

These Terms and Conditions stated herein govern the Emirates NBD Bank PJSC Manchester United Card program to earn and redeem Red Points.

Definitions:

- Bank means Emirates NBD Bank PJSC, its successors and legal assigns.
- Card means any Emirates NBD Manchester United Card issued to the Cardholder subject to the terms and conditions stated herein, including, but not limited to Credit Cards, Prepaid Cards etc.
- Cardholder means Emirates NBD Manchester United Prepaid Cardholder.
- Emirates NBD Manchester United Rewards Programme means the reward program agreed between the Bank and the Partner to reward eligible Cardholders for using their Cards by awarding Red Points subject to the terms and conditions stated herein.
- Partner means Manchester United Football Club hereinafter referred to as (Man Utd).
- Red Points means Manchester United loyalty reward points earned by Cardholder from time to time while using his / her Card subject to the terms and conditions stated herein.
- Card Account means Emirates NBD PJSC Card Account opened by the Bank for the purpose of entering all credits and debits received or incurred by the primary Cardholder and the supplementary Cardholder, if any, under these terms and conditions and includes, without limitation, all debts incurred resulting from any Cash Advances and/or Charges and/or liabilities arising out of or in connection with any Credit Card Transaction or otherwise
- Helpline refers to the 24/7 contact centre number where cardholders can reach out for any assistance.
- Priceless Experience is the reward category that offers to cardholders some gifts based on a predefined criteria.

The Cardholder hereby agrees, acknowledges and accepts the following terms and conditions:

- Subject to the Bank's sole discretion, all the Bank customers who qualify to receive the Card and meet the Bank's Card Terms and Conditions in addition to these terms and conditions are automatically enrolled into Emirates NBD Manchester United Rewards Programme
- Earning Red Points
 - Prepaid Cardholders will earn RED Points for retail purchases irrespective of spend categories.
 - The Bank reserves the right to change the earn rate and/ or the maximum earning limits on points at any given time and/ or without prior notice. Any change in the earn rate will be communicated by the Bank to the Cardholder through a communication method determined by the Bank and will be posted on the Bank's website.
 - The points are offered on domestic and international retail spends made on the Card during the statement cycle. The Bank reserves the right to amend the list of ineligible

earnings and transactions from time to time at its sole discretion. The Bank's decision as to what constitutes an eligible earning shall be final and conclusive. The points will be reversed/ netted off from future accruals for reversed transactions and chargeback cases. In case the points are not available in the Cardholder's Card account for reversal, the Bank will debit the Card account for the balance number of points at the rate determined by the Bank at its sole discretion.

- Over and above the regular points, the Bank may from time to time launch promotions to offer incremental points whether on its own or through Manchester United or other third parties. Such promotional offers will be governed by the Terms and Conditions of the promotion, over and above the Bank's Cards Terms and Conditions, and will be communicated at the time of launch of such offers.
 - The Card issued under these terms and Conditions is intended for personal use to conduct retail transactions. Use of the Card for commercial transactions (any transaction other than retail transactions) shall not entitle the Cardholder to earn Red Points for those transactions. The Bank reserves the right to qualify transactions as commercial at its sole discretion. The Bank's decision in such respect shall remain final and binding.
 - All points earned are valid for 3 years from the date of accrual. The merchant vouchers issued against redemption request have a validity period as specified on the voucher which cannot be extended.
 - The Bank reserves the right at any time and without prior notice to change these terms and conditions and the qualifying criteria and/ or to suspend or terminate the Red Points Rewards Programme notwithstanding that such change may result in reducing or extinguishing the number or value of, or the period or expiry of, any existing or future points. Any change, suspension or termination of Red Point Rewards Programme may be communicated to the Cardholder by a communication method determined by the Bank (i.e. through the Bank website, SMS, etc.) however, the Bank will not be held liable if the Cardholder did not receive such notification.
 - The Bank shall not be liable if it is unable to perform its obligations under these terms and conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside its control. Nor shall it be responsible for any delay by merchants in transmitting evidence on any Card transaction.
 - These terms and conditions constitute an integral part of the Bank Terms and Conditions and shall be governed by the laws of the United Arab Emirates. Any dispute which arises shall be referred to the non-exclusive jurisdiction of the Dubai courts.
- Redemption of RED Points
 - The Cardholder can only redeem accumulated Red Points credited for spending on Emirates NBD Manchester United Prepaid of the Cardholder at the time of making the

redemption. The books and records of the Bank shall be conclusive evidence in respect of the number of Red Points credited to the Cardholder's Emirates NBD Card Account.

- In addition to any other conditions outlined in these terms and conditions, Red Points accumulated under the Cardholder's Cards Account(s) will be cancelled if the Cardholder's Man Utd Card a) is closed; b) is not in good standing in the opinion of the Bank; c) has expired; d) has breached the Bank's and/ or VISA or MasterCard Agreement; e) any other event which, in the sole discretion of the Bank, should result in the cancellation of Red Points.
- Without prejudice to the foregoing, the Bank reserves its right to be exercised at any time without prior notice to the Cardholder, to apply time limitations on the validity of the Red Points earned by the Cardholder and credited to the Cardholder's Emirates NBD Card Account. Any unprocessed redemption order for Red Points that have been cancelled, shall not be processed by the Bank despite the fact that such redemption order was received before the Cardholder's relevant Red Points cancellation.
- Any order placed for the redemption of Red Points for any of the rewards in the Red Points brochure is subject to the Bank's approval, the availability of the reward at the time of placing the redemption order by the Cardholder, as well as any restrictions applied by the suppliers of the reward. The Bank may, without prior notice to the Cardholder withdraw or substitute any of the rewards for another reward of comparable value or nature. Redemption orders may be placed through the Red Points Helpline as communicated from time to time or through online banking.
- Red Points can be redeemed for gift vouchers, cash back, and any other redemption option as defined by the Bank from time to time.
- Red Points can only be transferred to and from Man Utd Cards under the Red Points Programme.
- The minimum turnaround time for processing redemption requests is as follows: ManUtd Match Tickets / Merchandises - 7 to 10 working days, gift vouchers - 5 working days (excluding time lag in delivering the vouchers to the Cardholder) and cash back 5 working days. The Bank cannot be held responsible for any delays beyond the turnaround time specified if such delays are caused due to circumstances beyond the Bank's control. The Bank also has the right to change these time lags from time to time with or without prior notice to the Cardholder.
- Red Points converted to cash back will reflect as a credit in the Card Account.
- In case the Cardholder wants to voluntarily close the Card, Red Points balance can be redeemed or gift vouchers only.
- The Bank shall only be responsible for forwarding the Cardholder's order for Reward to the supplier of the reward requested by the Cardholder. The Bank is not and shall not be considered at any time as the supplier of the rewards available under the Red Points Program.

- The Bank shall not be liable for any loss of profit, savings, contract, revenue, interest or goodwill or any consequential indirect, incidental, special or punitive loss, damage or expenses or loss of data sustained by the Cardholder as a result of redeeming Red Points and/or possessing and/or using the redeemed reward(s) nor shall the Bank be responsible or held liable for any amount payable by the Cardholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise of rewards, or of any negligence, breach of statutory or other duty on the part of the Bank and/or the supplier.
- The Bank gives no warranty whatsoever (whether expressed or implied) and undertakes no liability in respect of the quality of the rewards or their suitability or fitness for any purpose.
- Should a reward arrive damaged or faulty, the Customer may notify the Bank at the Helpline number as specified from time to time no later than two (2) days from the date of his/her receipt of the reward giving full details as shall be requested by the Bank. The Bank shall use its best endeavor to convey the Cardholder's complaint to the supplier of the reward and arrange for a replacement thereof, if possible. Notwithstanding the foregoing, the Bank shall not be held responsible in any way whatsoever for any damaged or defective rewards.
- The redemption confirmation letter for rewards items, which have to be picked up from merchants, will be sent to the Cardholder within ten (10) working days from the date the Bank approves the redemption request. Such letter shall authorize the Cardholder to pick up the rewards item from the relevant merchant.
- Redemption orders once submitted to the Bank cannot be cancelled, revoked or changed.
- Vouchers issued under the Red Points Programme, are not exchangeable, refundable, or redeemable for cash or credit under any circumstances. Such Vouchers are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.
- Details of specific rewards are set out in the Red Points Brochure which is subject to change from time to time as may be determined by the Bank without prior notice to the Cardholder. All Reward selections are non-returnable. When deemed necessary by the Bank and/or merchant partners of the Red Points Programme, they may make similar substitution without advance notice to the Cardholder. The Red Points offers are void where prohibited by law.
- Every effort has been made to ensure that the information contained in the Red Points brochure, which may be dispatched to the Cardholder from time to time, is accurate. The Bank is not responsible for any errors or omissions, which may appear on the Red Points brochure.