

What is the welcome offer on the Marriott Bonvoy World Mastercard from Emirates NBD Credit Card?

Customers who apply for the Marriott Bonvoy World Mastercard are eligible to receive up to 200,000 Marriott Bonvoy® points as described below:

- a. Welcome bonus Points upon successful application
Marriott Bonvoy World Mastercard Cardmembers will receive 100,000 bonus points upon activation of the Credit Card and payment of the applicable joining fees. These bonus points will be deposited into the Cardmember's Marriott Bonvoy Account 4–6 weeks after verification and validation.
- b. Additional bonus Points on spend
Marriott Bonvoy World Mastercard Cardmembers will receive an additional 100,000 bonus points upon spend of US\$10,000 in the first three billing statements. These bonus points will be deposited into the Cardmember's Marriott Bonvoy Account 4–6 weeks after verification and validation.

When is the offer available?

The above offer is valid for all customers who apply and receive the Card by 30 November 2022.

Who is eligible for the offer?

The offer is applicable to all newly acquired primary Marriott Bonvoy World Mastercard Credit Cards, applied and issued between 1 September 2022 and 30 November 2022 who have met the qualifying criteria mentioned above. The welcome bonus is not available to you if you are a current Cardmember or received a new Cardmember bonus in the last 24 months. It is not applicable for renewal or replacement cards. Cardmember account should not be in delinquent status. Cardmembers will be excluded from receiving the Points even if the qualifying criteria is met but the card account is in delinquent status at the time of crediting the Points.

What spend qualifies earning the additional spend-based points?

100,000 points will be awarded only for domestic and international retail spend totaling US\$10,000 made in the first three billing cycles. Cash Transactions, Late Payment Charges, Finance Charges, Joining Fee, Annual Membership Fee, Credit Vouchers, Balance Transfer Bookings, Dial-a-Cheque, any internal calculations, etc., are excluded for cumulative retail spend calculation.

Transactions that are reversed or cancelled will not count towards the spend requirements.

Points will not be awarded to Card accounts that fall short of the required retail spend due to reversal or cancellation of transactions. Reversal of transaction after the points have been issued to the Cardmember will result in a reversal of equivalent points from the Cardmember's Marriott Bonvoy account. If the points balance is insufficient for reversal, an equivalent fee towards the cost of Points will be debited from the Cardmember's Card account.

When are the Marriott Bonvoy Points credited into the Cardmember's account?

The welcome bonus points upon joining will be credited to the primary Cardmember's Marriott Bonvoy account within 4-6 weeks after the Joining Fee is paid. The additional bonus points based on spend will

be transferred to the primary Cardmember's Marriott Bonvoy account within 4-6 weeks after the required spend are achieved.

Will this offer for bonus Marriott Bonvoy Points continue to exist?

After 30 November 2022, this offer will be discontinued and new offers will be applicable.

What specific criteria must be met before issuance of the bonus Points in this offer?

- Offer not available to current Cardmembers or to customers who received a new Cardmember bonus in the last 24 months
- Card should be POS activated.
- Cardmembers should not be in delinquency blocks or in inactive status.
- Welcome bonus Points are payable only in the first year of the Account Open Date.
- Offer is not applicable on renewal and replacement Cards.
- Late Payment Charges, Finance Charges, Joining Fee, Annual Membership Fee, Cash Transactions, Credit Vouchers, Balance Transfer Bookings, Dial-a-Cheque, any internal calculations, etc., are excluded from the bonus Points calculation.

What are the applicable fees on the Card?

The current Joining Fee is AED 1,500; the Annual Fee of AED 1,500 is applicable upon renewal of the card from second onwards, each year.

What terms and conditions apply to this offer?

Summary of customer terms and conditions:

- The offer is available only for primary Marriott Bonvoy World Mastercard from Emirates NBD Credit Cards applied for and issued by 30 November 2022
- The Points will be awarded in two parts — welcome bonus Points will be awarded within 4-6 weeks after payment of the Joining Fee in full. The additional bonus Points will be awarded within 4-6 weeks after achieving the set spend threshold within the specified time frame.
- The welcome bonus is not available for current Cardmembers or customers who received a new Cardmember bonus in the last 24 months.
- All retail transactions that are posted into the Cardmember's account will be included for calculation of cumulative retail spending. Transactions that are reversed or cancelled will not be included. Reversal of transaction after the Points have been issued will result in reversal of the Points from the Cardmember's Marriott Bonvoy account. If the Points balance is insufficient for reversal, an equivalent fee towards the cost of Points as per prevailing rates will be debited from the Cardmember's Credit Card account.

- The terms and conditions of this offer are in conjunction with the terms and conditions governing the usage of the Marriott Bonvoy World Mastercard from Emirates NBD.
- Award of bonus Points will be subject to the Card account not being in violation of the terms and conditions governing usage of the Marriott Bonvoy World Mastercard from Emirates NBD.
- This offer is not applicable for existing Marriott Bonvoy World Mastercard from Emirates NBD Credit Card accounts.
- Emirates NBD reserves the right to change or cancel any or all of the promotion terms and conditions without giving any prior notice.