

## FALAK TAYYEB SAVERS - TERMS AND CONDITION

1. Falak Tayyeb Savers is a program that provides discounts/buy1get1 offers to all valid and eligible Credit Cards issued by Mawarid Finance at participating merchant establishments during the Promotion Period.
2. To avail the offer, Mawarid Finance Cardholders have to use their Credit Cards at the participating merchant partners during the Promotion Period.
3. There is no minimum purchase required to avail the offer at the participating merchant partners unless otherwise stated specifically on <http://mawarid.ae/en/MainMenu/Cards/falak.tayyeb.savers.aspx> or by the participating merchant outlet.
4. Supplementary cards are also eligible for the discounts.
5. The offers are provided by the participating merchant partners and Mawarid Finance will not be responsible if the goods/ services provided are not to the satisfaction of Mawarid Finance Cardholders.
6. These terms and conditions are applicable to both local & international offers unless a specific reference is made otherwise.
7. Mawarid Finance will not be liable if the participating merchant partner withdraws the discount offer during the Promotion Period. Mawarid Finance, at its absolute discretion and after notifying the Cardholder, shall have the right to terminate the Cardholder's Mawarid Finance Card account if it believes that is essential to protect the interest of Mawarid Finance.
8. The offers listed on the website <http://mawarid.ae/en/MainMenu/Cards/falak.tayyeb.savers.aspx> or will be the valid offers at any point in time during the promotion period. These offers may keep on changing during the promotion period and for an updated list of all offers, Cardholders should visit the website, <http://mawarid.ae/en/MainMenu/Cards/falak.tayyeb.savers.aspx> before deciding to avail the benefit. Mawarid Finance will update the list of offers from time to time and shall not be liable for honoring any discount/benefit in case the offer no longer exists on the website.
9. Any variation, alteration, modification, and/or amendment to the terms and conditions shall be published on the Mawarid Finance website <http://mawarid.ae/en/MainMenu/Cards/falak.tayyeb.savers.aspx> and shall supersede the earlier terms and conditions communicated to the Cardholder.
10. These terms and conditions are in addition to Mawarid Finance' Master Murabaha Agreement. In the event of any inconsistency, the Master Murabaha Agreement shall prevail.
11. Mawarid Finance reserves the right in its absolute discretion to amend, suspend or terminate this offer without any prior notice.
12. These Terms and Conditions are governed by and construed in accordance with the laws of United Arab Emirates to the extent these laws do not contradict the principles of Shariah in which case the principle of Sharia shall prevail. The parties irrevocably agree that the courts of Dubai, United Arab Emirates shall have exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter or formation.
13. In no event shall Mawarid Finance, any of its affiliates, or any of its officers, directors, employees or agents be liable for any loss, damage ore expense arising out of or otherwise related to this promotional offer.
14. Mawarid Finance shall not be in breach of its obligations or otherwise be liable to conduct this campaign, continue to offer this campaign, or award any promotional gift pursuant to this campaign, or be liable to any Credit Cardholder as a result of any Force Majeure Event. A Force Majeure Event in these terms and conditions, shall mean circumstances beyond the reasonable control of Mawarid Finance' including amongst other things, acts of God, industrial disputes, acts and regulations of any governmental or authority in any jurisdiction. In such circumstances, Mawarid Finance obligations to its Credit Cardholder shall automatically stand discharged without necessity to provide notice.