

Emarati Credit Card



Terms and Conditions

1. Exclusively for UAE national.
2. This Offer is a limited period offer valid for Emarati cards sourced from 01 Nov 2024 to 31 January 2025 and approved (Disbursed) latest by 15 February 2025.
3. This Offer is valid for New to Bank customers only. Existing EI Cardholders are not eligible for this Offer. This Offer is not applicable for customers who have closed their EI Credit Card in last 6 months.
4. If the customer makes retail spends of AED 30,000 or more within 60 days of card issuance, then 75,000 Welcome Bonus EI SmartMiles worth AED 750 will be awarded.
5. If the customer makes retail spends of minimum AED 15,000 up to AED 29,999 within 60 days of card issuance, then 50,000 Welcome Bonus EI SmartMiles worth AED 500 will be awarded.
6. For customer making retail spends of less than AED 15,000 within 60 days of card issuance, will not be eligible for any Welcome Bonus EI SmartMiles.
7. Welcome Bonus of AED 750 will be credited as 75,000 EI SmartMiles or Welcome Bonus of AED 500 will be credited as 50,000 EI SmartMiles to the Applicant's EI SmartMiles Account based on above stated spend requirement within first (2) months of card opening date.
8. If spend criteria is not met within 60 days of card issuance, customer will not be eligible for the Welcome Bonus.
9. This offer cannot be used in conjunction with any other acquisition offer on the card.
10. Supplementary Cardholders spends will be clubbed with the linked Primary Card to calculate spends eligible for this Offer.
11. Transactions that are reversed or cancelled are excluded for cumulative retail spends calculation.
12. Late Payment Charges (Amount donated to charity), Finance Charges, Joining Fee, Annual Membership Fee, Cash Transactions, Credit Vouchers, Balance Transfer Bookings, Dial-a-Cheque, any internal calculations, etc. are excluded for cumulative

retail spends calculation.

13. The Bank reserves the right to change, amend or cancel any or all the Offer's terms and conditions at any time.