

## Terms & Conditions

1. Earned Skywards miles will be credited once a month in the customer's Skywards membership account (EK number).
2. The customer can get only one EK number from ABK. In case the customer already has an existing EK number, he may opt to use the same for his ABK card by stating it in the ABK card application form.
3. The customer can acquire the password for his new EK number by visiting and registering at the Skywards website.

4. The following number of Skywards miles will be credited for each KD 1 spend :-

	Overseas (Foreign Currency Transactions)	Local (Kuwaiti Dinar Transactions)
World	7	5
Platinum	5	4
Gold	3	2
Classic / Select	2	1

A transaction is categorized as Overseas or Local on the basis of the original currency of the transaction.

5. Cash withdrawal transactions are not eligible for Skywards miles.
6. Skywards miles earned on purchases will be retracted in case a reversal or credit voucher was received for those transactions.
7. Skywards miles are valid for a period of 3 years.
8. Skywards miles cannot be converted into cash.
9. Eligible Skywards miles can be redeemed to book Emirates flights, upgrade travel class for an Emirates flight, buy branded goods on EmiratesHighStreet.com, and benefit from various Skywards offers and partnerships.
10. A member can redeem earned miles on the Emirates website or with an Emirates Contact Centre or at an Emirates reservation office.
11. All Skywards terms & conditions apply. For detailed specifications about the Skywards programme rules please click on the following web link:  
<https://www.skywards.com/standardpopup.aspx?ID=tcm:431-506871&source=Standard>
12. All other ABK terms & conditions apply.
13. The above terms and conditions are subject to change without prior notice.