

1. The campaign starts at 5th of February and ends at 31st of March 2020.
2. The campaign includes the following:
 - Guaranteed 15% cash back over all POS & Internet transactions only through the below merchant categories:

Merchant category	
1	Jewelries Stores
2	Online Transactions
3	Flowers Shops
4	Cosmetic Stores
5	Home Appliances Stores
6	Electronics Stores

- Calling 19100 is a must to subscribe in the campaign.
 - Merchant category discription is sit based on the merchant category code that is given to the merchant from the acquirer bank and which appears on the transaction, noted that only the announced categories will be counted.
 - The Maximum cash back during the campaign is 2000 EGP on customer level.
 - Campaign includes all Arab Bank Credit cards except **Blue and Internet shopping cards**.
3. The Spend on supplementary Cards will be added on Primary Card.
 4. Arab Bank employees are included in this campaign.
 5. Only Posted “point of sale” transactions will be included during the campaign period.
 6. Cash & Balance transfer Transactions are not included in the Campaign.
 7. Cards should be active and not delinquent at draw date.
 8. Supplementary credit card POS spending will be added to the primary card and maximum reward points will be applied over all customer cards under the same account.
 9. The prizes are not transferable at all.
 10. The Bank reserves the right to choose the winners as per the available information and bank decision is consider as final.
 11. The Bank reserves the right to amend the terms and conditions of this campaign at any time upon announcement to the customers by any available channel.
 12. The Bank reserves the right to terminate this Campaign at any time upon announcement to customers by any available channel.