

Terms and Conditions

Aafaq Platinum Credit Cards Joining Bonus Offer –



Offer Description:

Welcome Offer: AED 250 Cashback on meeting the spend criteria.

Eligibility Criteria:

1. This offer is valid only for new customers who apply and are approved for **Aafaq Platinum Credit Card** during the campaign period.
2. Customers must spend a **minimum of AED 10,000** within **60 calendar days** from the date of card issuance to qualify for the cashback.
3. The cashback amount of **AED 250** will be credited to the eligible cardholder's account within **60 days** after meeting the spend criteria.
4. The offer is valid for applications submitted **on or before December 31, 2025**.

Exclusions:

- Customers who have **cancelled their Aafaq Credit Card within the last 12 months** prior to the new application date are **not eligible** for this campaign.
- Transactions that are reversed, refunded, or disputed will not count towards the spend target.
- Cash withdrawals, balance transfers, and fees/charges (including annual fees, late payment fees, etc.) are excluded from eligible spend.

General Terms:

- This offer is non-transferable and cannot be combined with any other promotional offer.
- Aafaq reserves the right to amend, withdraw, or extend the offer at its sole discretion without prior notice.
- In case of any dispute, Aafaq's decision will be final and binding.
- Aafaq reserves the right, at its absolute discretion, to amend and/or supplement the offer Terms and Conditions at any time without any prior notification to the Cardholder. Applicable terms will be published on Aafaq's website <https://www.aafaq.ae>
- All Offers along with their Terms and Conditions are governed by and construed in accordance with the laws of ubai, United Arab Emirates.

Classification: **Restricted**

General Terms & Conditions Apply

Aafaq Islamic Finance PSC is licensed and regulated by the Central Bank of the UAE.