

FAB ADNOC Rewards Credit Card - Terms and Conditions

These Terms and Conditions govern the application for, issuance, and use of the FAB ADNOC Rewards credit card (the “Card”) and are supplemental to the Bank’s Master Credit Card Conditions (the “Master Terms and Conditions”). Together, these Terms and Conditions and the Master Terms and Conditions constitute the binding agreement (the “Agreement”) between First Abu Dhabi Bank PJSC (the “Bank”) and the Cardholder in respect of the Card. In the event of any conflict between these Terms and Conditions and Master Terms and Conditions as they relate to the Card, these Terms and Conditions shall prevail.

1. Definitions

Capitalized terms used but not defined herein shall have the meanings assigned to them in the Master Terms and Conditions. In addition, the following terms have the meanings set out below:

- 1.1. **Agreement:** Collectively, the Master Terms and Conditions and these Terms and Conditions.
- 1.2. **Application Form:** The application submitted by the applicant to obtain the Card.
- 1.3. **Bank:** First Abu Dhabi Bank PJSC.
- 1.4. **Card:** The FAB ADNOC Rewards Credit Card issued by the Bank under this Agreement.
- 1.5. **Card Account:** The account maintained by the Bank for the Cardholder in respect of the Card.
- 1.6. **Cardholder:** The primary holder of the Card and party to this Agreement.
- 1.7. **Credit Limit:** The maximum credit available to the Cardholder on the Card Account, as determined by the Bank.
- 1.8. **Declaration:** The declaration signed (physically or electronically) by the Cardholder acknowledging and accepting the Master Terms and Conditions and these Terms and Conditions.
- 1.9. **Eligible Transaction(s):** Transactions that qualify to earn ADNOC Reward Points under these Terms and Conditions.
- 1.10. **Good Standing:** Status of the Card Account being current (no past-due balances), active, and not suspended, cancelled, or otherwise restricted in the Bank’s sole discretion.
- 1.11. **MCC (Merchant Category Code):** The merchant category code assigned by Mastercard for the purposes of categorizing transactions.
- 1.12. **MID (Merchant Identification Number):** The merchant identification number is a unique code that a payment service provider (PSP) or acquirer assigns to a merchant.
- 1.13. **Posting Date:** The date on which a transaction is posted to the Card Account.
- 1.14. **Primary Cardholder:** The person in whose name the Card Account is established.
- 1.15. **Schedule of Charges:** The schedule of fees and charges applicable to the Card, as published by the Bank and amended from time to time.
- 1.16. **Statement:** The periodic statement issued by the Bank setting out transactions, fees, and amounts due on the Card Account.
- 1.17. **Supplementary Cardholder:** Any person to whom a supplementary Card is issued under the Card Account.
- 1.18. **ADNOC:** Abu Dhabi National Oil Company.
- 1.19. **ADNOC Distribution:** The retail and fuel distribution subsidiary of ADNOC.
- 1.20. **ADNOC Rewards:** The customer loyalty program operated by ADNOC Distribution.

- 1.21. **ADNOC Rewards Account:** The Cardholder's account maintained under ADNOC Rewards by ADNOC Distribution.
 - 1.22. **ADNOC Reward Points (or "Points"):** Loyalty points awarded under ADNOC Rewards, subject to ADNOC Distribution's terms.
 - 1.23. **Tier Status:** The Cardholder's tier within ADNOC Rewards (e.g., Silver, Gold) as determined by ADNOC Distribution.
 - 1.24. **Promotional Period:** The period from 18 December 2025 to 17 December 2026, or such other period notified by ADNOC Distribution and/or the Bank.
2. **Purpose of Terms and Conditions**
- 2.1. These Terms and Conditions apply whenever a Cardholder wishes to obtain a Card and benefit from ADNOC Distribution offerings through the co-branded program.
 - 2.2. An applicant for a Card does not need to be an existing ADNOC Rewards member to apply; however, enrollment requirements in Section 3 shall apply.
 - 2.3. To apply for a Card, the Cardholder must complete the Application Form and sign the Declaration or apply for the card via FAB Mobile application and accept the declaration. Execution of the Declaration constitutes acknowledgment and acceptance of the Agreement.
3. **Enrollment in ADNOC Rewards Program**
- 3.1. **Membership number linkage:** Applicants considered eligible for the Card must provide a valid ADNOC Rewards membership number at the time of application. The Card Account shall be linked to that membership for transfer of ADNOC Reward Points accrued on Card usage. The Bank shall not be responsible for errors arising from an incorrect membership number provided by the Cardholder.
 - 3.2. **Binding ADNOC Rewards Terms:** Enrollment, Tier Status (including upgrades), maintenance, redemption, and all other aspects of ADNOC Rewards are governed exclusively by ADNOC Distribution's terms and conditions (including those published via ADNOC Distribution's mobile application and website), as amended from time to time.
 - 3.3. **New enrollment path:** Applicants not already enrolled in ADNOC Rewards must first register via the ADNOC application and then apply for the Card using the ADNOC membership ID.
 - 3.4. **ADNOC Rewards Silver Tier:** On issuance of the card and successful linking of the ADNOC Rewards Membership number with the card, the Cardholder will be eligible to receive a complementary ADNOC Rewards Silver Tier Status in ADNOC Rewards program. In case, the Cardholder is an existing ADNOC Rewards Silver Tier or higher tier member, the Cardholder's tier status will be subject to the existing ADNOC Rewards Tier program. ADNOC Distribution is solely responsible for upgrades and related communications. The Bank shall not be liable for any failure or delay by ADNOC Distribution in effecting or communicating tier changes.
 - 3.5. **Promotional Tier enrollment:** For the Promotional Period (18 December 2025 to 17 December 2026), eligible Cardholders may be enrolled into the ADNOC Rewards Gold Tier membership program, subject to ADNOC Distribution's approval and the conditions set out in Section 3.4.
 - 3.6. **Tier maintenance:** Once enrolled into Silver or Gold Tier, maintenance of Tier Status is governed by ADNOC Rewards terms and conditions.
4. **Loyalty Program Earning and Redemption**

- 4.1. **Points accrual source:** Purchases made using the Card earn ADNOC Reward Points in accordance with these Terms and Conditions and ADNOC Distribution's rules.
- 4.2. **Program governance:** ADNOC Reward Points (including accrual, redemption, expiration, and valuation) are governed by ADNOC Distribution and its published terms and conditions.
- 4.3. **Transfer of Points:** Points accrued on the Card shall be credited by the Bank and transferred to the Cardholder's ADNOC Rewards Account at a frequency designated by the Bank. The Bank may suspend the transfer or accrual of Points if the Card Account is not in Good Standing or if a breach occurs, and the Bank may elect not to credit Points retrospectively after the breach is remedied.
- 4.4. **Rounding and valuation:** For the FAB ADNOC Rewards Credit Card program, the calculated value-back amount shall be rounded down to the nearest dirham per Eligible Transaction, unless otherwise stated herein.
- 4.5. **Supplementary cards:** Points accruing for eligible transactions by a Supplementary Cardholder shall be credited to the Primary Cardholder's ADNOC Rewards Account.

5. Eligibility and Exclusions for Earning Points

- 5.1. The Cardholder shall be eligible to earn Points only if:
 - 5.1.1. the Card is valid and in Good Standing;
 - 5.1.2. the Cardholder has not breached the Agreement; and
 - 5.1.3. no event has occurred which, in the Bank's sole discretion, warrants cancellation or suspension of benefits.
- 5.2. Points shall not be earned on:
 - 5.2.1. all fees and charges;
 - 5.2.2. cash advances;
 - 5.2.3. "easy cash" or similar cash-like transactions;
 - 5.2.4. purchases of foreign currency, savings certificates, bonds, and other debt instruments;
 - 5.2.5. finance charges;
 - 5.2.6. payments or amounts deposited/credited to the Card Account;
 - 5.2.7. charitable donations;
 - 5.2.8. transactions conducted at any exchange house;
 - 5.2.9. transactions in excess of the Credit Limit;
 - 5.2.10. transactions determined by the Bank (in its sole discretion) to be disputed, erroneous, unauthorized, illegal, and/or fraudulent; or
 - 5.2.11. misuse of the Card to effect fictitious transactions (including through POS terminals or other means).
- 5.3. The Bank may, in its sole discretion, add to or remove from the list of non-eligible transactions. Determinations made by the Bank shall be final, conclusive, and binding on the Cardholder (absent manifest error). The Bank's records, books, and information shall be conclusive evidence of calculations here under.

- 5.4. If Points are erroneously credited (as determined by the Bank), such entries may be reversed. If adequate Points are not available in the Cardholder's ADNOC Rewards Account to effect reversal, the Bank may debit the Card Account for the deficit number of Points at the rate of AED 1 per 1,000 Points.
- 5.5. Points shall be credited at the rates published on the Bank's website or otherwise notified by the Bank. The Bank reserves the right, in its sole discretion, to change the basis of awarding Points for amounts charged to the Card.
- 5.6. Points shall not be credited where:
 - 5.6.1. the Card Account is not current (past due balances exist);
 - 5.6.2. the Card Account is not in Good Standing in the Bank's sole opinion;
 - 5.6.3. the Cardholder has breached any terms governing the Card;
 - 5.6.4. the Card is cancelled; or
 - 5.6.5. any other event which, in the Bank's sole discretion, should result in cancellation or suspension of benefits.
- 5.7. The Bank may determine maximum Points and/or similar benefits obtainable with respect to a Card. In any given month, a Cardholder shall only be entitled to Points for transactions carried out up to the extent of the assigned Credit Limit on the Card, with a maximum of 1,000,000 ADNOC Reward Points per month, excluding any welcome bonus. Transactions exceeding the Credit Limit shall not earn Points for that month.
- 5.8. Subject to applicable laws, the Bank may adjust, suspend, or cancel Points. Any such action shall be final and binding. The Bank shall not be liable for direct or indirect loss caused by cancellation or reversal of Points.

6. FAB ADNOC Rewards Credit Card Program — Rates, Caps, and Conditions

- 6.1. **Program applicability and rounding.** This program applies to Eligible Transactions made on the Card. The calculated value-back amount shall be rounded down to the nearest dirham per Eligible Transaction.
- 6.2. **Welcome bonus (Promotional Period).** All customers with a Card issued from 18 December 2025 to 17 December 2026 shall receive a welcome bonus of AED 300 in ADNOC Reward Points (i.e., 300,000 Points), post payment of the Annual Membership fee and issuance of the second Statement. ADNOC and FAB staff are not eligible for the welcome bonus.
- 6.3. **Category rates and caps.** Subject to Section 5 and the minimum spend requirement in Section 6.5:
 - 6.3.1. ADNOC Stations (domestic, AED): 15% back posted as 150 Points per AED 1 spend; monthly cap: 150,000 Points.
 - 6.3.2. DARB, Salik & Mawaqif (domestic, AED): 3% back posted as 30 Points per AED 1 spend; monthly cap: 100,000 Points.
 - 6.3.3. Supermarket & Grocery (domestic, AED): 1% back posted as 10 Points per AED 1 spend; monthly cap: 100,000 Points.
 - 6.3.4. International/Non-AED retail spends: 2% back posted as 20 Points per AED 1 spend (based on non-AED currency code).
 - 6.3.5. All other retail spends (excluding selected categories) (domestic, AED): 1% back posted as 10 Points per AED 1 spend.

6.3.6. Selected categories (domestic, AED): 0.15% back posted as 1.5 Points per AED 1 spend.

6.3.7. Aggregate monthly cap: 1,000,000 Points across all categories (excluding welcome bonus).

6.4. Category determination:

6.4.1. **ADNOC Stations; DARB; Salik; Mawaqif; Supermarket & Grocery; Selected categories:** Determined by MCC/MID as published by Mastercard and defined by bank from time to time (see Annex A). Codes may change without prior notice by Mastercard and will be updated in the Bank's systems accordingly.

6.4.2. **International spend:** Determined by the transaction currency code (non-AED).

6.4.3. The Bank shall not be responsible for rewards on purchases at merchant outlets/franchisees that have not registered themselves under the MCCs/MIDs assigned for the respective categories.

6.5. A minimum spend of AED 3,000 in the previous calendar month is required to be eligible for Points in the categories: ADNOC Stations, Salik, DARB & Mawaqif, and Supermarket & Groceries. If the Cardholder does not meet the minimum spend, no Points shall be awarded for these categories for the current month.

6.6. Eligible Transactions on supplementary Cards shall be aggregated with those on the Primary Card for Points calculation, and the aggregated Points shall be credited to the Primary Cardholder's ADNOC Rewards Account.

6.7. The ADNOC Rewards program is meant for personal use only. If the Card is used for business purposes, the Bank reserves the right to claw back or reverse Points, suspend the Card, and/or report the matter to relevant authorities.

6.8. The Bank may modify category definitions, rates, caps, and conditions in accordance with Section 10 (Variation).

7. Fees

7.1. Use of the Card is subject to the Schedule of Charges, as amended from time to time, and levied in accordance with the Master Terms and Conditions.

7.2. ADNOC Rewards Credit Card has an annual membership fee of AED 300 or any such fee as amended from time to time and communicated to the Cardholder.

7.3. The Annual Membership fee in (section 7.2) is charged in the first year and waived from the second year if the Cardholder spends a total of AED 48,000 or more on retail purchases in the previous twelve months from the Card issuance anniversary date.

7.4. FAB and ADNOC employees are exempted from paying Annual Membership fees. Should a Cardholder no longer be employed by FAB or ADNOC, the standard Annual Membership fees will then apply with effect from the following Card issuance anniversary date.

8. Data Sharing, Privacy and Consent

8.1. The Cardholder consents to the Bank sharing Cardholder information (including transaction data relevant to Points accrual/transfer), Card details, and Card Account status with ADNOC Distribution and its service providers for the purposes of operating ADNOC Rewards, administering Tier Status, and crediting Points.

8.2. The Cardholder acknowledges that ADNOC Rewards is administered by ADNOC Distribution, which may process personal data in accordance with its privacy policies and terms.

8.3. The Cardholder agrees that certain transactions may be shared with Mastercard, payment processors, or acquirers for MCC/MID determination and program administration.

9. Suspension and Termination

9.1. The Bank may suspend or terminate the Card and/or the program benefits if the Cardholder breaches the Agreement, the Card Account is not in Good Standing, fraud or misuse is suspected, or as otherwise permitted under the Master Terms and Conditions.

9.2. Upon suspension or termination, Points accrual and/or transfer may cease. The Bank shall not be liable for the loss of potential Points during any suspension.

9.3. Card cancellation may result in forfeiture of pending Points not transferred to the Cardholders linked ADNOC Rewards account.

10. Variation

The Bank may vary these Terms and Conditions from time to time in accordance with Clause 34 (Variation) of the Master Terms and Conditions. Continued use of the Card following notification of variation constitutes acceptance of the variation.

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Annex A — MCC and MID List (Accelerated Categories)

1. ADNOC Stations - MID

80183200	976550472	976550665	976550836	976551877	976558347	976558639	976558914	976570199	976570457	976570592	976570723	976570862	976570995	976580372	976580621	976580794
815182000	976550473	976550666	976550838	976551878	976558350	976558640	976558916	976570209	976570458	976570593	976570724	976570864	976570996	976580373	976580622	976580795
815192000	976550475	976550667	976550840	976552106	976558351	976558646	976558917	976570210	976570459	976570594	976570726	976570865	976570997	976580376	976580623	976580796
907770001	976550478	976550668	976550841	976552108	976558352	976558647	976558926	976570216	976570460	976570595	976570727	976570866	976570999	976580377	976580624	976580797
907770002	976550479	976550669	976550842	976552123	976558356	976558648	976558932	976570217	976570462	976570596	976570728	976570867	976580116	976580378	976580625	976580798
907770117	976550482	976550670	976550843	976552125	976558357	976558649	976558933	976570220	976570463	976570597	976570729	976570868	976580117	976580379	976580626	976580799
907770173	976550484	976550671	976550844	976552130	976558360	976558652	976558943	976570221	976570464	976570598	976570733	976570869	976580124	976580383	976580627	976580811
907770238	976550485	976550674	976550845	976552134	976558362	976558653	976558944	976570222	976570465	976570601	976570734	976570870	976580126	976580384	976580628	976580812
907770310	976550486	976550675	976550848	976552135	976558367	976558656	976558946	976570225	976570466	976570602	976570737	976570872	976580127	976580416	976580629	976580822
907770313	976550487	976550676	976550849	976552188	976558372	976558659	976558947	976570226	976570467	976570603	976570739	976570874	976580128	976580417	976580630	976580828
907770383	976550489	976550677	976550850	976552233	976558373	976558662	976558948	976570227	976570468	976570604	976570742	976570875	976580131	976580422	976580631	976580840
907770384	976550490	976550678	976550851	976552251	976558376	976558664	976558950	976570228	976570469	976570605	976570743	976570876	976580134	976580435	976580632	976580843
907770505	976550491	976550680	976550852	976552252	976558378	976558665	976558957	976570229	976570470	976570606	976570744	976570877	976580154	976580436	976580639	976580845
907770632	976550493	976550681	976550854	976552253	976558379	976558667	976558961	976570231	976570471	976570607	976570745	976570878	976580155	976580443	976580640	976580847
907770673	976550494	976550682	976550855	976552254	976558383	976558668	976558962	976570232	976570472	976570608	976570746	976570879	976580156	976580446	976580641	976580850
907770687	976550495	976550684	976550856	976552256	976558384	976558669	976558969	976570234	976570473	976570609	976570747	976570880	976580157	976580447	976580643	976580852
907770717	976550496	976550685	976550857	976552257	976558416	976558676	976558976	976570236	976570474	976570610	976570748	976570881	976580159	976580448	976580644	976580853
907770893	976550497	976550686	976550858	976552258	976558417	976558677	976558979	976570237	976570475	976570611	976570749	976570882	976580160	976580451	976580647	976580855
976550117	976550498	976550687	976550859	976552262	976558421	976558678	976558981	976570238	976570476	976570612	976570752	976570883	976580162	976580452	976580649	976580857
976550124	976550499	976550688	976550861	976552263	976558422	976558679	976558983	976570240	976570477	976570614	976570753	976570884	976580163	976580455	976580651	976580858
976550126	976550519	976550691	976550862	976552264	976558436	976558680	976558993	976570241	976570478	976570615	976570754	976570885	976580164	976580462	976580652	976580859
976550127	976550520	976550694	976550864	976552265	976558437	976558681	976558995	976570242	976570479	976570616	976570755	976570886	976580165	976580463	976580653	976580861
976550136	976550521	976550695	976550865	976552266	976558443	976558687	976558997	976570243	976570481	976570619	976570757	976570887	976580166	976580464	976580654	976580862
976550138	976550526	976550696	976550866	976552267	976558446	976558688	976559168	976570246	976570482	976570621	976570758	976570888	976580167	976580465	976580655	976580876
976550139	976550527	976550697	976550867	976552267	976558449	976558689	976562000	976570247	976570484	976570622	976570759	976570889	976580169	976580466	976580656	976580877
976550140	976550528	976550698	976550868	976552326	976558455	976558697	976562144	976570248	976570485	976570623	976570760	976570890	976580170	976580467	976580657	976580880
976550143	976550529	976550699	976550869	976552327	976558458	976558698	976562162	976570249	976570486	976570624	976570761	976570891	976580171	976580474	976580658	976580883
976550144	976550530	976550707	976550870	976552328	976558462	976558699	976562169	976570250	976570487	976570625	976570762	976570892	976580172	976580477	976580659	976580884
976550147	976550531	976550717	976550872	976552388	976558463	976558722	976562170	976570259	976570489	976570626	976570763	976570893	976580173	976580486	976580660	976580885
976550148	976550532	976550718	976550875	976552390	976558468	976558723	976562309	976570262	976570490	976570627	976570764	976570894	976580174	976580501	976580661	976580886
976550149	976550533	976550719	976550876	976552418	976558470	976558724	976562313	976570274	976570491	976570628	976570765	976570895	976580175	976580502	976580662	976580887
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976550179	976550569	976550754	976550912	976558141	976558502	976558780	976570137	976570313	976570522	976570650	976570785	976570926	976580197	976580532	976580688	976580918
976550180	976550570	976550755	976550914	976558148	976558512	976558782	976570138	976570314	976570523	976570651	976570786	976570927	976580198	976580533	976580689	976580919
976550181	976550571	976550757	976550915	976558152	976558517	976558783	976570139	976570317	976570524	976570652	976570787	976570928	976580199	976580534	976580695	976

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976550210	976550587	976550776	976550938	976558183	976558537	976558826	976570161	976570371	976570547	976570668	976570823	976570946	976580237	976580567	976580739	976580942
976550216	976550589	976550777	976550939	976558189	976558539	976558827	976570162	976570372	976570549	976570669	976570824	976570947	976580238	976580568	976580742	976580943
976550221	976550590	976550779	976550940	976558195	976558545	976558829	976570163	976570373	976570551	976570670	976570825	976570948	976580239	976580569	976580743	976580944
976550222	976550591	976550780	976550942	976558198	976558546	976558841	976570164	976570376	976570559	976570671	976570826	976570949	976580243	976580570	976580744	976580945
976550226	976550592	976550781	976550944	976558209	976558548	976558842	976570165	976570377	976570560	976570672	976570827	976570950	976580249	976580571	976580745	976580946
976550231	976550593	976550782	976550945	976558210	976558559	976558843	976570166	976570378	976570561	976570673	976570828	976570951	976580268	976580572	976580746	976580947
976550238	976550594	976550783	976550946	976558216	976558560	976558844	976570167	976570379	976570562	976570674	976570829	976570953	976580272	976580573	976580747	976580948
976550243	976550595	976550784	976550947	976558217	976558564	976558847	976570169	976570379	976570563	976570675	976570831	976570954	976580274	976580574	976580748	976580949
976550249	976550597	976550785	976550949	976558222	976558565	976558848	976570170	976570384	976570564	976570676	976570832	976570955	976580276	976580575	976580752	976580950
976550274	976550598	976550786	976550950	976558223	976558566	976558849	976570171	976570391	976570565	976570677	976570833	976570956	976580277	976580576	976580753	976580953
976550275	976550619	976550787	976550951	976558228	976558571	976558852	976570172	976570392	976570566	976570678	976570834	976570957	976580278	976580577	976580754	976580957
976550276	976550622	976550791	976550953	976558231	976558572	976558853	976570173	976570393	976570567	976570679	976570835	976570958	976580279	976580578	976580755	976580960
976550277	976550623	976550792	976550954	976558232	976558575	976558858	976570174	976570396	976570568	976570680	976570836	976570961	976580281	976580579	976580757	976580962
976550281	976550624	976550794	976550955	976558234	976558577	976558860	976570175	976570416	976570569	976570681	976570838	976570962	976580282	976580580	976580758	976580964
976550282	976550625	976550795	976550956	976558236	976558580	976558861	976570176	976570417	976570570	976570682	976570839	976570963	976580283	976580581	976580759	976580966
976550283	976550626	976550797	976550957	976558238	976558581	976558865	976570177	976570419	976570571	976570684	976570840	976570964	976580289	976580582	976580760	976580969
976550313	976550627	976550798	976550960	976558268	976558584	976558866	976570178	976570421	976570572	976570685	976570841	976570966	976580291	976580583	976580761	976580970
976550377	976550628	976550799	976550962	976558269	976558586	976558867	976570179	976570422	976570573	976570686	976570842	976570968	976580293	976580584	976580762	976580971
976550378	976550629	976550811	976550964	976558270	976558589	976558869	976570180	976570423	976570574	976570687	976570843	976570969	976580299	976580585	976580766	976580973
976550379	976550639	976550812	976550966	976558272	976558594	976558875	976570181	976570435	976570575	976570688	976570844	976570970	976580309	976580586	976580767	976580974
976550416	976550641	976550817	976550969	976558289	976558597	976558876	976570182	976570436	976570576	976570690	976570845	976570971	976580310	976580587	976580768	976580975
976550417	976550643	976550820	976550970	976558293	976558598	976558877	976570183	976570437	976570577	976570691	976570847	976570973	976580311	976580589	976580769	976580976
976550422	976550647	976550821	976550971	976558308	976558603	976558879	976570184	976570439	976570578	976570692	976570848	976570974	976580312	976580590	976580770	976580977
976550436	976550649	976550822	976550973	976558309	976558604	976558881	976570186	976570440	976570579	976570694	976570849	976570975	976580313	976580591	976580771	976580978
976550440	976550653	976550823	976550974	976558310	976558610	976558882	976570187	976570441	976570580	976570695	976570850	976570976	976580314	976580592	976580773	976580979
976550446	976550654	976550824	976550975	976558312	976558612	976558886	976570189	976570443	976570581	976570696	976570851	976570977	976580329	976580593	976580774	976580980
976550447	976550655	976550825	976550976	976558313	976558614	976558890	976570190	976570446	976570582	976570697	976570852	976570978	976580330	976580594	976580775	976580993
976550455	976550656	976550826	976550978	976558314	976558615	976558891	976570191	976570447	976570583	976570698	976570853	976570979	976580331	976580595	976580777	976580995
976550458	976550657	976550827	976550980	976558317	976558622	976558892	976570192	976570448	976570584	976570699	976570854	976570980	976580348	976580596	976580781	976580996
976550462	976550658	976550828	976550987	976558321	976558624	976558893	976570193	976570449	976570585	976570707	976570855	976570981	976580349	976580597	976580782	976580997
976550463	976550659	976550829	976550993	976558329	976558625	976558894	976570194	976570450	976570586	976570717	976570856	976570983	976580356	976580601	976580783	976580999
976550465	976550660	976550831	976550996	976558331	976558631	976558895	976570195	976570452	976570587	976570718	976570857	976570987	976580357	976580614	976580784	976590337
976550466	976550662	976550832	976550997	976558344	976558632	976558896	976570196	976570454	976570589	976570719	976570858	976570989	976580359	976580615	976580785	
976550467	976550663	976550833	976550999	976558345	976558633	976558897	976570197	976570455	976570590	976570720	976570859	976570990	976580360	976580616	976580786	
976550468	976550664	976550835	976551312	976558346	976558638	976558913	976570198	976570456	976570591	976570722	976570861	976570993	976580371	976580619	976580791	

2. DARB - MID

000713110102000	120104444246	110102000
000000110102000	120104444240	113342000

3. SALIK - MID

700062000	427141000213487	271067000213598	200200006102
000000000747217	427141000213362	271067000213580	
271067000213911	427141000213164	000000000521711	
271067000213796	427141000213156	000000000527511	

4. MAWAQIF - MID

110142000	5025826
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5. Grocery & Supermarket - MCC

5411

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6. Select MCCs but not limited to the list below

MCC	Description	MCC	Description
3429	Insurance Rent A Car	7296	Clothing Rental
3500	Car Rental	7394	Equipment Rental
4111	Suburban and Local Commuter	7512	Automobile Rental Agency
4112	Passenger Railways	7513	Truck Rental
4119	Ambulance	7519	Motor Home Vehicle
4121	Taxi	7523	Transport Parking
4131	Bus transport	7531	automotive Repair
4411	Passenger Transport	7535	Car paint services
4457	Boat Lease	7538	Automated Service Shop
4468	Yatching Service	7542	Car Wash
4511	Air Carriers	7549	Towing Service
4722	Travel Agency	7692	Welding Works
4784	Toll Fees	7699	Repairs
4789	Trans Service	7800	Govt Lottery US Region
4812	Telecom Equipment	7841	Video Entertainment
4813	Telecom Retailer	8211	Education
4814	Telecommunication	8220	Educations
4815	Telephone Service	8241	Educations
4816	Computer Network/Information Services)	8244	Educational
4821	Telegraph	8249	Education
4899	Cable, Satellite, and Other Pay Television and Radio Services	8299	Educational
4900	Utility	8398	Charity
5311	Departmental Store	8661	Organizations, Religious
5541	Service Stations	9211	Court Costs
5542	Automated Fuel Dispenser	9222	Fines
5811	Caterers	9223	Bail and Bond Payments
5814	Fast Food	9311	Tax Payments
5942	Book stores	9399	Government Services
5960	Insurance	9402	Postal Services
9405	Intra-Government Purchases: Govt only	9406	Govt Lottery other region
5992	Florists	5978	Typewriter Store
6300	Insurance		
6513	Rental		