below mentioned miles cost shall be charged:

Card Type	Miles Cost (AED)
DIB Emirates Skywards Infinite Credit Card	3,000
DIB Emirates Skywards Signature Credit Card	2,000
DIB Emirates Skywards Platinum Credit Card	1,000

4. If a customer intends to close the card without meeting the minimum spend criteria then the Miles cost will be charged along with the Annual Fee. The card will only be closed after the Miles cost and Annual Fee are paid and settled.
5. The Acquisition campaign period is from 1st November to 30th November 2022 (both days inclusive)
6. Below spend categories are eligible for meeting spend criteria:
 - a. Retail spends
 - b. Online spends
7. Below transactions shall NOT be considered towards the minimum spend criteria eligibility:
 - a) Cash withdrawals
 - b) Balance Transfer
 - c) Cash on Call
 - d) Balance Conversion
 - e) Easy Payment Plans
8. Retail and Online spends made by the Supplementary cardmembers will be included in the Minimum Spend criteria
9. Spend made using Apple Pay / Samsung Pay are included in the Minimum Spend criteria
10. The upfront Bonus Skywards Miles will be credited by January 15th 2023
11. Dubai Islamic Bank PJSC (DIB) reserves the right to claw back the awarded Bonus Miles if a participating transaction is reversed leading to campaign ineligibility for the customer
12. DIB Terms & Conditions apply and can be found on www.dib.ae