

## Deem Referral Terms and conditions:

1. The digital referral program offer duration is from August 1, 2020 to October 31, 2020. The referral date should be on or before October 31, 2020.
2. The last date of approvals for applications through this digital referral program is November 30, 2020.
3. To be eligible for a card Referral Reward, the referred person (Referee) must be approved for an eligible card and make at least one retail or cash transaction within 30 days from the date of card booking. Referrer will not be eligible for the reward if the Referee fails to meet this condition.
4. There is a cap of 3 successful referrals per referrer during the campaign period.
5. The Referral Reward amount for successful referrals will be as per below grid:

Product	If you are regularly using your Deem card	If you have not started using your Deem card
Titanium Credit Card	Online gift voucher worth AED 200	Cash Up/Miles Up points* worth AED 200
Platinum Credit Card	Online gift voucher worth AED 300	Cash Up/Miles Up points* worth AED 300
World Credit Card	Online gift voucher worth AED 500	Cash Up/Miles Up points* worth AED 500

\*Deem Cash Up/Miles Up points never expire

6. Referrer offer is applicable for existing Deem Credit Card customers only.
7. Customers who are currently Deem Credit Card holders or have closed a Deem Credit Card within the last 12 months are not eligible to be referred in this digital referral program.
8. Any existing customer who refers outside of this Deem digital referral program (via <https://www.deem.io/referral>) will not be eligible for this reward.
9. This offer is not valid in conjunction with any other offer, while the final decision is reserved at the sole discretion of Deem.
10. This offer is not extended to Deem employees or Deem outsourced staff. This condition is applicable to both referred person & referrer.
11. All credit cards are approved at the sole discretion of Deem. Approval for a credit card is subject to receipt of complete documentation (in original), required information to the satisfaction of the Deem and successful verification.
12. Deem Terms and Conditions apply. They are subject to change and are available on <https://deem.io/terms>
13. All offers are made available on a best-effort basis and at the sole discretion of Deem. Deem makes no warranties and assumes no liability or responsibility with respect to the products and services provided by partner(s)/ other entity(ies).
14. This campaign/claims are subject to the jurisdiction of Dubai, UAE.