

Save up to 20% on school and family expenses and discover other exclusive benefits with the new FAB GEMS World Credit Card



Save up to 20% on school and family expenses with the new **FAB GEMS World Credit Card!**



Save up to 3% on school fees, plus get up to 20% discount on Emaar entertainment and more with the new FAB GEMS World Credit Card.

Discover exclusive benefits for you and your family.

Exclusive Benefits:



Save up to 3% on school fees with no cap.



Get 10% cashback on school bus, canteen, uniform purchases, plus extracurricular activities.



Get 0% interest rate and no processing fees for up to 12 months on school fees payment.



Education protection coverage of up to AED 500,000 for each child at a nominal fee of AED 28 per month.



Enjoy a 20% off all Emaar attractions.



Get 2% cashback on international purchases and free access to 1000 plus lounges for card holder and plus 1 guest.



Get 1% cashback on everyday spending plus unlimited offers.



Get two discounted cinema tickets every month for AED 20 at Reel Cinemas, Cine Royal and Star Cinemas plus 40% off deluxe cinema tickets at Cinapolis.

Apply now and start saving today!

Primary Card: AED 399 + VAT (Free for first year)*

Supplementary Card: Free for up to 6 cards

Minimum Monthly Salary: AED 8,000

Conditions Apply. Partner offers are subject to change.

*Annual membership fee will be charged only if AED 24,000 non-education spends not achieved in the previous year.



Scan QR Code & Apply Now with School Assigned Staff |

Mehmood Sab Mobile: +971 508664238 Email: Mehmood.sab@bankfab.com

School Fee Discount Structure Details - تفاصيل هيكل خصم الرسوم المدرسية

Fee cycle	Payment due date	Payment Period	Fixed rate %	No. of months fees in advance
Term 1 Sep 2026 to Dec 2026	On or before 20 August 2026	Full year fees	3%	10 months
	On or before 20 August 2026	1 st and 2 nd term fees	1.90%	7 months
	On or before 20 August 2026	1 st term fees	1.10%	4 months
Term 2 Jan 2027 to Mar 2027	On or before 31 December 2026	2 nd and 3 rd term fees	1.65%	6 months
	On or before 31 December 2026	2 nd term fees	0.80%	3 months
Term 3 Apr 2027 to Jun 2027	On or before 31 March 2027	3 rd term fees	0.80%	3 months

دورة الرسوم	تاريخ استحقاق الدفع	فترة الدفع	معدل الخصم الثابت %	عدد أشهر الرسوم المدفوعة مقدماً
الفصل الدراسي الأول من سبتمبر 2026 إلى ديسمبر 2026	يحد أقصى 20 أغسطس 2026	رسوم السنة الدراسية كاملة	3%	10 أشهر
	يحد أقصى 20 أغسطس 2026	رسوم الفصلين الدراسيين الأول والثاني	1.90%	7 أشهر
	يحد أقصى 20 أغسطس 2026	رسوم الفصل الدراسي الأول	1.10%	4 أشهر
الفصل الدراسي الثاني من يناير 2027 إلى مارس 2027	يحد أقصى 31 ديسمبر 2026	رسوم الفصلين الدراسيين الثاني والثالث	1.65%	6 أشهر
	يحد أقصى 31 ديسمبر 2026	رسوم الفصل الدراسي الثاني	0.80%	3 أشهر
الفصل الدراسي الثالث من أبريل 2027 إلى يونيو 2027	يحد أقصى 31 مارس 2027	رسوم الفصل الدراسي الثالث	0.80%	3 أشهر

FAB GEMS World Credit Card FAQ

How to get benefit of 3% fee discount through GEMS card?

Pay at School cash counter or online portal on or before 20 August by enabling payment through GEMS card and pay discounted School fee.

Free of charge EPP (easy payment plan) on Scholl - Do I have to request for EPP? what are channels to place request for EPP conversion on GEMS cards?

Yes, EPP will be activated only after your request. EPP request for eligible transaction at GEMS can be placed via POS at the time of performing transaction or after 3 working days from the transaction date at Internet Banking & Mobile Banking, by calling Contact Centre

What is Education Protection Plan?

It is an Insurance provided by Abu Dhabi national Insurance Company (ADNIC) via FAB, which helps GEMS Credit cardholders ensure financial security for education of their children in GEMS school in the event of loss of life, personal accident and permanent total disability. The cover per child is up to AED 500,000. You can enroll to the plan by placing a request through FAB Contact Centre and It is AED 28/month per child.



Scan QR Code & Apply Now with School Assigned Staff

Mehmood Sab Mobile: +971 508664238 Email: Mehmood.sab@bankfab.com