

## Samba Supercharged Titanium Credit Card Program

### I. Definitions:

- a. **“Cashback table”** means a table that defines the spend tiers and the rate of Cashback.
- b. **“Cash Points”** means the amount of Cashback earned on the Credit Card. All Cashback earned is credited to the Credit Card in the form of Cash Points.  
1 Cash Point =1 AED
- c. **“Supercharged Cashback”** means accelerated Cashback earned based on pre-defined Supercharged Spend Segments.
- d. **“Retail Transactions”** means purchases made on the Credit Card by the Card member that excludes cash advances, quasi cash transactions, any refunds, any bank charge reversals, Balance Transfer transactions, Cash on Phone transactions, Credit Card Payments or any other transaction as determined by the bank from time to time, hereinafter also referred to as ‘Purchase’.
- e. **“MCC”** means a merchant category code defined by MasterCard/Visa to classify transactions. The list of MCCs that get included in this program are at the sole discretion of Samba and final and binding to the program. MCCs may be increased, decreased or modified as determined from time to time by Samba.
- f. **“Samba”** means Samba Financial Group, Dubai Branch
- g. **“Spend Segments”** means a group of MCC, single or multiple. Spend Segments that get included in this program are at the sole discretion of Samba and final and binding to the program. Spend Segments may be increased, decreased or modified as determined from time to time by Samba.

### II. Supercharged Cashback Program:

- a. The Supercharged Cashback program is only available on the Samba Titanium Credit Card and the Samba Titanium Al Khair Credit Card.
- b. Supercharged Cashback is earned on Retail Transactions that belong to the Supercharged spend segments as defined in the Cashbacktable below (Table 1).

<b>Table1: Supercharged Cashback Table</b>		
<b>Supercharged Segment</b>	<b>Value per transaction (AED)</b>	<b>Cashback Rate</b>
<b>Movie</b> – This covers purchase of movie tickets from Motion picture theatres.	50 and above	50%
<b>Supermarket</b> – this covers purchases at grocery stores, supermarkets, food stores, convenience stores.	50-500 501-1000 1000 and above	3% 5% 10%
<b>Utility Bills &amp; Government Service Fees</b> – This covers payments for Utilities like telecommunication, cable, satellite, pay television, electricity & water and Government fees like tolls, visa fees, etc	50-500 501-1000 1000 and above	3% 4% 5%
<b>Dining</b> -This covers purchases at restaurants and dining outlets	50 and above	5%
<b>Fuel</b> -This covers fuel purchases made at fuel stations	50 and above	5%
<b>Medical</b> -This covers medical purchases made at hospitals, clinics and pharmacies.	50-500 501-1000 1000 and above	3% 5% 10%

- c. The list of MCCs that get included in this program are at the sole discretion of Samba and final and binding to the programme.
- d. MCC's may be increased, decreased or modified as determined from time to time by Samba. However categorization of an MCC is done at the sole discretion of MasterCard in accordance with their respective policies and Samba has no responsibility or say in the same.
- e. Each purchase will start earning Cashback based on:
  - the Supercharged Spend Segment that it belongs to and
  - The value of the purchase made on the Credit Card.
 This will define the Spend tier that the purchase falls into and the rate of Supercharged CashBack that the customer will earn.
- f. Supercharged Cashback is earned on each Supercharged transaction individually.
- g. The Card Member will be awarded the cashback provided that the total qualifying transactions incurred in AED (dirhams) during a billing month meeting the minimum amount determined by Samba
- h. Retail transactions at Department stores or at supermarkets within Department stores are not eligible for Supercharged Cashback, unless stores have specifically used the supermarket merchant category codes.
- i. Dining transactions at restaurants within hotels ,are not eligible for Supercharged Cashback unless such restaurants have specifically used the dining merchant category code.
- j. The following transactions, including, but not limited to, will earn cashback as per the rate specified for 'Other retail transactions' and will not earn accelerated spend segment cashback:
  - Transactions at cocktail lounges, pubs, discotheques, taverns and similar will not earn accelerated Dining cashback
  - Transactions at Opticians, Optometrists, Optical Goods/stores; specialty food/nutrition/weight management/dietary supplement stores; Cosmetic stores/surgery centers; Beauty stores/ treatment centers will not earn accelerated Medical cashback.
- k. The descriptions of the spends segments provided in table 1 are generic and not comprehensive. Only Retail transactions made under specific MCCs will be eligible under this Supercharged Cashback programme.Samba,MasterCard is/are not responsible if a retail transaction does not get captured under the appropriate MCC or if any merchant has different MCC to the one categorized by MasterCard/Visa

<b>Table 2 – Cashback earned on other Retail Transactions</b>		
<b>Description</b>	<b>Value (AED)</b>	<b>CashBack Rate</b>
All 'Other Retail Purchases' on the card (other than Supercharged Spend segment in Table 1)	Sum total of all 'Other Retail Transactions' reflecting in the credit card statement	0.5% Domestic 3% International

- l. All 'Other Retail Transactions' done up to the billing cycle and reflecting in the statement will be summed up and this sum total will be awarded Cashback at the rate defined in Table 2.
- m. A one-time Joining Fee will be charged to the Samba Titanium Credit Card/Samba Titanium Al-Khair Credit Card approved with Supercharged programme.

### **III. Cashback: Earning, Redemption & Expiry.**

- a. Participation to this Supercharged cashback program is automatic, provided that the Samba Titanium Credit Card or the Samba Titanium Al-Khair Credit Card account is active and in good standing as determined by Samba from time to time.
- b. Transactions on Supplementary Credit Card will also earn Cashback and this Cashback will accrue to the account of the Primary Cardholder.
- c. The amount of Supercharged Cashback earned will reflect as Supercharged "Accelerated Cash Points" in the monthly Credit Card statement.
- d. The amount of Cashback earned on Retail Transactions other than the Supercharged Spend Segments will reflect as "Accelerated Cash Points" on the monthly Credit Card statement.
- e. The overall maximum amount of Cashback that a customer can earn on his Credit Cards is AED 1,000 per statement cycle.
  - A Cashback CAP of AED 100 applies individually for across each accelerated category per statement cycle i.e. Movies, Dining, Fuel ,Supermarkets, Medical and Utilities
  - A Cashback CAP of AED 400 applies on sum of statement cycle spends for international and domestic transactions.
- f. The overall maximum amount of cashback that a customer can earn on his credit card on a yearly basis is AED 12,000.
- g. Primary Card members can redeem their Cashback points by calling SambaPhone, and after the identification process, redemption of all or part of the accrued Cashback can be requested.
- h. 1 cash point = 1 AED, hence if the customer has 1,000 cash points, he can redeem the same for AED 1,000. When redeemed the equivalent value will reflect as a credit in the statement of the card. This credit will reduce the total outstanding of the card and add to the card member's available credit limit. This credit will not offset any payments on the card however will be added to the Card member's available limit.
- i. Samba will credit the Primary Card Account with the Cashback redemption amount requested within 10 working days of receipt of the redemption request from the Primary Cardmember.
- j. On redemption, the Cashback points would automatically be subtracted from the Cashback points accumulated in the Cardmember's account.
- k. Cashback must be redeemed by the Cardmember within 24 months of earning such Cashback. If not redeemed within this period, or such other period as Samba may decide, such Cashback shall be forfeited and will be reduced from the Cashback balance reflected in the customer's monthly Credit Card Statement.
- l. Cash Points earned on purchases will be awarded subject to the customer meeting a minimum spend of AED 2,500 per statement cycle on the Samba Credit Card.
- m. The Cashback program applies to Retail Transactions only.
- n. Cash Points earned within a statement cycle will be cleared if the customer, has not met the minimum cycle spend defined. These cleared points will reflect as "Adjusted Cash Points" in the monthly credit card statement.

### **IV. Generic:**

- a. Cashback points is not exchangeable for other rewards, or refundable, replaceable, or transferable under any circumstances, nor can this be reconverted back to Cashback accrued.
- b. The Cashback is an accrual payable at the discretion of Samba.
- c. Simulations provided under the offer communication are for illustrative purposes.
- d. Any abuse or fraud relating to the earning and redemption of Cashback in the program may result in the cancellation and forfeiture of the Cashback points and may also result in card termination.
- e. Samba reserves the right to suspend, cancel, modify or substitute the Cashback program conditions or the method in which the computation of the Cashback is done or the Cashback terms and conditions at any time without prior notice to the Card member.
- f. In the event that the Primary Card account is voluntarily closed by the Card member, the Card member must redeem all Cashback points else they will stand forfeited. In case of card cancellation for any other reason or if the Card is blocked or suspended for any reason, all Cashback points will stand forfeited.

- g. Samba's decision on the computation, redemption, cancellation, forfeiture, credit or debit of Cashback points is at the sole discretion of Samba and will be binding on the Card member.
- h. Samba may impose fees on the program or change the conditions of the program at its sole discretion from time to time.
- i. Spend Segments that get included in this program are at the sole discretion of Samba and final and binding to the program. Spend Segments may be increased, decreased or modified as determined from time to time by Samba.