

# UNBmiles

## Terms & Conditions

As an UNB credit card customer, you will automatically be enrolled in the UNBmiles Program (the "Program"). These are the terms and conditions (the "Terms and Conditions") applicable to the Program. You will earn and redeem Miles, subject to the following Terms and Conditions.

- **Definitions**

- **"Customer"** means, a customer of UNB (the "Bank") who is in Good Standing and who holds a valid UNB Credit Card or Account or any service eligible for UNBmiles; for the purpose of these Terms and Conditions, "Good Standing" shall mean not in default under any credit facility, if any, with the Bank and, for the avoidance of doubt, Customer shall include primary cardholders and any supplementary cardholders.
- **"UNBmiles"** means, the UNBmiles that customer earns against every 1 AED spent and can be redeemed for any service offered under these points by the Program Manager.
- **"UNBmiles Program"** is defined as a loyalty program where customers accrue points for performing retail banking transactions that are categorized as eligible by the Bank at its sole and absolute discretion. UNBmiles Program is managed by the Bank in conjunction with other Third Party Service Providers
- **"Third Party Service Providers"** means, the companies who provide opportunities to redeem points under the UNBmiles Program

### 1. Participation

1.1. To participate in the Program, the Customer must hold a valid UNB product which is eligible to earn UNBmiles and the Customer must be and must remain throughout his/her participation in the Program in Good Standing.

1.2. The Bank has the right to disqualify the Customer from participating in the Program and cancel any Points the Customer has already accumulated if the Customer fails to comply with any of the Bank's terms and conditions.

1.3. The Customer may opt out of the Program by sending a formal written notice to the Bank. Opting out from the Program may result in certain products and/or services no longer being available to the Customer.

### 2. Eligibility

2.1. The Customer will earn points on qualifying transactions as specified by the Bank in its sole and absolute discretion.

### **3. Bonus Points**

3.1. Bonus Points can be awarded to a Customer for particular promotions and offers as specified by the Bank from time to time

3.2. The Bank will from time to time award additional bonus Points for other products of the Bank which may include, but are not limited to, current accounts, personal loans, vehicle loans, affluent loans, mortgage loans, investment products and customer referrals.

3.3. The bonus Points are earned in conjunction with the Points earned on the Customer's main card or account.

3.4. The Customer must hold a valid UNB Card or Account and must be and must remain in Good Standing throughout his/her participation in the Program in order to earn and redeem bonus Points.

### **4. Points Accruals**

4.1. The Points are payable at the sole and absolute discretion of the Bank and cannot be exchanged for cash or used in conjunction with any other points at the time of redemption, unless otherwise specifically notified to the Customer by the Bank.

4.2. The Bank reserves the right to change the value of the Points from time to time at its sole and absolute discretion without prior notice to the Customer.

4.3. The Customer's credit card must not be overdue, suspended, blocked, cancelled or terminated by the Bank in order to earn Points or request for redemption of Points

4.4. If the Customer's credit card is overdue, suspended, blocked, cancelled or terminated for any reason whatsoever, the Points earned shall stand forfeited and may only be reinstated at the sole and absolute discretion of the Bank.

4.5. In the event of any reversal of transactions for which the Customer was awarded Points, the Bank shall reverse the Points at the rate at which they were awarded.

4.6. Points are not available for transactions on credit cards for business, corporate and commercial purposes either wholly or in part. The Bank reserves the right to recover such Points obtained by the Customer as a result of engaging in such transactions.

### **5. Points Redemption**

5.1. The Customer must self-register for the Program at [www.unb.com](http://www.unb.com) in order to participate in the prior to redemption of any Points earned.

5.2. Points can only be redeemed online or such other website as determined by the Bank from time to time. The value of Points earned can be redeemed by purchasing air tickets, hotel bookings or other products and services offered on the website.

5.3. UNB will require a 15 days processing period to dispatch the Gift Voucher to customer through mail or courier. This will be from the date UNB receives the

redemption request from the customer.

5.4. UNB will dispatch gift vouchers at the statement mailing address and not be liable if the gift voucher is not received by the cardholder. Travel tickets will be emailed to the email address provided by customer.

5.5. The UNB redeemed Gift Vouchers are sent to cardholder via ordinary mail. If cardholder requests gift vouchers to be delivered by courier, the appropriate number of reward points will be debited from his/her points balance. The customer should be informed of the points to be deducted for the courier charges.

5.6. A minimum 15,000 Points will be required for each redemption for products and services offered on the website

5.7. Customers will have the option to redeem for products and services by Points, Points and partial card payment and by card payments only. In the event the Customer opts to make a card payment, the transaction will be subject, but not limited to, foreign exchange fees, service provider fees and any other fees as determined by the Bank or the Third Party Service Provider from time to time at their sole and absolute discretion without prior notice to the Customer.

5.8. Any Points that are unutilized will automatically expire and will be forfeited after four (4) years from the date of accrual if not redeemed by the Customer.

5.9. Once Points are redeemed, the Customer cannot request the Points to be reinstated in the Customer's account for any reason whatsoever.

5.10. In the event the Customer account on which the credit card was issued is voluntarily closed, the Points accumulated on his/her Credit Card or any other supplementary cards must be redeemed prior to closing his/her account or will result in the Points being forfeited.

5.11. The UNBmiles Program and, for the avoidance of doubt, any Points earned by the Customer there under does not and will not in any way create any liability or obligation whatsoever on the part of the Bank.

## **6. Partner Rewards**

6.1. The UNBmiles loyalty Program is managed by the Bank and select Third Party Service Providers to offer the Customer access, but not limited to, hotels and resorts, airlines, car hire, leisure and lifestyle services.

6.2. When a Customer selects a product and/or a service from a Third Party Service Provider, he/she enters into an agreement with the Third Party Service Provider, not the Bank, and as such, the Bank strongly recommends that, prior to purchasing any product and/or service from a Third Party Service Provider, the Customer reads, understands and agrees to the terms and conditions of such product and/or service with the Third Party Service Provider.

6.3. By accepting the Third Party Service Provider's offer, the Customer agrees to abide by the terms and conditions of the purchase of the relevant product and/or service, including payment of all amounts when due and compliance with all rules and restrictions regarding booking, availability, cancellations and refunds in respect of such service and/or product.

6.4. The Customer hereby irrevocably and unconditionally undertakes to indemnify and hold harmless the Bank, its directors, officers, employees and agents from and against any and all liabilities, damages, losses, costs and expenses of any kind, whether direct, indirect or consequential, including without limitation legal fees and disbursements, which the Customer may incur in connection with investigative, judicial or administrative proceedings of any kind threatening between the Customer and the Third Party Service Providers or relating to or arising out of any service and/or product purchased by the Customer from any Third Party Service Provider.

6.5. The Bank does not create any agency, partnership, joint venture, employer/employee or similar relationship with the Third Party Service Providers and is not responsible for and will not assume any liability for any changes in or discontinuance of the benefits offered by the Third Party Service Providers.

## **7. General**

7.1. The Bank may, at any time, at its sole and absolute discretion, without any notice or reason whatsoever, remove, vary, supplement, amend or modify any one or more of the Terms and Conditions applicable to the Program.

7.2. The Bank may, at any time, in its sole and absolute discretion, without any notice or reason whatsoever change the Program.

7.3. The Bank's decision on computation, lapse, cancellation, forfeiture, credit, debit and re-installment of Points shall be final, conclusive and binding on the Customer.

7.4. The Customer irrevocably and unconditionally agrees and expressly consents that the Bank may at its sole discretion and for any purpose (including for the purpose of UNBmiles Program) share any information, details, or data relating to the customer and or the accounts of the customers and or the Customers transactions with the Bank or its affiliates or any other third party of any territory as permitted by local laws and regulations. The consent given by the Customer will continue in effect unless and until the Customer withdraws the consent by notice in writing to the Bank. Withdrawal of consent may result in certain services no longer being available to the Customer.

7.5. The Bank may, at any time, in its sole and absolute discretion, without any notice or reason whatsoever cancel, suspend, change or substitute the Points or the basis of computation of Points or the Terms and Conditions of the Program.

7.6. If, at any time, the Bank suspects any Customer (or any additional cardholders associated with the Customer's account) misconduct, abuse or any fraudulent activity in relation to the Program, the Bank may at its sole and absolute discretion, without any notice or reason whatsoever, suspend or terminate the provision of Points of such Customer with immediate effect. In such case, the Bank may, in its sole and absolute discretion, cancel any Points that have already been earned and suspend or cancel the participation of such Customer in the Program.

7.7. For defaulting Customers, the Program will be suspended; and such Customers will not be able to have access to the UNBmiles Program website, nor accrue or redeem any Points until such time their account has been regularized.

7.8. Any transaction recorded on the UNBmiles Program website cannot be used as and

will not replace the official records issued by the Bank.

7.9. The transactions recorded on the UNBmiles Program website is conclusive evidence in respect to the number of Points credited to the Customer. The Customer can check and redeem Points on the UNBmiles Program website which is used solely for the purpose of displaying the Points earned on qualifying transactions and redeeming Points.

7.10. The Program supplements, but does not in any way whatsoever amend the credit card agreement between the Bank and the Customer and any other agreements between the Bank and the Customer.

7.11. These Terms and Conditions shall be construed and governed in accordance with the laws of the United Arab Emirates and shall be subject to the jurisdiction of the Courts of UAE, but without prejudice to the Bank's general right to issue proceedings, when necessary, in any court in any jurisdiction whatsoever.

7.12. 50% cashback in the form of UNBmiles (up to AED 125 per month), on cinema spends in the UAE. To be eligible, you need to spend AED 1,500 per month on your eligible credit card starting Jan'2017.