



**OPEN A WORLD  
OF UNIQUE BENEFITS  
WITH FAB GEMS TITANIUM  
CREDIT CARD**

Enjoy a wide array of features and benefits with FAB GEMS Titanium credit card.

SMS 'GEMS' to 2121



BENEFITS	GEMS TITANIUM
<b>Exclusive Benefits</b>	
Discount on school fees	Up to 4.25%
Easy installment plans with no processing fees (Up to 12 months)	0%
Child protection plan (per child, up to four children)	Up to AED 500,000
<b>Loyalty Programme</b>	
Earn FAB Stars for every AED 1 spent on domestic and international purchases (Redeemable against Etihad Guest miles, Emirates Skywards miles, Flydubai e-vouchers, cashback and more)	1 FAB Star (domestic transactions) 1.75 FAB Stars (international transactions)
<b>Cinema Benefit</b>	
Enjoy movie tickets for AED 15 during weekdays and AED 20 during weekends at Cine Royal, Reel Cinemas and Oscar Cinema	Two movie tickets per month (on a minimum monthly retail spend of AED 3,000)
<b>Shop Smart</b>	
Enjoy cashback all year round at leading global online stores	Up to 10%
<b>Mastercard Buy 1 Get 1*</b>	
Download the Mastercard Buy 1 Get 1 App to browse the best offers	900+ offers
<b>Money Transfer</b>	
Enjoy free money transfers to selected countries	Unlimited (on a minimum monthly retail spend of AED 3,000)
<b>Airport Lounge Access*</b>	
Enjoy access to 10+ VIP airport lounges around the UAE, KSA, Jordan, Kuwait and Egypt	Unlimited and complimentary
<b>Careem Rides*</b>	
Enjoy special discounts on rides with Careem	Free first ride for new Careem customers and 20% off three rides in a month
<b>Annual Fees</b>	
Primary card	Free
Supplementary card	Free

\*The above benefits are provided by Mastercard and are subject to change from time to time. For latest updates on promotions and offers, please visit [mastercard.ae](https://www.mastercard.ae)

Terms and conditions apply. For more information on FAB GEMS Titanium credit card, log in to the FAB Mobile Banking app or visit [bankfab.ae/cards](https://www.bankfab.ae/cards)



**Apply Now: Contact school Assigned staff**

**Amjad Nazir**

Senior Sales Officer

Business Relations and Development

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**FAB GEMS Credit Card**

Made especially for GEMS families

**Advance Tuition Fee Discount Scheme on GEMS Credit Card – Academic Year**

**2021-2022**

**Academic Year starting Sept 2021**

Fee cycle	Payment due date	Payment Period	Fixed rate %	No. of monthly fees in advance
Term 1	On or before 31 August 2021	Full year fees	4.25%	10 months
	On or before 31 August 2021	1 <sup>st</sup> and 2 <sup>nd</sup> Term fees	3.00%	7 months
	On or before 31 August 2021	1 <sup>st</sup> Term fees	1.50%	4 months
Term 2	On or before 31 December 2021	2 <sup>nd</sup> and 3 <sup>rd</sup> Term fees	2.50%	6 months
	On or before 31 December 2021	2 <sup>nd</sup> Term fees	1.25%	3 months
Term 3	On or before 31 March 2022	3 <sup>rd</sup> Term fees	1.25%	3 months

**For any clarifications on tuition fee discounts, please contact the GEMS school cashier**

**Terms and conditions:**

- The discount scheme is based on a fixed rate percentage of the tuition fee paid in advance and in accordance with the above fee cycle calendar using the GEMS FABTitanium Credit card.
- The discount can be used for a maximum of one academic year and is only applicable if a one term minimum tuition fee is paid in advance.
- Eligibility for the fee discount requires any outstanding fees to be paid in full.
- The discount is based on the current fee structure. Should any revision to the fee structure be approved by the regulatory authority at a later date, the difference shall be payable by the cardholder.
- In case of any refunds, the official refund policy will be applied and the discount already granted will be adjusted accordingly.
- The discount is applied on the net tuition fee after concession/reduction/advance payment, if any.



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