

EARN MORE  
*Live More*

NBF  
*Rewards*

## FREQUENTLY ASKED QUESTIONS

**1. What is the NBF Rewards Program?**

The NBF Rewards Program allows customers to earn reward points on eligible transactions made with their NBF-issued cards. These points can be redeemed for a variety of rewards, including merchandise, travel, gift vouchers, cashback, and more.

**2. How do I earn reward points?**

You can earn reward points by making eligible purchases using your NBF credit card. Points are accrued for both domestic and international purchases based on the amount spent and the type of transaction (e.g., retail, online, bill payments, government payments, etc.).

**3. What qualifies as an eligible transaction to earn points?**

Eligible transactions include purchases made in stores, online, and certain utility or subscription payments. However, cash withdrawals, balance transfers, and certain fees do not earn points. Points awarded will be reversed if the purchase is reversed, including credits provided for any disputed transactions.

**4. How are reward points calculated?**

Reward points are calculated based on the amount spent. For example, you may earn 1 point for every dirham spent on eligible purchases. The exact rate of points may vary based on the type of NBF card you have and the specific transaction.

**5. How do I check my reward points balance?**

You can check your reward points balance through the NBF Direct mobile app, the online banking platform, or by contacting NBF Call Centre at 8008NBF(623).

**6. What can I redeem my reward points for?**

Reward points can be redeemed for a range of rewards, including gift cards, merchandise, travel vouchers, transfers to airline miles, cashback, and more. A full catalogue of available rewards is provided in the rewards program section of your account.

**7. How do I redeem my reward points?**

To redeem your points, log in to your NBF Direct mobile app or online banking and navigate to the rewards section. Select the reward you wish to redeem and follow the instructions to complete the process. The redemption procedure may vary depending on the reward.

**8. Is there an expiry date on my reward points?**

Yes, reward points earned are valid for a period of 24 months from the date they are awarded.

**9. Can I transfer my reward points to another account or person?**

Currently, reward points are non-transferable. All points earned across the products offered will be combined under one account.

**10. What happens if I return a purchase?**

If you return an item for a refund, the reward points earned on that purchase will be deducted from your points balance. Please allow time for the points adjustment to reflect in your account. If the points have been redeemed and your balance is zero, the equivalent AED value will be debited from your NBF card or account.

**11. Can I redeem my points for cash?**

Yes, reward points can be redeemed for cash into your account or as payment towards your NBF credit card.

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**12. Can I earn reward points on cash advances or balance transfers?**

No, cash advances and balance transfers do not earn reward points. Only eligible purchases and transactions qualify for earning points. Transactions performed for currency exchange are considered quasi-cash transactions and are not eligible for reward points.

**13. How can I accelerate earning reward points?**

You can earn more points by taking advantage of special offers, promotional events, or bonus points campaigns run by NBF. These may include limited time offers for specific categories or merchants, allowing you to earn extra points for certain types of spending.

**14. Is there a cap on how many points I can earn or redeem?**

There may be a cap on the number of points you can earn each month or the maximum number of points that can be redeemed for a single reward.

**15. How will I be notified of new rewards or special offers?**

NBF will notify you about new rewards and special offers via email, SMS, or app notifications. You can also check the rewards section of your account for the latest updates and offers.

**16. What do I do if I think there's an issue with my reward points?**

If you believe there is an issue with your points accrual or redemption, please contact NBF Call Centre at 8008NBF(623) or raise a query through the service portal. Make sure to have details about the transaction in question; they will assist you with any discrepancies.

**17. Are there any fees associated with the NBF Rewards program?**

The rewards program is free to participate in, and you will automatically be enrolled in the program.

**18. Can I participate in the rewards program if I have multiple cards with the bank?**

Yes, you can participate in the rewards program with multiple cards from NBF. Points earned from each eligible card will accumulate in the same rewards account, subject to the program's rules and conditions.

**19. What is the NBF AI Samy and NBF Priority segment?**

The criteria for the segments are defined below for your reference.

Relationship Type	Criteria
Salary Transfer	<b>Priority Segment:</b> AED 40,000 or above salary
Balance based (include fixed deposits or maintaining an average monthly balance in a current account, savings account, Max Saver account, or Twin Benefit Account)	<b>Priority Segment:</b> More than or equal to AED 350,000 and less than AED 1,000,000 <b>AI Samy Segment:</b> More than or equal to AED 1,000,000
Home loan/home finance (based on the disbursed loan/finance value)	<b>Priority Segment:</b> More than or equal to AED 2,500,000 and less than AED 5,000,000 <b>AI Samy Segment:</b> More than or equal to AED 5,000,000

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