

Bonus Smiles-Terms and Conditions

The terms and conditions below shall be read in conjunction with Smiles Covered Card Terms and Conditions (already accepted and agreed by the Card Member at the time of acceptance of SIB Covered Card) and the Bank's price guide all of which can be found on www.sib.ae.

Terms defined in Smiles Covered Card Terms and Conditions have the same meaning provided herein.

Definition

"Bank", means Sharjah Islamic Bank including its branches and head office.

"Card Member", means an approved applicant as per the Bank internal criteria and who has applied for a new Smiles Covered Card during the Promotion Period.

"Promotion Period", means offer start date and end date.

"Offer", means a short term promotion that the Bank may discontinue at its sole discretion within the governing terms of the Offer.

"Spend Retail Requirement", means the minimum spend amount required for a Card Member to be eligible for the Offer. The spend criteria is on total purchases made on the Smiles Covered Card and does not include any cash transactions, fees or financial charges.

Governing Conditions

Offer and Period

1. The Bonus Smiles Offer is available from April 1st 2018 to June 30th, 2018.
2. The Bonus Smiles Offer is based on the card type and meeting the spend requirement as mentioned in the table below:

Titanium	World
Get 10,000 Bonus Smiles upon spending AED 5,000 in 90 days from card approval date	Get 50,000 Bonus Smiles upon spending AED 20,000 in 90 days from card approval date

Eligibility

The Bonus Smiles Offer is applicable for the following customers:

- i. New to Bank customers
- ii. Existing customers of Bank applying for a Smiles Card for the first time
- iii. Smiles customers who have cancelled the card before six months and would like to re-apply

Other Terms

1. Upon meeting the Spend Retail Requirement, the Bank will add the Bonus Miles to a Covered Card Member's loyalty account on Smiles portal in a one week time on a best effort-basis.
2. The Bonus Smiles will be credited only once on a Card Member's loyalty account upon meeting the Spend Retail Requirement within the specified period.
3. The Bonus Smiles credited are over and above the standard miles earned on a Smiles Covered Card for domestic and international purchases.
4. Existing Covered Card Members are not eligible for the Bonus Smiles Offer.
5. Card Members who have cancelled their Smiles Covered Card within the last 6 months will not be eligible for this Offer.
6. The Bank has the right to approve or reject a Smiles Covered Card application based on its underwriting criteria.
7. The Bank reserves the right, at its absolute discretion, to modify, delete, add or suspend the Offer above without prior notice.
8. In no event shall the Bank, any of its affiliates, or any of their officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to this Offer.
9. Upon the submission of a Smiles Card request via SMS or completing the application form on the website, the Bank shall contact the applicant within two business days of receiving the request.
10. In case of any non-payment of dues on the Smiles Covered Card during the Promotion Period, the Card Member will not be eligible for the Offer.
11. The Bank's decision on all matters relating to this Offer including in case of any dispute shall be final and binding on all parties and no correspondences in relation therewith will be entertained.