

Samba Supercharged Titanium Cashback Program-Frequently Asked Questions

What is the Samba Supercharged Titanium Cashback Offer? How does the offer work?

The Samba Supercharged Titanium Cashback is a unique programme that allows you to earn cashback at an accelerated rate on the Spend Categories listed below:

- Movie
- Supermarket
- Dining
- Fuel
- Medical
- Utility Bills

Cashback is earned on each transaction individually.

Each purchase will earn you cashback based on:

- The spend category it belongs to
- 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 cashback that it will earn.

In addition to the above mentioned spend categories, all other retail purchases made on the card will also earn cashback where the cashback will be calculated on the total sum of transactions as on the statement date.

How will I know how much cashback I have earned?

The cashback amount that you have earned will appear in your monthly credit statement in the form of Cash points.

1 Cash Point=AED 1, hence if you have 1,000 Cash Points, you can redeem the same for AED 1,000.

The amount of cashback earned will reflect as 'Accelerated Cash Points' in your monthly credit card statement.

Does my Supplementary Card also earn cashback?

Yes. Transactions on your supplementary card will be eligible for cashback and will appear on the Primary Card account.

What is the minimum amount to be spent to earn cashback?

You have to spend a minimum of **AED 2,500 in a statement cycle** to be eligible to receive cashback for purchases within the statement,

Will I get Cashback on every purchase within the Everyday Spend Segments included in this programme?

Every retail transaction done on credit cards has a specific Merchant Category Code (MCC). MCCs are defined by MasterCard to classify transactions. Each Spend category is a group of single/multiple MCCs.

When the retail transaction made by you falls under the MCCs covered under the respective Spend category, the transaction will receive Cashback.

If a transaction does not fall under the respective Spend Segment or if any merchant uses an MCC that is different from the one categorized by MasterCard, then that particular transaction will not earn accelerated cashback. In such cases, the cashback will be received at the rate applicable to all 'Other Retail Transactions'.

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

- ❖ To redeem your cashback, just call toll-free-24 hour SambaPhone Banking and request for the Cash Points to be redeemed.
- ❖ 1 Cash Point=AED 1, hence if you have 1,000 Cash Points, you can redeem the same for AED 1,000.
- ❖ On redemption, you will receive a credit of the redeemed amount in your next Samba Credit Card Statement.
- ❖ The Cash Points redeemed would be automatically subtracted from the Cash Points accumulated.
- ❖ The redemption will be processed in 10 working days.
- ❖ The minimum cashback redemption amount is 250 Cash Points.

Can I settle my card payments with cashback?

The accrued cashback can be redeemed as a credit to your Primary Credit Card. When redeemed, the equivalent value will reflect as a credit in the next statement of your card. This credit will reduce the total outstanding on your card and add to your available credit limit. This amount will not offset any payment on your card.

How much cashback can I earn in a year?

- ◆ The maximum amount of cashback that can be earned yearly is AED 12,000.
- ◆ The maximum amount that can be earned per statement cycle is AED 100, making it a total of AED 600 per month across all the six categories (Movies, Dining, Fuel, Supermarket, Utilities and Medical).
- ◆ The maximum amount that can be earned monthly on other Retail domestic and international purchases is AED 400 per month.

When do Cash Points expire?

Cash Points will expire within **18 months**.

If I make a purchase from a supermarket located within a department store or purchase supermarket items from a department store, will I get the Supercharged Cashback offer?

Purchases done at supermarkets within the department stores or purchase of supermarket items from department stores will earn you cashback at the rate applicable to all 'Other Retail Transactions' and not the 'Everyday Cashback' rate. Examples of such stores are K M Trading, Abu Dhabi Co-operative Society, Al Maya Hypermarket, Lamcy Hypermarket, Carrefour Express, MAF Hypermarket, MegaMart, etc.

*The examples referenced are for information illustrative purposes only and 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 its adequacy, accuracy, completeness or use for any purpose.

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

Cashback is not provided on the below transactions:

- ◆ Balance Transfers
- ◆ Cash On Phone
- ◆ Cash advances
- ◆ Interest Charges
- ◆ Fees and Commissions
- ◆ Credit Card Payments
- ◆ Merchant Refunds
- ◆ Any other transaction determined by Samba from time to time.

Will I earn cashback on a dining transaction done at a restaurant within a hotel?

For dining transactions made within hotels, the Cashback rate applicable to the transaction will be computed based on the merchant category code being used by the restaurant. The transaction will earn Dining cashback only for Dining specific MCCs, else will earn cashback at the rate applicable for all 'Other Retail Purchases'.

Do I need to register to receive cashback?

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