

Titanium Credit Card Offer

Definitions

- **“Bonus Cashback”** means cashback earned on the Dunia Titanium Credit Card based on a pre-defined supermarket spend category.
- **“MCC”** means a merchant category code defined by MasterCard/Visa to classify transactions. The categorization of an MCC is done at the sole discretion of MasterCard in accordance with their respective policies and Dunia has no responsibility or say in the same.
- **“Spend categories”** means a group of MCC, single or multiple. MCCs that get included in the supermarket spend category are at the sole discretion of Dunia and final and binding to the program. MCCs may be increased, decreased or modified as determined from time to time by Dunia.
- **“Retail Transactions”** means purchases made on the Dunia Credit Card by the customer that excludes cash advances, quasi cash transactions, refunds, charge reversals, balance transfer transactions, utility bills, Qwik Cash, credit card payments or any other transaction as determined by Dunia from time to time, hereinafter also referred to as the ‘Purchase’.

Cashback Offer

- The Cashback program is only available on the Dunia Titanium Credit Card issued from January 2019 to March 2019
- Cashback is earned on retail transactions that belong to the supermarket spend category as defined in the Cashback Table below:

Titanium Cashback Table

Spend Category	Merchant Category Code	Cashback Rate
Supermarket / Grocery	5411, 5499	3% FLAT subject to a cap of AED 100 for each statement cycle in the first 90 days of card issuance
Other Retail Purchases		0.75% FLAT Unlimited

- Retail transactions at department stores or at supermarkets within department stores are not eligible for Cashback, unless stores have specifically used the supermarket merchant category codes.
- The descriptions of the spend categories provided in table are generic and not comprehensive. Only retail transactions made under specific MCCs will be eligible under the Cashback programme. Dunia and/or MasterCard is/are not responsible if a retail transaction does not get captured under the appropriate MCC or if any merchant has different MCC to the one categorized by MasterCard/Visa.

- All supermarket and/or grocery transactions done up to the billing cycle and reflected in the statement will be summed up and this sum total will be awarded Bonus Cashback at the rate defined in the Cashback Table. Bonus Cashback earned in the preceding month will reflect in the statement of the following month.
- All 'Other Retail Transactions' up to the billing cycle and reflected in the statement will be summed up and this sum total will be awarded Cashback at the rate defined in the Cashback Table. Cashback earned will reflect in the statement.

Cashback: Earning, Redemption & Expiry

- Participation to this cashback program is automatic, provided that the Titanium Credit Card account is active and in good standing as determined by Dunia from time to time.
- Transactions on Supplementary Credit Cards will also earn Cashback and this Cashback will accrue to the account of the Primary Cardholder.
- The amount of Supermarket Cashback earned will reflect as "Bonus Cashback" in the following month Credit Card statement.
- The amount of Cashback earned on all Other Retail Transactions will reflect as "Cashback – dd/mm/yy" on the monthly Credit Card statement.
- The overall maximum amount of Bonus Cashback that a customer can earn on the Supermarket Spend category is AED 100 per statement cycle.
- The Bonus Cashback offer is valid for a period of 3 months from the date of card issuance.
- There is no cashback cap on all Other Retail Purchases.
- The Cashback program applies to Retail Transactions only.

Other Terms

- Cashback is not exchangeable, or transferable under any circumstances. The Cashback is payable at the discretion of Dunia.
- Any abuse or fraud determined at the sole discretion of Dunia, relating to the earning and redemption of Cashback in the program may result in the cancellation and forfeiture of the Cashback points and may also result in card termination.
- Dunia reserves the right to suspend, cancel, modify or substitute the Titanium Cashback program conditions or the method in which the computation of the Cashback is done or the Cashback terms and conditions at any time without prior notice to the customer.
- Dunia's decision on the computation, redemption, cancellation, forfeiture, credit or debit of Cashback is at the sole discretion of Dunia and will be binding on the customer.
- Dunia may impose fees on the program or change the conditions of the program at its sole discretion from time to time.
- Spend categories that get included in this program are at the sole discretion of Dunia. Spend categories may be increased, decreased or modified as determined from time to time by Dunia.