

Terms & Conditions – Money Transfer Service

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 Credit Cardholders are entitled to avail unlimited number of money transfer services (to the below listed countries) every calendar month through the FAB Islamic Call Center.
2. The following minimum spend criteria needs to be met in order to avail this benefit:

Card Name	Minimum Monthly Spend Requirement (in AED)	Entitlement Services
Etihad Infinite	6,000	Unlimited Money Transfer Services to: • India • Pakistan • Bangladesh • Sri Lanka • Egypt • Philippines
Etihad Signature	4,000	
Etihad Platinum	3,000	

3. The total number of eligible money transfer services are set at the customer relationship level, including Primary and Supplementary Cards.

For example: A customer has three (3) FAB Islamic Credit Cards: Infinite Card, Signature and Platinum Cards.

- If total monthly spend on all three credit cards > AED 6,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
 - If total monthly spend on all three credit cards > AED 4,000 and < AED 6,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
 - If total monthly spend on all three credit cards > AED 3,000 and < AED 4,000, cardholder is eligible for unlimited money transfer transactions per calendar month;
 - If total monthly spend on all three credit cards < AED 3,000, cardholder is eligible for unlimited money transfer transactions per calendar month.
4. In case the minimum monthly spend criteria is not met, AED 20 will be charged per transaction and will be posted in the next credit card statement following the month the money transfer services were availed.
 5. FAB Islamic reserves the right to add or delete any country of service and to modify the minimum monthly spend criteria at its own discretion.
