

NBF Credit Card – Cashback FAQs

Do I need to register to receive cashback?

As a NBF Platinum or Infinite credit card holder, you are automatically enrolled for the cashback program, i.e. you start earning cashback on all your purchases as soon as you start using your NBF Platinum or Infinite credit card.

What types of transactions are eligible for earning cashback?

Any retail transaction that you do on your NBF Platinum or Infinite credit card is eligible for cashback. There is no minimum spend required hence all purchases on your NBF Platinum or Infinite credit card will earn you cashback points.

How do I know how much cashback I have earned?

The cashback amount you have earned will appear in your monthly credit card statement in the form of cashback. 1 cashback = AED 1, you can redeem the same by contacting us and the amount will be credited to your NBF Infinite credit card account.

How do I redeem my cashback?

To redeem your cashback, simply call the 24-hour NBF toll-free - 8008NBF(623) or place a request through NBF Direct and request for the redemption to credit the amount back to your credit card account.

How many days will the redemption take?

The redemption will be processed within five working days. The minimum cashback redemption amount is AED 50. On redemption; the cashback earned will automatically be subtracted from the cashback accumulated in your credit card account.

Can I settle my card payments with cashback?

The cashback accrued have a monetary value on redemption i.e. 1 cashback = AED 1. When redeemed, the equivalent value will reflect as a credit on your credit card statement, thereby reducing your card outstanding. This credit will not offset any payments on your credit card.

How much cashback can I earn in a year?

There is no maximum cap on the amount of cashback that you can earn on your credit card during the year.

Are there any transactions that are not eligible for earning cashback?

Cashback is not provided on the following kinds of transactions:

- Balance Transfer amounts
- Cash advances
- Credit card payments

- Merchant refunds
- Interest charges and any fees charged on the card by NBF
- Any other transaction as determined by NBF from time to time

Does my supplementary card member also earn cashback?

Purchases on your supplementary credit card are also eligible for cashback. The cashback amount will accrue on your credit card account.