

Special Features Document

Emirates NBD SHARE Visa Credit Card from Emirates NBD

These Special Features (these '**Special Features**') apply to the Emirates NBD SHARE Visa Credit Card Programme (the "**Programme**") and govern the rewards, earnings, redemption and benefits in connection with the Programme. SHARE Points, rewards, and benefits are subject to the SHARE Rewards Programme Rules. For more information please visit <https://www.sharerewards.com/en/terms-and-conditions>.

In addition to these Special Features, the Cardmembers shall also be bound by the General Terms and Conditions for Consumer Banking Products of Emirates NBD Bank (P.J.S.C.), found at <https://www.emiratesnbd.com/-/media/enbd/files/others/fees-and-charges/accounts/generaltermsandconditions.pdf> ("**General Terms**").

Definition

'**Card Account**' means a Credit Card account with the Bank under the Programme pursuant to which one or more Cardmembers may obtain credit from Bank for Valid Charges, subject to the terms laid down in the General Terms and Special Features, as applicable.

'**Account Anniversary**' means each period of 12 (twelve) months from the date of creation or renewal of the Account.

'**Annual Fee**' shall mean the card fee set by the Bank, applicable from the second year onwards, and paid by a Cardmember every year at the time of Account Anniversary.

'**Bank**' means Emirates NBD Bank (P.J.S.C.).

'**Benefits and Features Guide**' shall mean the programme guide that will be part of the Welcome Pack, which details all benefits and features applicable on the product.

'**Billing Cycle**' shall mean a time period between statements when transactions post to your account. There's a start date and closing date in each billing cycle. The transactions completed within that time period appear on the that statement.

'**Cardmember**', or "**You**" means an individual who has been issued Emirates NBD SHARE Visa Credit Card or who is an authorized user of such Emirates NBD SHARE Visa Credit Card, including either/or/both Primary and Supplementary Cardmembers, as applicable. Where any provision of these Special Features are applicable only to a Primary Cardmember or to Supplementary Cardmember, reference to "You" shall mean the relevant Primary Cardmember or Supplementary Cardmember, as applicable.



‘Credit Card’ or ‘Card’ means the Emirates NBD SHARE Visa Credit Card issued by the Bank

‘Joining Fee’ shall mean the first-year fee set by the Bank and paid by a Cardmember to obtain a Card. A Joining Fee shall only be charged for a primary Card, as more particularly mentioned below in table 1.1.

‘SHARE Rewards Member’ means a valid member of the SHARE Rewards Programme.

‘SHARE Member Account’ means the SHARE Member Account linked to a Card Account

‘SHARE Rewards Programme’ means the loyalty program managed by SHARE that governs the terms and conditions in relation to points earn, redemption and expiry.

‘SHARE Points’ or ‘Points’ means the loyalty currency that may be earned and redeemed by a Cardmember pursuant to the SHARE Rewards Programme Rules and, where applicable, these Emirates NBD SHARE Visa Credit Card Featured Benefit Terms & Conditions.

Credit Card or Card or Emirates NBD SHARE Visa Credit Card means the Emirates NBD SHARE Visa Credit Card issued by the Bank in connection with the Programme.

‘SHARE Rewards Programme Rules’ means the terms and conditions issued by SHARE Rewards Programme. SHARE Rewards Programme Rules can be found at <https://www.sharerewards.com/en/terms-and-conditions>

‘Primary Cardmember’ means the person other than a Supplementary Cardmember who is issued a Card and to whom the Card Account is first opened by the Bank.

‘The Programme’ means the Emirates NBD SHARE Visa Credit Card programme, the features and benefits of which have been laid down in this document.

‘Supplementary Cardmember’ means an additional Cardmember who is authorized as secondary user added to an account by the Primary Cardmember

‘Valid Charges’ shall mean all credit sales at merchants posted to a Card, excluding ATM transactions, account fees, finance charges, transaction fees, delinquency fees, over-the-limit fees, and other fees imposed by the Bank.



Terms & Conditions

1. Card Issuance & Loyalty Enrollment

1. If the applicant is not a member of the SHARE Rewards Programme they will be automatically enrolled in the SHARE Rewards Programme upon Card approval with the provided email address
2. Upon Card approval, if the applicant is an existing SHARE Rewards Member, they should provide their existing SHARE ID or the email address associated with the SHARE membership. In absence of which, a new SHARE membership will be created with the email address provided during the application and automatically linked to the Cardmember's new Card Account, or if the email address has an existing SHARE membership, it will be linked to the newly issued Card Account for purposes of the Programme, including, without limitation, the transfer of SHARE points earned in connection with Valid Charges on the Card.

2. Data Sharing:

1. When the Cardmember applies and is approved for a Card, the Cardmember authorizes Emirates NBD to share the Cardmember's personal data and Card Account information with the SHARE Rewards Programme,
2. When the Cardmember uses the Card to complete any Valid Charges, the Cardmember authorizes the Bank to share the Cardmember's Valid Charge data (e.g., merchant name, transaction date, amount, etc.) with the SHARE Rewards Programme to fulfill the issuance of SHARE Points, in line with Programme requirements.
3. If Primary Cardmember fails to activate their Card Account or closes their Account within eight weeks of Card approval, Primary Cardmember's Emirates NBD SHARE Visa Credit Card benefits earned through the Card activation will be removed from their Card Account.
4. The SHARE Member Account associated with the email address provided during the application process will be automatically linked to Primary Cardholder. The supplementary card will also be linked to the same SHARE Member Account
5. Supplementary Cardmembers will not be enrolled with a separate SHARE Member Account as a result of this Card application.
6. Emirates NBD SHARE Visa Credit Card Points awarded through the use of the Card by a Supplementary Cardmember will be credited to the Primary Cardmember's SHARE Member Account
7. The Bank and SHARE maintain the right to suspend, amend or cancel a Cardmember's Emirates NBD SHARE Visa Credit Card Points for any reason whatsoever, including, but not limited to delinquent customers, reversal of transactions, fraud, or charge back.

3. Point Earning:

Card is entitled to earn SHARE points on eligible spends in accordance with the spend category specified in the table below ("Spend Category")



Table1.1

Category	Emirates NBD SHARE Visa Platinum Credit Card	Emirates NBD SHARE Visa Signature Credit Card	Emirates NBD SHARE Visa Infinite Credit Card	Emirates NBD SHARE Visa Private Credit Card
Joining Fee	Free For Life	Free For Life	AED 1,500	AED 1,500
Welcome Spend Bonus	NA	5000 SHARE points on spend of AED 25,000 in 3 months	10,000 SHARE points on spend of AED 40,000 in 3 months	10,000 SHARE points on spend of AED 40,000 in 3 months
Joining Fees Reversal Offer	<u>NA</u>	NA	Joining fees reversal on spend of AED 40,000 in 3 months	Joining fees reversal on spend of AED 40,000 in 3 months
Rewards Capping per month	25,000 SHARE Points	50,000 SHARE Points	100,000 SHARE Points	200,000 SHARE Points
Spends in SHARE Ecosystem [#]	4% back as SHARE Points	6% back as SHARE Points	8% back as SHARE Points	10% back as SHARE Points
General Domestic / International Spends at non- SHARE locations*	0.75% back as SHARE Points	1% back as SHARE Points	1.5% back as SHARE Points	2% back as SHARE Points
Grocery and supermarkets, fast-food restaurants, insurance and car dealerships (outside SHARE)	0.19% back as SHARE Points	0.25% back as SHARE Points	0.375% back as SHARE Points	0.5% back as SHARE Points
Petroleum, transit, government services, utility payments, real estate, education and telecommunication	0.075% back as SHARE Points	0.10% back as SHARE Points	0.15% back as SHARE Points	0.2% back as SHARE Points
EU Spends (including UK)	0.19% back as SHARE Points	0.25% back as SHARE Points	0.375% back as SHARE Points	0.2% back as SHARE Points

[#]Tenants in Mall of the Emirates, City Centres, my City Centres, Distrikt, and Matajer malls. Carrefour, Vox Cinemas, Ski Dubai, Snow Abu Dhabi, Magic Planet, Little Explorers, Activate, iFly, Crate & Barrel, CB2, Lego, All Saints, THAT Concept Store, Lululemon,



Poltrona Frau, Eleventy, Psycho Bunny, Ceccotticollezioni, Shiseido, Fashion for Less. Spa and F&B outlets in Kempinski MOE, Sheraton MOE, Pullman Deira City Centre, Aloft Deira City Centre. Plus any other future MAF owned brand that may be added to this list

1. Welcome Spend Bonus Points earned from fulfilling the spend criteria will appear on the Cardmember's Card Account within up to 6-8 weeks after completion of spends
2. Points earned through qualifying spends will be credited to the customer's SHARE Member Account within a period of maximum 7 days, after the settlement process is complete.
3. Points may appear in the Cardmember's Card Account in more than one deposit.
4. To be eligible to receive Points, the Cardmember's Card Account must not be cancelled or in default at the time of Points fulfillment.
5. Cardmembers will accrue Points on their Card Account only after activating the Card. All Valid Charges made on the Card will be eligible to accrue Points as set forth herein.
6. Points earned are on Valid Charges posted on the Card Account statement during the statement cycle.
7. Transactions not eligible to earn Points include, but are not limited to, cash advances; balance transfers; transactions converted into installment plans on Emirates NBD SHARE Visa Platinum variant only, fees and charges paid on the Card Account, including late payment charges, finance charges, and any fees in connection with registering for the Programme (including any renewal fees); dial-a-cheque; credit voucher; any internal calculations; purchase of foreign currency; transactions conducted at exchange houses; utility bill payments made through the Bank's Online Banking and/or by utilizing any other payment channel provided by the Bank; purchase of savings certificates, bonds and other debt instruments; and transactions that the Bank decides are disputed, erroneous, 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 eligible earning shall be final and conclusive. Points will be reversed/netted off from future accruals for reversed transactions and chargeback cases. In case Points are not available in the Cardmember's SHARE Member Account for reversal, the Cardmember's SHARE Account will be debited into a negative balance till a sufficient amount of SHARE points are earned to offset the negative balance.
8. Virtual card transactions on the Credit Cards are also eligible to earn all types of SHARE Points based on table 1.1 above
9. All Cards are intended for personal use to conduct retail transactions. Use of a Card for commercial transactions (any transaction other than personal retail transactions) shall not entitle the Cardmember to earn Points for those transactions. The Bank reserves the right to qualify transactions as commercial at its sole discretion, acting reasonably. The Bank's decision in such respect shall remain final and binding.



10. All retail transactions for Valid Charges that are posted into the Cardmember's Card 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 Spend Bonus has been credited will result in reversal of the proportionate Points from the Cardmember's respective Card Account. In case Points are not available in the Cardmember's SHARE Member Account for reversal, the Cardmember's SHARE Account will be debited into a negative balance till a sufficient amount of SHARE points are earned to offset the negative balance.

4. Differentiated earning of Points:

1. The Points earning rate for Valid Charges on the Card is differentiated based on the category of spend. The details of the Points earning rate are set forth in Table 1.1, on the Bank's website at <https://www.emiratesnbd.com/en/cards/credit-cards> and in the Benefits and Features Guide provided to Cardmembers and/or communicated through other means by the Bank.
2. Any change in the earn rate or addition or deletion of a specific category will be communicated by the Bank from time to time and will be updated on the related product page on the bank's website. In case of any dispute, the Bank's decision as to the category for spend or awarding Points for Valid Charges at a specific merchant establishment will be final and binding.
3. Over and above the standard Points earned, the Bank may from time-to-time launch promotions to offer incremental Points (bonus Points) whether on its own or through the SHARE Rewards Programme or other third parties. Such promotional offers will be governed by the terms and conditions of the applicable promotion, as well as these Special Features Terms & Conditions and the General Terms of the Bank. The terms and conditions of the applicable promotion will be communicated at the time of launch of such promotion, as applicable.
4. The earning, use, and redemption of Points, as well as participation in the SHARE Rewards Programme, are governed by and subject to the SHARE Rewards Programme Rules.
5. Any fee, not limited to Joining Fees, Annual Fees, or Monthly Fees, once paid will not be refunded and/or adjusted against any future fee payable by the Cardmember.
6. The Bank reserves the right to cap the maximum Points which can be earned in a single Billing Cycle, and the details will be made available on the website, and as more particularly mentioned in table 1.1 herein.
7. The Bank reserves the right to change the quantity of Points earned or the earn rate or the maximum allowed limit on Points earned by notice to the Cardmember in accordance with the applicable law.
8. The Bank and **SHARE** reserve the right to disqualify any Cardmember from further participation in the Programme if, in the Bank's or **SHARE**'s sole judgment, the Cardmember has in any way violated these Special Features, the General Terms or the SHARE Rewards Programme Rules or otherwise as per the provisions of the



General Terms. Suspension and disqualification will lead to forfeiture of all Points earned, if any.

5. Transfer of Points to SHARE Member Account:

1. If a Cardmember is delinquent or has any block on their Card Account and/or SHARE Member Account, the Bank and **SHARE** reserve the right to disqualify such Cardmember from being eligible to receive any Points earned on spend on Valid Charges. No transfer and/or credit of Points will be done in retrospective effect if the account has been returned to normal status after being delinquent or blocked.
2. Cardmembers will be able to view all Points earned on the Card in their monthly bank billing statement. Any Bonus Points earned from Valid Charges will be directly deposited in the Cardmember's SHARE Member Account.
3. The pricing with regard to interest rates, fees and other fees as well as any other pricing aspects are covered in the Credit Card Services & Price Guide which will be updated from time to time and is available at [emiratesnbd_credit_card_fees_charges.pdf](#)

6. Redemption of Emirates NBD SHARE Visa Credit Card Points

1. SHARE Points may be redeemed from time to time in accordance with the most recent SHARE Rewards Programme terms and conditions as issued by the SHARE Rewards Programme. The SHARE Rewards Programme may at its sole discretion amend the products, benefits and services offered in the SHARE Rewards Program without prior notice. For more information, please refer to <https://www.sharerewards.com/en/terms-and-conditions>
2. Bank is not, and shall not be considered, at any time, as the supplier of SHARE Points, or an agent or representative thereof, and the Bank shall not be held liable for failure on the part of a supplier to provide a SHARE Point, per its stated terms and conditions.
3. In the event your Card Account is closed; all Points in relation to unsettled transactions upon settlement on your Emirates NBD SHARE Visa Credit Card will be transferred to your SHARE Member Account.

7. Losing SHARE Points:

The Cardmember will not have access to their Points earned on the credit card if the card is closed due to the Programme misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the General Special Features which is available at [generaltermsandconditions.pdf](#) ([emiratesnbd.com](#)), as applicable.



8. Reward Categories:

1. Merchant categories are governed by merchant and Visa and are subject to change. Due to changes in merchant codes and point-of-sale systems, the Bank is not liable for the variation in the points earn.
2. If the customer doesn't earn the expected number of points, they can contact the Bank to resolve the discrepancy. The resolution provided by the Bank will be subject to the eligibility of the transaction, merchant categories and other terms and conditions that govern the special features on the Credit Card.
3. Merchants who accept Credit Cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with scheme procedures based on the kinds of products and services they primarily sell. Allocation of reward points is dependent upon merchant code set forth by merchant.

9. General

1. The Card shall be subject to an Annual Fee communicated to the Cardmember under the Credit Card Services and Price Guide which is updated from time to time and is available at [emiratesnbd_credit_card_fees_charges.pdf](#). The Annual Fee for the second year and for each year thereafter will be charged in the same month every year unless this period changes due to reissuance of a card
2. The Bank reserves the right, at any time and by notice to the Cardmember in accordance with the applicable law, to change, modify, withdraw or amend the Special Features and other features and benefits, and any terms in relation to the eligibility criteria at [www.emiratesnbd.com/creditcards](#) points earning, benefits and rewards thereto and/or to suspend or terminate the Programme notwithstanding that such change may result in reducing or extinguishing the number or value of any future Points or other benefits. While the Bank shall make every endeavour to notify Cardmembers of such changes, neither the Bank nor SHARE (including their respective subsidiaries and/or affiliates) will be held liable in any manner for a failure to do so.
3. The Bank and SHARE (including their respective subsidiaries and/or affiliates) will not be liable for a failure to perform any obligations if due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside their control. Nor shall the Bank or SHARE (including its subsidiaries and affiliates) be responsible for any delay by merchants in transmitting evidence on any Card transaction.
4. In case any clauses are not specified or if any terms of these Special Features conflict with the General Terms, the General Terms shall apply.
5. The Bank shall not be liable for any personal injury; any loss, expense or damage (including loss of opportunity); whether direct, indirect, special or consequential, arising in any way out of: (a) any technical difficulties or equipment malfunction (whether or not under the Bank's control); (b) any theft, unauthorized access or third party interference; (c) any rewards and/or earnings that is late, lost, altered,



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damaged or misdirected (whether or not after their receipt by the Bank) due to any reason beyond the control of the Bank; and/or (d) any tax liability incurred by the Cardmember.

Product Transfer

Cardmembers of the Card who wish to transfer to the Emirates NBD SHARE Visa Credit Card from Emirates NBD should contact ENBD at + 971 600 54 0000.

SHARE Rewards Programme Information

Points accrual and redemption are subject to the SHARE Rewards Programme Rules. See <https://www.Sharerewards.com/> for complete SHARE Rewards Programme Rules, including redemption terms. The SHARE Rewards Programme Rules may be modified, and services and benefits may be added or deleted at any time in accordance with the SHARE Rewards Programme Rules.