

Aafaq World Elite Credit Card

Offer Terms and Conditions



Welcome Offer – Cashback

- 20% cashback on all transactions made through the website or mobile applications of Talabat, Noon.com, Amazon.ae, and Careem (“**Participating Merchants**”).
- Cashback is capped at AED 50 per merchant per month or a maximum of AED 600 for the entire offer period.
- The offer applies to eligible transactions made and posted to the cardholder’s monthly statement within the first ninety (90) days from the card issuance date.
- Cashback earned under this offer will be credited within 60 days from the transaction posting date.
- Transactions that are reversed, cancelled, or disputed will not be eligible for cashback.
- Cards that are blocked, terminated, or delinquent during the offer period or before cashback fulfilment will not qualify for this offer.
- Participating merchants may be modified at Aafaq’s discretion, with prior notice to cardholders, provided that prior written or electronic notice is issued to cardholders at least thirty (30) days in advance.
- Aafaq will identify eligible transactions using the merchant IDs of the Participating Merchants, and cashback will be awarded accordingly. Aafaq shall have full and absolute discretion to determine, update, modify, or replace the merchant IDs used for identifying eligible transactions at any time, and Aafaq’s determination in this regard shall be final and conclusive.
- Eligibility for this offer shall be determined solely by Aafaq. Aafaq may, at its discretion, deem existing Aafaq credit cardholders who have upgraded or cancelled their card within the past six (6) months as ineligible for this offer. Existing Aafaq credit cardholders who are upgraded or cancelled their card within the past 6 months are not eligible.

Annual Membership Fee

Annual Fee Year 1	Free
*Annual Fee Year 2 onwards	Free (Subject meeting minimum spend)
Spend criteria for annual waiver	₹ 100,000
Annual Fee – if not meeting the minimum spend criteria	₹ 1,050

Rewards Program

Category	AIF Rewards Per ₹ 1 spend	Max Rewards Per Category	Max Rewards Per month
5% Dining	5 AIF Reward	10,000 AIF Rewards	100,000 AIF Rewards
5% Online Shopping	5 AIF Reward	10,000 AIF Rewards	
3% Non-AED Spends	3 AIF Reward	20,000 AIF Rewards	
1% All Other Retail Spends	1 AIF Rewards	60,000 AIF Rewards	
0.15% on Select Categories	0.15 AIF Rewards		

Tel: +971 4 330 6444 P.O. Box 282400 Dubai – U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



- Select categories transactions under the below Merchant Category Code ("MCC") may earn reduced AIF Reward rates. Aafaq shall have full discretion to designate, modify, or expand the select categories at any time.
- Examples of select categories include, but are not limited to:
Car Rentals, Insurance Services, Telecommunications, Department Stores, Rental and Transport Services, Lottery and Charitable Organizations, Government Transactions and Intra-Government Purchases, Utility and Bill Payments, Transit and Real Estate Services, Educational Institutions, Bookstores, Florists, Photo Studios, Catering, and Laundry Services, Petroleum and Supermarkets.
- Aafaq reserves the right, at its sole and absolute discretion, to modify, revise, suspend, or replace the earning rates and eligible MCCs at any time. Aafaq's determination of applicable earning rates and MCC classification shall be final and conclusive. Full details and updates will be made available on the AIF Rewards portal.

Complimentary Travel & Lifestyle Benefits and Eligibility

Travel & Lifestyle Benefits	Eligibility
VOX (Buy 1 Get 1) Offers	6 Services per month
Free valet parking	6 Services per month
Free Golf Access	2 Games per month
Free Padel Games	2 Games per month
Free Airport Transfers	4 Transfers per annum
Free Airport Meet & Greet	4 Services per annum

1. Minimum monthly retail spend of AED 8,000 is required to enjoy the above benefits as complimentary. Aafaq shall determine, in its sole discretion, whether the minimum spend requirement has been satisfied. Fees may apply for usage exceeding the complimentary limit or if spend criteria are not met.
2. Retail spends do not include easy cash, balance transfer, easy payment plan, cash withdrawals, fees & charges levied by Aafaq, transactions reversed by the merchant. Aafaq's classification of any transaction as qualifying or non-qualifying retail spend shall be final and conclusive.
3. A calendar month runs from the first to the last day of the month (e.g., 1st Oct to 31st Oct or 1st Nov to 30th Nov).
4. In the event that the cardholder does not meet the minimum spend requirement or exceeds the allotted complimentary benefits in a Calendar month, the following fees will apply and will be charged to the next Aafaq World Elite Credit Card statement, inclusive of applicable VAT:

Vox Cinema - Full ticket price will be charged

Valet Parking - The prevailing valet parking rate at the respective location will be charged.

Airport Transfer – up to AED 210 per service will be charged to the card.

Meet and Greet - A fee of AED 105 per passenger will be charged to the card.

Golf Experience- A fee of up to AED 997.50 per game will be charged to the card.

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



Padel Court - A fee of up to ₪ 472.50 per game will be charged to the card.

4.1. VOX Buy 1 Get 1 Offer - Terms and Conditions

Qualifying Aafaq World Elite Credit Card are entitled to six (6) "Buy One, Get One ticket free" offer at VOX cinemas.

VOX Cinema Locations & Experiences included in offer:

Buy one ticket, get one ticket free offer is applicable on Aafaq World Elite Credit Cards for bookings made at voxcinemas.com or VOX Cinemas mobile app.

Applicable VOX Cinemas Experiences

Card Type	Eligible Experiences
Aafaq World Elite Credit Card	All 2D & 3D screenings including Premium View, MAX Atmos (2D/3D), IMAX (2D/3D), Theatre (2D/3D), Kids (2D/3D), and Gold.

Additional Terms & Conditions

1. The promotion is valid on weekdays and weekends.
2. Offer is available to new and existing Aafaq World Elite Credit Cardholders with active cards.
3. Offer is not valid for beverages, snacks, or in conjunction with any other promotions.
4. Offer cannot be availed when checking out as a guest. Cardholders must log in to redeem the benefit.
5. Tickets purchased under this offer are non-refundable and non-transferable.
6. All retail purchases, including those made on Supplementary Cards, count toward the minimum spend requirement for Aafaq World Elite Credit Cards.
7. Excluded from spend calculation: Aafaq fees/charges, cash advances, balance transfers, finance-on-phone transactions, refunds, reversals, and disputed transactions.
8. If the minimum spend is not met, or if more than six (6) free tickets are used in a month, the cost of the free tickets will be charged to the Aafaq World Elite Credit Card.
9. Any VOX-imposed fees for availing the offer must be paid by the cardholder.
10. Cardholders must carry and present the Aafaq World Elite Credit Card used for booking at the VOX counter upon request.
11. Tickets are issued by VOX Cinemas. Aafaq is not responsible for ticket availability, booking issues, show cancellations, or any other cinema-related matters. All such concerns must be addressed directly with VOX Cinemas.
12. This offer is for personal use only and may not be used for commercial purposes.
13. Aafaq reserves the right to exclude or disqualify any cardholder from the offer at its sole discretion, without prior notice or obligation.
14. Aafaq may modify, suspend, or terminate the offer at any time without prior notice. Aafaq's decisions relating to the continuation, interpretation, or application of the offer shall be final and binding.
15. Aafaq makes no warranties or representations regarding the services provided by VOX Cinemas.

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



16. The most current version of these Terms and Conditions will be available at www.aafaq.ae

4.2. Valet Parking - Terms and Conditions

Cardholders are entitled to six (6) complimentary standard valet parking services per calendar month at selected locations across the UAE, provided through authorized third-party service providers. Eligibility for complimentary usage shall be determined solely by Aafaq.

Charges for non-eligibility

If the Cardholder does not meet the minimum spend requirement, a fee of **₹ 100 Plus 5% Vat Fee** per visit will be charged to the Cardholder's subsequent Aafaq Credit Card statement. Aafaq's calculation of qualifying spend and applicable fees shall be final and conclusive.

Visits exceeding the six (6) complimentary visits per month will also be charged at **AED 100 Plus 5% Vat Fee** per visit.

Service Conditions

The valet parking benefit is applicable only during the operational hours of the respective service providers. The offer is limited to standard valet parking services only. Any premium or VIP valet services or additional parking charges must be borne by the Cardholder.

The service is subject to availability at the time of arrival at the designated locations. Aafaq makes no representation regarding availability or service quality and shall bear no responsibility for delays, disruptions, or operational limitations imposed by service providers.

Locations may be added or removed at the discretion of Aafaq Islamic Finance or the service provider without prior notice. Aafaq reserves the right to amend participating locations at any time, and such changes shall be effective immediately.

Participating Locations

Dubai Mall	Dubai Hills Mall
Fashion Boulevard - P3	Gate 3
Fashion Boulevard – P6	Home Center Parking P4
(Weekdays, Weekends & Public Holidays)	

Dubai & Northern Emirates:	Abu Dhabi & Al Ain Region:
Wafi City	Yas Mall
Dubai Design District (first 3 hours only)	Healthpoint
Ibn Battuta Mall	Dalma Mall
Nakheel Mall	My City Centre Masdar
City Walk 2 (first 5 hours only)	Marina Mall

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card Offer Terms and Conditions



The Beach	Al Ain Square (first 3 hours only)
Al Maktoum International Airport (first hour only)	Deerfields Mall
American Hospital	Warner Bros. World
Oasis Centre	Ferrari World
Mall of the Emirates	Jimi Mall Al Ain
Dubai Airport Free Zone Authority	Yas Waterworld
City Centre Mirdif	Al Qana (first 4 hours only)
Dubai International Airports T1, T2 & T3 (first hour only)	Cleveland Clinic
City Centre Deira	
Bluewaters (first 3 hours only)	
City Centre Ajman	
The Pointe	
City Centre Al Zahia	
Almas Tower JLT DMCC (first hour only)	
City Centre Sharjah	
Business Village (first hour only)	
City Centre Me'aisam	
Club Vista Mare, Palm Jumeirah	
City Centre Fujairah	
Dragon Mart	

4.3. Round of Golf - Terms Conditions

Booking process: The Primary Cardholder must initiate the booking through <https://aafaq.theconciiergecompany.com> at least 48 hours prior to the desired service date.

Upon submission of the booking request, a refundable nominal transaction of ~~₹~~ 1 for one service, will be charged to the Cardholder's eligible Aafaq Credit Card to confirm the reservation.

Booking Policy: Customer needs to make the booking 14 days in advance. Booking of selected slot is subject to availability.

Cancellation Policy: Cancellations need to be made 72 hours in advance. In case of Late Cancellation (cancellation after the allowed notice period), the full booking amount will be charged.

No-Show: A No-Show occurs when a client fails to arrive for their scheduled booking without prior cancellation or notice. In this case, the full booking amount will be charged. The session cannot be rescheduled or refunded.

Service Entitlement

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.
آفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة
Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



Golf service is available to both Primary and Supplementary Aafaq World Elite Credit Cardholders, subject to a combined annual limit of two (2) services per calendar month.

The cardholder shall not use this promotion for business or commercial purposes.

Service Provider

Golf Services are being provided through a third party as an operator **Derby Group**. This service is subject to the terms and conditions of the service provider which are in addition to these Terms and Conditions. Aafaq shall bear no responsibility for the performance, availability, quality, delays, or any operational matters relating to the service provider. All obligations, liabilities, and representations with respect to the delivery of the service rest solely with the service provider. Aafaq's role is limited to facilitating access to the service, and Aafaq shall not be held liable for any loss, inconvenience, or claim arising from or in connection with the service provider's actions or omissions.

The Terms and Conditions of each Golf service provider shall apply.

4.4. Padel Court – Terms Conditions

Booking process: The Primary Cardholder must initiate the booking through <https://aafaq.theconciiergecompany.com> at least 48 hours prior to the desired service date.

Upon submission of the booking request, a refundable nominal transaction of **₹ 1** for one service, will be charged to the Cardholder's eligible Aafaq Credit Card to confirm the reservation.

Booking Policy: Customer needs to make the booking 48 hours in advance. Booking of selected slot is subject to availability. In case of public holidays, 72 hours prior notice is required.

Cancellation Policy: Cancellations need to be made 24 hours in advance. In case of Late Cancellation (cancellation after the allowed notice period), the full booking amount will be charged.

No-Show: A No-Show occurs when a client fails to arrive for their scheduled booking without prior cancellation or notice. In this case, the full booking amount will be charged. The session cannot be rescheduled or refunded.

Re-Booking: A booked session can be rescheduled if the customer informs the Concierge Team 24-hours in advance. If a booking is cancelled at any time after an adjusted booking schedule, the full charge for the booked service will apply.

Service Entitlement

Padel service is available to both Primary and Supplementary Aafaq World Elite Credit Cardholders, subject to a combined annual limit of two (2) services per calendar month.

The cardholder shall not use this promotion for business or commercial purposes.

Service Provider

Padel Services are being provided through a third party as an operator **Derby Group**. This service is subject to the terms and conditions of the service provider which are in addition to these Terms and Conditions. Aafaq shall bear no responsibility for the performance, availability, quality, delays, or any operational matters relating to the service provider. All obligations, liabilities, and representations with respect to the

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



delivery of the service rest solely with the service provider. Aafaq's role is limited to facilitating access to the service, and Aafaq shall not be held liable for any loss, inconvenience, or claim arising from or in connection with the service provider's actions or omissions.

The Terms and Conditions of each Padel service provider shall apply.

4.5. Airport Transfer Terms and conditions

Booking Process

The Primary Cardholder must initiate the booking by sending an email to aafaqbookings@ivadubai.com, at least two (2) working days prior to the desired service date.

Upon submission of the booking request, a non-refundable nominal transaction of ~~₹~~ 1 for one service, will be charged to the Cardholder's eligible Aafaq Credit Card to confirm the reservation.

Definition of Services

One Service refers to either a Pick-up or Drop-off to/from the airport.

Once the request is successfully processed, the service provider will confirm the booking and send a confirmation message to the Cardholder through Email or WhatsApp.

The airport transfer service is currently offered to and from Dubai and Abu Dhabi airports within city limits only.

Booking Requirement

To be eligible for this service, travel tickets must be purchased using an eligible Aafaq World Elite Credit Card within sixty (60) days prior to the date of the service booking request, subject to availability. Aafaq shall have full discretion to determine whether the cardholder has met the booking requirement, including verification of ticket purchase, timing, and card usage.

Aafaq credit cardholders are entitled to avail complimentary Airport Transfer Service subject to having a valid/active Aafaq credit card.

This offer is valid only for eligible Aafaq World Elite Credit Cardholders. Aafaq reserves the right to revise eligibility criteria, restrict access, or decline any booking request at its sole discretion and without prior notice.

1. Spending Criteria

In the event that the cardholder does not meet the minimum spending requirement, a fee of AED 200 per service, plus applicable VAT, will be charged and reflected in the subsequent Aafaq World Elite Credit Card statement. Aafaq shall have sole and absolute discretion to determine whether the minimum spend has been achieved, and Aafaq's assessment of spend, eligibility, and applicable charges shall be final and binding.

2. No-Show Policy

Failure to appear for a confirmed booking will be considered as a service rendered and will count towards the annual service limit.

3. Service Entitlement

The airport transfer service is available to both Primary and Supplementary Aafaq World Elite Credit Cardholders, subject to a combined annual limit of two (4) services per calendar year.

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



This Offer is available only for transfers from and to the Dubai and Abu Dhabi Airports. Aafaq reserves the right to amend, restrict, or expand the eligible airports or service zones at any time without prior notice, and Aafaq's determination of serviceable areas shall be final and binding.

One Airport Transfer Service is defined as a one-way trip from either the airport to the cardholder's location or from the cardholder's location to the airport, within one vehicle.

The cardholder shall not use this promotion for business or commercial purposes.

4. Service Provider

Airport Transfer Services are being provided through a third party as an operator **IVA Dubai**. This service is subject to the terms and conditions of the service provider which are in addition to these Terms and Conditions. Aafaq shall bear no responsibility for the performance, availability, quality, delays, or any operational matters relating to the service provider. All obligations, liabilities, and representations with respect to the delivery of the service rest solely with the service provider. Aafaq's role is limited to facilitating access to the service, and Aafaq shall not be held liable for any loss, inconvenience, or claim arising from or in connection with the service provider's actions or omissions.

Airports	DXB Zone 1	DXB Zone 2	DXB Zone 3	AUH City
Terminal 1, 2, 3 & DWC	✓	✓	✓	X
AUH Terminal A	X	X	X	✓

Abu Dhabi City:

Services are provided within Abu Dhabi City Limits only.

Starting from Locations between Emirates palace in Ras Al Akhdar to Musaffah, ICAD and Al Wathba and Shamkha.

Northern city limits would be till YAS Island (Shahama Saadiyat Freeway interchange) Shaikh Kalifa bin Zayed Highway E12.

Services to the western regions of Abu Dhabi Emirate is not provided. Services from any locations falling between At Wathba and Al Ain on E22 and E30 are not provided.

Services to and from locations between Abu Dhabi City borders and Dubai Borders to AUH or DXB are currently not available.

Aafaq reserves the right to amend, restrict, or expand the applicable service boundaries at any time, without prior notice, and Aafaq's determination of eligible zones shall be final and binding.

Dubai City:

Zone 1 — All locations within Dubai city from the Border of Sharjah up to Al Safa interchange 2 and Dubai Al Ain Road E66. Maximum service borders within Dubai city would be till New emirates Road E611.

Zone 2 — All locations Starting from Al Safa Interchange 2 and Dubai Al Ain Road E66 Till Jebel Ali Free zone South. Maximum service borders within Dubai city would be till New emirates Road E61,

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



Zone 3 - Al Maktoum Airport (DWC) – and All areas falling on D63 after E611 towards Al Qudra in Dubai.

Aafaq may revise or redefine any service zone, including zone boundaries, eligible areas, or airport coverage, at its sole discretion and without prior notice. Aafaq's zone classification shall be final and binding.

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

آفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: Public

Aafaq World Elite Credit Card

Offer Terms and Conditions



4.6. Meet and Greet Terms and Conditions

Booking Process

1. The primary cardholder must send an SMS <MGRQ> to 4070 at least two (2) working days prior to the desired service date.
2. Upon receiving the request, Aafaq will send the cardholder a booking form through a secure encrypted link via the registered Email. Aafaq bears no responsibility for any delay, non-delivery, or technical issues affecting the cardholder's receipt of the booking form.
3. The Cardholder is required to complete and submit the booking form through the provided encrypted link with all necessary details.
4. Once the form is successfully submitted, the booking confirmation message will be sent to the Cardholder via email to the registered email address. Aafaq is not liable for confirmation delays, delivery failures, or errors arising from third-party service providers or communication networks.
5. The Meet and greet service is currently offered for Dubai airports only (DXB & DWC). Aafaq reserves the right to amend, limit, or expand the applicable airports or service locations at any time without prior notice, and Aafaq's determination of service availability shall be final and conclusive.

Eligibility and Usage Terms for Meet & Greet Service.

1. Booking Requirement

To be eligible for this service, travel tickets must be purchased using an eligible Aafaq World Elite Credit Card within sixty (60) days prior to the date of the service booking request, subject to availability.

2. Spending Criteria

In the event that the cardholder does not meet the minimum spending requirement or exceeds the eligible number of meet and greet service, a fee of AED 100 per passenger, plus applicable VAT, will be charged and reflected in the subsequent Aafaq World Elite Credit Card statement.

3. No-Show Policy

Failure to appear for a confirmed booking will be considered as a service rendered and will count towards the annual service limit.

4. Service Entitlement

The Meet & Greet service is available to both Primary and Supplementary Aafaq World Elite Credit Cardholders up to four (4) immediate family members, subject to a combined annual limit of four (4) services at customer level per calendar year.

The cardholder shall not use this promotion for business or commercial purposes.

5. Modification & Cancellation

To request a modification or cancellation of a booking, the primary cardholder must send an SMS to 4070 using the appropriate short code format, along with the booking reference number, at least two (2) working days prior to the scheduled service date:

For Modification: <MGMD CRXXXXXXX> to 4070

For Cancellation: <MGCL CRXXXXXXX> to 4070

6. Service Provider

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: **Public**

Aafaq World Elite Credit Card

Offer Terms and Conditions



Meet and greet Services are being provided through a third party as an operator Marhaba This Service is subject to the terms and conditions of the Service provider which are in addition to these Terms and Conditions.

5. General Terms and Conditions.

1. The offer is valid for Aafaq World Elite Credit Cards approved and issued on or after 1 January 2026.
2. Limited time offer, subject to change. Aafaq shall determine the duration and continuity of the offer at its sole discretion.
3. Welcome offer is applicable only once per customer during the lifetime of the card. Aafaq shall have sole discretion to determine whether a customer has previously received the offer.
4. Aafaq reserves the right to amend, extend, or discontinue this offer at its sole discretion. Any decision taken by Aafaq in this regard shall be final and binding
5. Annual fee waiver eligibility is based solely on retail spends. The following transactions are excluded:
 - a. Balance transfers
 - b. Finance on phone
 - c. Easy Payment Plans
 - d. Cash advances
 - e. Fees and charges applied by Aafaq
 - f. Reversed or cancelled transactionsAafaq shall have full and absolute discretion to classify any transaction as eligible or ineligible for retail spend calculation
6. If the card is closed, blocked, or delinquent before offer fulfilment, the customer will not be eligible.
7. VAT will apply to the Annual Membership Fee where applicable. Aafaq's determination of card status and eligibility shall be final.
8. Aafaq reserves the right, at its absolute discretion, to vary, amend, delete, or add to any of these Terms and Conditions from time to time. Such changes shall take effect immediately and without prior notice.
9. These benefits are non-transferable and must be used by the cardholder only. Aafaq may decline, suspend, or reverse any benefit usage that it deems inconsistent with personal use requirements.
10. Aafaq reserves the right, at its absolute discretion, to vary, amend, delete, or add to any of these Terms and Conditions from time to time the areas of service for the Airport Transfer Service. Aafaq's determinations regarding service boundaries, eligibility, and benefit applicability shall be final, binding, and not subject to dispute.
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Emirate of Dubai and the applicable federal laws of the United Arab Emirates. Any disputes arising out of or in connection with these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of Dubai, UAE. Aafaq's records, decisions, and determinations shall be deemed conclusive evidence in any such proceedings.

Tel: +971 4 330 6444 P.O. Box 282400 Dubai - U.A.E info@aafaq.ae www.aafaq.ae

Aafaq Islamic Finance PSC is licensed by the Central Bank of the UAE.

أفاق الإسلامية للتمويل شركة مساهمة خاصة مرخصة من قبل البنك المركزي لدولة الإمارات العربية المتحدة

Classification: Public