

Terms & Conditions – Airport Lounge Access (Infinite Islamic Credit Card)

The following provisions shall apply to FAB Islamic credit cards, in addition to the terms set out in the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions.

Any terms not defined within these terms and conditions shall have the meaning as defined in the First Abu Dhabi Bank – FAB Islamic Credit Card Terms and Conditions.

1. FAB Islamic Infinite Credit Cardholders can enjoy up to 12 visits to over 1,000+ Airport Lounges in more than 300 cities all around the world using LoungeKey.
2. 12 visits can be made during the calendar year should the eligibility criteria* be met (1st Jan – 31st Dec).

***Eligibility Criteria:**

- A total of 12 visits are entitled to the cardholder; the first two visits will be complimentary to the cardholder.
 - To unlock an additional 10 complimentary lounge visits for the calendar year the customer must make one international transaction on the card at least 10 days prior to his 3rd visit.
 - Each calendar year, the customer must make at least one international transaction 10 days prior to the customers' 3rd visit to any of the global lounges.
3. Cardholders can be accompanied by 1 guest per visit. Each visit made by a guest will be counted within the 12 visits allotted to the cardholder.

Example: The customer visits the lounge for the 4th time in the calendar year. This time he brings a friend along.

Therefore, the card holder will have only 12 (total visits): 3 (cardholder previous visits) -1 (customers 4th visit) -1 (guest) = 7 visits left for the calendar year

4. Additional guests will be charged USD \$ 32 per visit which will be charged to the cardholder.
5. Cardholders can enjoy access to listed lounges on the LoungeKey app by simple presenting their FAB Islamic Credit Card and mentioning "LoungeKey Program" at the lounge reception area.
