

DIB SHAMS COVERED CARD - LIMITED TIME OFFER

DIB SHAMS Covered Card	Infinite	Signature	Platinum
Annual Membership Fee			
Annual Membership Fee Year 1	Free	Free	Free
Annual Membership Fee (Year 2 onwards)	Free (subject to meeting below spend criteria)	Free (subject to meeting below spend criteria)	Free (subject to meeting below spend criteria)
Spend criteria for waiver of Annual Membership Fee (Year 2 onwards)	AED 60,000 per annum	AED 30,000 per annum	AED 15,000 per annum
Annual Membership Fee - in the absence of not meeting the above mentioned spend criteria	AED 699	AED 499	AED 199
Welcome Bonus #1 [Wala'a Rewards]			
Spend Criteria (Within 90 days from Card issuance date)	USD 15,000	USD 10,000	USD 5,000
Bonus Wala'a Rewards	200,000	100,000	50,000
Welcome Bonus #2 [Cashback Offer]			
Cashback	20%	20%	20%
Offer validity	First 3 months	First 3 months	First 3 months
Merchants	Dubai Now, Talabat, Noon, Deliveroo, Amazon	Dubai Now, Talabat, Noon, Deliveroo, Amazon	Dubai Now, Talabat, Noon, Deliveroo, Amazon
Maximum cashback per merchant per month	AED 25	AED 20	AED 15
Total cashback per month	AED 150	AED 120	AED 90
Complimentary Benefits Eligibility			
Access to Fitness First	31 per month	-	-
Costa Coffee - Buy 1 Get 1	Unlimited	Unlimited	-
Golf Rounds	4 per month	-	-
Valet Parking Service	4 per month	2 per month	-
Airport Transfers	4 per annum	2 per annum	-
Minimum retail spend required in a calendar month to enjoy the benefits as complimentary	AED 8,000	AED 5,000	-
<i>An applicable fee will be charged per usage on the Covered Card if the minimum spend criteria is not met in a calendar month or in case of excess usage in a calendar month.</i>			

General Terms and Conditions

1. Cards approved and issued by 31 December 2026 shall qualify for the above Offer.
2. Limited time period, offer subject to change.
3. This offer can be availed only once per customer during the lifetime of the card.
4. DIB SHAMS Card holders who canceled their card in last (6) months are not eligible for the offer.
5. Dubai Islamic Bank at its sole discretion reserves the right to amend, reduce, terminate or extend this offer at any time for the new customer, however it shall remain unchanged for the customers who have availed the offer before any amendments or change.

6. Annual Membership Fee:

- The first-year annual fee shall not be applied to Applicant's Card, while to qualify for the annual fee waiver for subsequent years, a minimum spend is required per year on the respective Covered Card, as mentioned in the "Annual Membership Fee" table.
- The following transactions are excluded from the minimum spend criteria considered for the waiver of Annual Membership Fee:
 - » Balance transfers
 - » Easy Payment Plans
 - » Cash advances
 - » All fees charged on the card by the Bank
 - » Transactions reversed or cancelled by Merchants, and
 - » Other transactions determined by the Dubai Islamic bank from time to time and notified to the customers before implementation
- VAT will be applied on the Annual Membership Fee

7. Welcome Bonus #1 [Wala'a Rewards]:

- Bonus Wala'a rewards is capped at 200,000, 100,00 and 50,000 per customer during the offer period on the SHAMS Infinite, Signature and Platinum card respectively.
- One-time Bonus Wala'a rewards will be credited on meeting the spend criteria of USD 15,000, USD 10,000 and USD 5,000 on the SHAMS Infinite, Signature and Platinum card respectively.
- Cards approved and issued from 01 July 2026 to 31 December 2026 shall qualify for the offer.
- Only New to Cards customers shall qualify for the offer. Existing DIB any covered cards holders will not be eligible for the offer.
- Offer is applicable only on retail transactions made and posted into the card member's monthly statement within the first 90 days from card issuance date. For example, if a card is issued on 03 July 2026, then customer needs to meet the spend criteria within 01 October 2026
- The following transactions are excluded from the minimum spend criteria considered:
 - i. Balance transfers
 - ii. Easy Payment Plans
 - iii. Cash advances
 - iv. All fees charged on the card by the Bank
 - v. Transactions reversed or cancelled by Merchants, and
 - vi. Other transactions determined by the Dubai Islamic bank from time to time and notified to the customers before implementation.
- Spend bonus [Wala'a rewards] will be awarded within 45 days from date meeting the spend criteria.
- Transactions that are reversed or canceled will not be included in the offer.
- Cards that are either closed or blocked or terminated or delinquent during the Offer period or prior to the Offer fulfilment, will NOT be eligible for the Offer.

8. Welcome Bonus #2 [Cashback offer]:

- 20% cashback is applicable on all transactions made through website or mobile applications of Dubai Now, Talabat, Noon, Deliveroo, Amazon. (merchants may be subject to change after proper notification to the customers).
- Cashback is capped at AED 25, AED 20 and AED 15 per merchant per month during the offer period on the SHAMS Infinite, Signature and Platinum card respectively.
- Monthly total cashback is capped at AED 150, 120 and 90 on the SHAMS Infinite, Signature and Platinum card respectively
- Offer is applicable on transactions made and posted into the card member's monthly statement within the first 3 calendar months from card issuance month. For example, if a card is booked in July 2026, then customer can avail the offer on transactions on mentioned merchants until end of September 2026.
- 20% cashback on select merchants mentioned above will be awarded within 45 days from the transaction posting date
- Transactions that are reversed or canceled will not be included in the offer.
- Cards that are either closed or blocked or terminated or delinquent during the Offer period or prior to the Offer fulfilment, will NOT be eligible for the Offer.

9. Complimentary Benefits Eligibility:

- A calendar month runs from first to the last day of the month (e.g. 1st June to 30th or 1st July to 31st July)

Additional terms & conditions apply. Please visit www.dib.ae/SHAMS

Warning: Customers who take facilities from Dubai Islamic Bank PJSC (DIB) must ensure timely payments to settle their outstanding amounts. This is critical to maintain good credit history at AECB (Al Etihad Credit Bureau) so that DIB is able to service customer's future banking needs. If you do not meet the payments on your covered card, your covered card account will go into arrears. This may affect your credit rating, which may limit your ability to avail financing in the future. DIB reserves the right to revise or discontinue the offer at any time without notice to the customer, based on DIB's discretion. However, the bank will not revise or discontinue the offer for customers who have already availed it.