

ABK EMIRATES SKYWARDS MILES PROGRAM TERMS AND CONDITIONS



The following Terms and Conditions governs ABK's Emirates Skywards Miles Program to earn Skywards Miles. These are applicable over and above ABK's complete Credit/Prepaid Card Terms and Conditions.

1. Membership to Emirates Skywards program

1.1. If you are an existing Emirates Skywards member, you must mention your existing number on the card application and the Card account will be linked to it for transfer of Skywards Miles earned on the Card, please note the Emirates Skywards membership number mentioned must be for an Emirates Skywards account in the customer/cardholder's name, the Bank is not responsible should a customer provide an incorrect Skywards membership number. If you are not an Emirates Skywards Member you will be automatically enrolled into the Blue Tier of the Skywards Program and a new Skywards membership number will be assigned to you.

1.2. Card members authorize the Bank to share contact information and any/all information necessary to facilitate the transfer of Skywards Miles, any billing disputes and fraudulent transactions cases with Emirates Skywards and Partners on their behalf.

1.3. All Skywards members are governed and bound by Skywards Terms and Conditions. Please refer to Emirates airline website www.emirates.com for details of the Skywards Terms and Conditions.

2. Earning Skywards Miles

2.1. Miles are offered on local/domestic and international spends.

2.2. The transaction that are eligible to earn Skywards Miles are as follows:

A. Local/Domestic Spends means any eligible transaction in Kuwaiti Dinars KWD Currency, made with a merchant located in Kuwait only. KWD transactions outside Kuwait do not earn any Miles as they are not classified as Local/Domestic spends.

B. International Spends means any eligible transactions in Foreign / Non KWD Currency.

2.3. Transactions not eligible to earn Miles include, but are not limited to, cash advances; balance transfers; any fees and charges paid on the card account; credit voucher; transactions that the Bank decides are disputed, unauthorized, illegal and/or fraudulent. The Bank reserves the right to amend the list of ineligible earnings and transactions from time to time at its discretion. The Bank's decision as to what constitutes an eligible earning shall be final and conclusive.

2.4. The Bank may decide to offer Miles differentially for different card types and tiers. The Bank will communicate such Miles earning structure in advance through the Bank's various communication channels and if at any time a dispute arises, the Bank's decision in connection with the same shall be final and binding.

2.5. The Miles Earn rate ratio policy is to award Miles per each KD 1 of spends on ABK's Emirates cards, the Bank has the right to modify this policy from time to time without prior notice to the customer/cardholder:

ABK Co-Branded Cards	Miles Earned for Spends	
	International	Local/ Domestic
Infinite	6	3
Signature	4	3
Gold Prepaid	2	1

2.6. Bonus Miles when applicable, details of the number of Bonus Miles offered ABK cards will be mentioned at the time of application, Bonus Miles is only available in the first/joining year of the card account setup and the offer is not available on renewal. Bonus Miles may not be offered again for renewed or replaced Cards.

2.7. Miles will be retracted from future accruals for cases of reversed transactions, issuance of credit vouchers and for any chargeback cases.

2.8. Disputes about missing Skywards Miles for transactions will only be accepted up to 45 days after the date of the relevant transaction or such time as is reasonable within the circumstances. Documentary evidence may be required.

2.9. The Bank reserves the right to change the Mile earn rate or the Bonus Miles without prior notice or even cancel the program entirely. The Bank reserves the right to disqualify the Card Member from further participation in ABK's Emirates Skywards Card Program, if in the Bank's sole judgment, the Card Member has in any way violated the rules and conditions therein, or has violated the Terms and Conditions attached to the Card. Suspension and disqualification will lead to forfeiture of all Miles earned, if any.

-ABK Emirates Visa Infinite and Signature cardholders will earn 3 Skywards Miles per 1 KD spend in foreign currency within the following countries:

Countries	Miles on Point of Sale (POS) and Ecom transactions
United Kingdom, Germany, France, Italy, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Greece, Hungary, Ireland, Latvia, Lithuania, Luxembourg, Malta, Netherland, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Norway, Liechtenstein.	3 Skyward Miles

***** For all other international countries the miles earn rate will remain at 4 for Signature and 6 for Infinite.**

3. Transfer of Miles to Emirates Skywards

- 3.1.** Earned Skywards Miles will be credited once a week into the card member's Emirates Skywards membership account.
- 3.2.** Miles cannot be converted into cash.
- 3.3.** Earned Skywards Miles cannot be transferred to any other person.
- 3.4.** The validity of the Miles is as per the applicable Terms and Conditions of the Skywards Program.
- 3.5.** The Bank shall not be liable if unable to perform the set obligations under these Terms and Conditions, due directly or indirectly to the failure of any machinery or communication system, or anything outside the Bank's control. Nor shall the Bank be responsible for any delay in the Transfer of Miles to Emirates Skywards.

4. General

- 4.1.** The Bank reserves the right at any time and without prior notice, to change the Terms and Conditions and/or suspend or terminate the program notwithstanding that such change may result in reducing or stopping any existing or future Miles earnings. Whilst we shall make every endeavor to notify you of such changes, we cannot be held liable to do so.
- 4.2.** If at any time a dispute arises in connection with either the Miles Program or these Terms and Conditions, our decision in connection with the same shall be final and binding.