



NBF Islamic Dining Cashback Terms and Conditions

These Terms and Conditions ("Terms") govern the Dining Cashback program ("Program") offered by National Bank of Fujairah ("Bank"). By participating in this Program, you agree to abide by these Terms. Please read them carefully.

1. Offer and Cashback Qualification:

- 10% dining cashback with a maximum of AED150 per billing cycle is applicable on all NBF Islamic credit cards.
- A minimum transaction value of above AED 25 is required to qualify.
- Cashback is eligible on transactions made on primary and supplementary card
- Cashback will only be provided for transactions made at registered restaurants via direct payment methods accepted by the restaurant (ECOM and POS).
- Payments made through third-party payment apps or platforms will not be eligible for cashback.
- Only restaurants/outlets registered as a merchant under the food and drink/Dining/restaurant/hotels category would qualify.

2. Cashback Amount:

- The cashback amount and terms may vary and are subject to change at the discretion of the Bank.
- The cashback will be a percentage of the eligible transaction amount and will be credited to the customer's card automatically.

3. Verification and Disputes:

- The Bank reserves the right to verify the eligibility of transactions and may request proof of payment made directly to the restaurant.
- In the event of a dispute, the Bank's decision will be final.

4. Termination and Modifications:

- The Bank reserves the right to modify or terminate the Program, including changing eligibility criteria, cashback rates, or any other aspect of the Program.
- The Bank will provide notice of significant changes whenever applicable through the Bank's website.

5. Fraud and Misuse:

- Any fraudulent or abusive behavior related to the Program may result in the customer's disqualification and possible legal action.

6. Privacy:

- Your participation in the Program is subject to the Bank's Privacy Policy, which can be found on our website.

7. Governing Law:

- These Terms shall be governed by and construed in accordance with the laws of UAE.

8. Contact Information:

- For any questions or concerns regarding the Program or these Terms, please contact our customer support at 8008623 or visit our website www.nbf.ae and look up for product features, offers and promotions page.

By participating in the Dining Cashback Program, you agree to these Terms and any changes made by the Bank. Your continued participation constitutes your acceptance of these Terms and any modifications that may be made from time to time.