



Terms and Conditions

1. You will earn 2 reward points for every Dirham spent on your Rewards Credit Card (previously Shams Card).
2. All cash related transactions such as Easy Cash, Balance Transfer, ATM cash withdrawals, exchange house transactions, cheque on card and utility bill payments are excluded.
3. The maximum cash back within a statement cycle cannot exceed 2% of your card limit.
4. Upon cancellation of the card, the unclaimed points will expire and cannot be redeemed.
5. Delinquent customers cannot redeem points.
6. You will not be entitled to earn reward points on any purchase where an EPP is applicable.
7. Reward points can be redeemed for gift vouchers from participating merchants (complete list of merchants can be found on www.noorbank.com) or for cash which will be credited to the credit card.
8. Every 10,000 reward points will get you an AED 100 gift voucher.
9. The minimum number of Reward points that can be redeemed is 10,000, and thereafter in multiples of 5,000 only
10. Gift vouchers will be sent through courier and may take up to 5 business days from the date of redemption request.
11. Reward points are calculated and updated on a monthly basis, in the following month.
12. Reward points are non-transferable.
13. All accrued points shall be forfeited by the cardholder in the event that an eligible cardholder cancels their card.
14. Eligibility is subject to the qualifications as determined by Noor Bank. Reward points are being offered at the sole discretion of Noor Bank and the bank reserves the right to withdraw or amend the programme at any time without any prior notification.
15. All reward points are valid for one year.

For any queries on reward points, please call **800 6667**