AAFAQ PLATINUM CREDIT CARD JOINING BONUS OFFER

1. **Welcome Offer**: AED 250 Cashback on meeting the spend criteria.

- This offer is valid only for new customers who apply and are approved for Aafaq Platinum Credit Card during the campaign period.
- Customers must spend a minimum of AED 10,000 within 60 calendar days from the date of card issuance to qualify for the cashback.
- The cashback amount of AED 250 will be credited to the eligible cardholder's account within 60 days after meeting the spend criteria.

2. **Exclusions:**

- Customers who have cancelled their Aafaq Credit Card within the last 12 months prior to the new application date are not eligible for this campaign.
- Transactions that are reversed, refunded, or disputed will not count towards the spend target.
- Cash withdrawals, balance transfers, and fees/charges (including annual fees, late payment fees, etc.) are excluded from eligible spend.

3. **General Terms:**

- This offer is non-transferable and cannot be combined with any other promotional offer.
- Aafaq reserves the right to amend, withdraw, or extend the offer at its sole discretion without prior notice.
- In case of any dispute, Aafaq's decision will be final and binding.
- Aafaq reserves the right, at its absolute discretion, to amend and/or supplement the offer Terms and Conditions at any time without any prior notification to the Cardholder. Applicable terms will be published on Aafaq's website https://www.aafaq.ae
- All Offers along with their Terms and Conditions are governed by and construed in accordance with the laws of ubai, United Arab Emirates.