

TERMS AND CONDITIONS – PLATINUM CASHBACK PROGRAMME

I Definitions:

- “Cashback table” means a table that defines the spend tiers and the rate of Cashback.
- “Cash Points” means the amount of cash back earned on the Credit Card. All Cashback earned is credited to the Credit Card in the form of Cash Points.
1 Cash Point = AED 1.
- “Platinum Cashback” means cashback earned on the Platinum Credit Card based on pre-defined Spend Segments.
- “Retail Transactions” means purchases made on the Credit Card by the Card Member that excludes cash advances, quasi cash transactions, any refunds, any bank charges or 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’.
- “Domestic Retail Transactions” means Retail purchases made on the Credit Card by the Card Member in AED currency, hereinafter also referred to as ‘Domestic Purchase’.
- “International Retail Transactions” means non-AED Retail purchases made on the Credit Card by the Card Member, hereinafter also referred to as ‘International Purchase’.
- “MCC” means a merchant category code defined by MasterCard/Visa to classify transactions.
- “Samba” means Samba Financial Group, Dubai Branch
- “Spend Segments” means a group of MCC, single or multiple. Spend Segments that get included in this programme are at the sole discretion of Samba and final and binding to the programme. Spend Segments may be increased, decreased or modified as determined from time to time by Samba.

II. Platinum Cashback Programme:

- The Platinum Cashback programme will be available to existing Card Members at the sole discretion of Samba.
- Platinum Cashback is earned on Retail Transactions that belong to the spend segments as defined in the cashback table below (Table 1).

Table 1: Platinum Cashback Table

Spend Segment	Merchant Category Code	Value Per Transaction (AED)	Cashback Rate
Movies - This covers purchase of movie tickets.	7832	60 - 140	50%
Duty Free - This covers purchases made at Duty Free stores across the world.	5309	>500	10%
Airlines - This covers purchases of airline tickets made at airline offices/websites, travel agencies or travel agency websites.	3000,3001,3002,3003,3004,3005,3006,3007,3008,3009,3010,3011,3012,3013,3014,3015,3016,3017,3018,3019,3020,3021,3022,3023,3024,3025,3026,3027,3028,3029,3030,3031,3032,3033,3034,3035,3036,3037,3038,3039,3040,3041,3042,3043,3044,3045,3046,3047,3048,3049,3050,3051,3052,3053,3054,3055,3056,3057,3058,3059,3060,3061,3062,3063,3064,3065,3066,3067,3068,3071,3072,3075,3076,3077,3078,3079,3082,3083,3084,3085,3087,3088,3089,3090,3094,3095,3096,3097,3098,3099,3100,3102,3103,3106,3111,3112,3117,3125,3127,3129,3130,3131,3132,3135,3136,3144,3146,3148,3151,3156,3159,3161,3164,3167,3171,3172,3174,3175,3177,3178,3180,3181,3182,3183,3184,3185,3186,3187,3188,3190,3191,3192,3193,3196,3197,3200,3204,3206,3211,3212,3213,3217,3219,3220,3221,3222,3223,3226,3228,3229,3231,3234,3236,3239,3240,3241,3242,3243,3245,3246,3247,3248,3251,3252,3253,3256,3259,3260,3261,3263,3266,3267,3280,3282,3285,3286,3287,3292,3293,3294,3295,3296,3297,3298,3299,4511,4722	1,000 - 2,999 3,000 - 4,999 5,000 - 9,999 10,000+	2% 3% 4% 5%

- The list of MCCs that get included in this programme are at the sole discretion of Samba and final and binding to the programme. MCCs 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/Visa in accordance with their respective policies and Samba has no responsibility or any say in the same.
- Each purchase will start earning Platinum Cashback based on:
 - The 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 Platinum Cashback that the customer will earn.
- Cashback is earned on each transaction individually for movie, duty free and airline ticket purchases.
- The descriptions of the Spend Segments provided in Table 1 are generic and are not comprehensive. Only Retail transactions made under specific MCCs will be eligible under this Platinum Cashback Programme. Samba, MasterCard/Visa, is/are not responsible if a retail transaction does not get captured under the appropriate MCC or if any merchant has a different MCC to the one categorised by MasterCard/Visa.
- 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 in the manner explained below and at the rate defined in Table 2. The minimum total amount of all other retail transactions required to qualify for Platinum Cashback per billing cycle is AED 1,000. Cashback will be calculated only on the incremental amount exceeding AED 1,000 per billing cycle. For instance - if the sum total amount of all other retail transactions for the billing cycle is AED 2,500 - then cashback will be calculated only on the incremental portion of AED 1,500 and not on the full amount of AED 2,500.

Table 2: Cashback earned on all other Retail Transactions:

Spend Segment	Value (AED) Sum of statement cycle spend	Cashback Rate
Domestic purchases - This covers all domestic retail purchases (other than the transactions made under the Movie, Duty Free and Airline Ticket spend segments in Table 1)	>1,000	1%
International purchases - This covers all retail purchases made outside the UAE (other than the transactions made under the Movie, Duty Free and Airline Ticket spend segments in Table 1)		3%

- For fees and charges on this program/card, please refer to the latest Schedule of Fees and Charges available on www.samba.ae

III. Cashback: Earning, Redemption & Expiry.

- Participation to this programme is automatic, provided that the Samba Platinum Credit Card account is active and in good standing as defined by Samba from time to time.
- Transactions on the Platinum Supplementary Credit Card will also earn cashback and this cashback will accrue to the account of the Primary Platinum Card Member.
- The amount of Platinum Cashback earned on the Platinum spend segments - movie, duty free and airline ticket purchases will reflect as 'Accelerated Cash Points' in the monthly Credit Card statement.
- The amount of cashback earned on Domestic and International Retail Transactions other than the Platinum Cashback Spend Segments will reflect as 'Dom/Intn'l Cash Points' on the monthly Credit Card statement.
- The maximum amount of cashback that can be earned yearly on the Movie Spend Segment is AED 500.
- The maximum amount of cashback that can be earned yearly on the Duty Free Spend Segment is AED 1,000.
- The maximum amount of cashback that can be earned yearly on the Airline Tickets Spend Segment is AED 1,000.
- The maximum amount of cashback that can be earned yearly on other retail domestic and international spends combined is AED 1,500.
- The overall maximum amount of cashback that a customer can earn on his Credit Cards yearly is AED 4,000.

- Cash Points will be calculated for a transaction only after the transaction has been billed and posted on the Credit Card.
- A year is calculated from the date when the Samba Credit Card is issued. In case of account transfer or account migration to the Platinum Cashback Programme, a year is calculated from the date of transfer or migration.
- Primary Card Members can redeem their Cash Points by calling SambaPhone, and after the identification process, redemption of all or part of the accrued cashback can be requested.
- 1 Cash Point = AED 1, 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 next 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 amount will not offset any due payments on the card.
- Samba will credit the Primary Card Account with the cashback redemption amount requested within 7 working days of receipt of the redemption request from the Primary Card Member.
- On redemption, the cashback points would automatically be subtracted from the cashback points accumulated in the Card Member's account.
- Cashback must be redeemed by the Card Member within 18 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.

IV. Generic:

- Cash Points are not exchangeable for other rewards, or refundable, replaceable, or transferable under any circumstances, nor can this be reconverted back to cashback accrued.
- The cashback is an accrual payable at the discretion of Samba.
- Simulations provided under the offer communication are for illustrative purposes.
- All the merchant examples referenced are for information and illustrative purposes only and as such are neither solicitations nor recommendations and do not constitute an exhaustive list of merchants. Samba makes no warranty, express or implied, regarding this information and shall not be liable for any losses, damages, costs or expenses relating to the adequacy, accuracy, completeness or use for any purpose. All simulations provided are for illustrative purposes only and have been computed using estimated rates and prices.
- Any abuse or fraud relating to the earning and redemption of cashback in the programme may result in the cancellation and forfeiture of the cashback points and may also result in card termination.
- Samba reserves the right to suspend, cancel, modify or substitute the cashback programme 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.
- 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.
- 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.
- Samba may impose fees on the programme or change the conditions of the programme at its sole discretion from time to time.
- For movie transactions, please refer to the movie cashback terms and conditions available on the website www.samba.ae