

## Samba Credit Cards

### Samba Cash Back Offer

samba سامبا



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All you would like to know about the Samba Cashback Program:

### What is the Samba cashback program and how does it work?

The Samba cashback program is a way of rewarding you as you spend.

The programme mechanics are as follows:

You will earn cashback on all the shopping done during a given month on your Samba Credit Card.

The cashback earned is calculated based on spend-tiers and is done as follows:

Step 1: All purchases in your monthly statement will be summed up to calculate your monthly spend

Step 2: This monthly spend will be distributed amongst the predefined spend-tiers (as illustrated below)

### Cash Back Grid:

Spend Tier(AED)	Cashback Percentage
0 - 5,000	0.55%
5,001 - 10,000	2.00%
10,001 - 15,000	3.00%
15,000 +	5.00%

The corresponding cashback percentage will be applied to calculate the cashback points earned by you (as illustrated below)

Illustration on Cashback calculation if your monthly retail spend is up to AED 17,000.

Illustration based on example

Spend Tier (AED)	Cashback Percentage	Spend distribution (AED)	Cashback points earned
0 - 5,000	0.55%	5,000	27
5,001 - 10,000	2.00%	5,000	100
10,001 - 15,000	3.00%	5,000	150
15,000 and above	5.00%	2000	100
		17000	Cashback Points 377 Monthly Savings AED 377

The maximum cashback in one year is AED 2000.

Cashpoints on purchases will be awarded subject to the cardholder meeting a minimum spend of AED 1,500 per month on the Samba Credit Card.

### Do I need to register to receive cashback?

As a Samba Card Member, you are automatically enrolled into the cashback program, i.e. - you start earning cashback on all your purchases as soon as you start using your Samba Credit Card.

• **What types of transactions are eligible for earning cashback?**

Any retail transaction that you do on your Samba Credit Card is eligible for cashback. There is no minimum spend required hence all purchases on your Samba Credit Card will earn you cashback points.

• **How do I know how many cashback points I have earned?**

- The cashback amount you have earned will appear in your monthly credit card statement in the form of cashback points

- 1 cashback point = AED 1, hence if you have 1000 cash points, you can redeem the same for AED 1000, which on your request will be credited to your Samba Credit Card account

• **How do I redeem cashback? How many days will the redemption take?**

- To redeem your cashback points, simply call our 24-hour SambaPhone Banking toll-free and request for the points to be credited back to your credit card account

- The redemption will be processed in 4 working days time

- The minimum cashback redemption amount is 100 cash points

- On redemption, the cashback points will automatically be subtracted from the cashback points accumulated in your credit card account

• **Can I settle my card payments with cashback?**

The cashback points accrued have a monetary value on redemption i.e. 1 cash point = AED 1. When redeemed, the equivalent value will reflect as a credit on your credit card statement, thereby reducing your card outstanding. This credit will not offset any payments on your credit card.

• **How much cashback can I earn in a year?**

The maximum amount of cashback that you can earn on your credit card (including all your additional cards) in a year is AED 2000. A year is calculated from the date of your card issuance.

• **Do cashback points expire?**

Cashback points will expire 2 years from the date that they were earned or when the card is cancelled.

• **Are there any transactions that are not eligible for earning cashback?**

Cashback points are not provided on the following kinds of transactions:

- Balance Transfer amounts

- Cash advances

- Credit Card payments

- Merchant refunds

- Interest charges

- All fees charged on the card by Samba

- Any other transaction as determined by Samba from time to time

• **Does my Supplementary Card Member also earn cashback?**

Purchases on your Supplementary Credit Card are also eligible for cashback points. The cashback amount will accrue on your credit card account.