

Road Miles General Terms and Conditions:

- Enrollment in the Road Miles program is automatic. All customers will be enrolled for the Road Miles Loyalty by default.
- The Cardholder may opt out of the Program by sending an intimation to the Bank.
- The Cardholder may continue to use his/her Card as he/she normally does.
- Road Miles earned by a Supplementary Cardholder(s) will accrue to the account of the Primary Cardholder. Only the Primary Card holder can request for redemption of accumulated Road Miles.
- The Primary customer must be "Current" and not delinquent at the time of requesting redemption.
- Delinquent customers will not be eligible to accumulate or redeem Road Miles.
- Road Miles are not transferable or en-cashable.
- Upon cancellation of the Credit Card, all accumulated Road Miles will be forfeit and the customer will not be allowed to redeem any outstanding Road Miles.
- Road Miles can be earned only on Retail Purchases (Local, International and Online purchase transactions), however Ajman Bank has the right to change the accumulation rate and transaction type(s) that are eligible for Road Miles at its own discretion without assigning any reason.
- In the case of a transaction in a foreign currency (not AED) the AED amount charged to the customer based on the banks prevailing exchange rate will be the amount eligible for Road Miles.
- The following transactions will not be eligible for Road Miles:
 - Cash Advance transactions
 - Any monthly, annual or other fees
 - Credit Card re-payments
- In order to earn Road Miles, Cardholders would be required to spend a minimum AED amount per month, this minimum amount would vary based on the type of Credit Card (Classic, Premium or Platinum) and is subject to change from time to time.
- The Bank shall not be liable or responsible to the Cardholder or any other person for any loss, damage or claims suffered by them in respect of any goods or services provided by the redemption of Road Miles or as a result of any product or service being unavailable
- The Card must not be overdue, suspended, blocked, cancelled or terminated by the Bank at the time of the receipt of request for redemption of Road Miles. In any of the above events, it is at the discretion of the Bank whether the Road Miles equivalent AED amount will be redeemed or will be forfeited.
- The method for redemption of Road Miles is the Primary Cardholder shall have to call the Ajman Bank Call Center 800-22, and after the identification process, must request redemption accumulated Road Miles.
- The minimum amount that is allowed to be redeemed is AED 100/- Fuel Card, however customers have the option to redeem more if they have accumulated the required number of Road Miles.
- The Bank will courier the Fuel Card to the customer which will reach with customer within 7 working days from the day of the request.
- On redemption, the Road Miles would automatically be deducted from the Road Miles accumulated in the Cardholder's account.
- Road Miles would be credited to the Primary Card Account on a monthly basis, on the day the monthly statement is generated.
- Road Miles will be earned when the Card transaction takes place. Road Miles will be credited by the Bank to the Cardholder's Credit Card account on a monthly basis when the Statement is sent to the Cardholder. If the Cardholder is in breach of his payment obligations then the Bank may suspend the credit of the Road Miles.
- Road Miles are not exchangeable for other rewards, and are not replaceable or transferable and cannot be offset against and Bank fees or charges under any circumstances.
- Road Miles is an exclusive Loyalty Program of Ajman Bank, where Ajman Bank has tied up with various partners. Ajman Bank will not be held liable for any loss or damage caused to the Cardholder by using the Ajman Bank Road Miles Loyalty Program. Any service issues or complaints should be directed towards the partners directly.