



BENEFITS	GEMS TITANIUM	
<b>Exclusive Benefits</b>		
Discount on school fees	Up to 4.25%	
<b>Easy Instalment Plans (up to 12 months):</b>		
<b>Duration</b>	<b>Interest</b>	<b>Processing Fee</b>
3 months	0%	0%
6 months	0%	1%
9 months	0%	2%
12 months	0%	3%
Child protection plan (per child, up to four children)	Up to AED 500,000	
<b>Loyalty Programme</b>		
Earn FAB Rewards for every AED 1 spent on domestic and international purchases. (Redeemable for shopping, cashback, paying utility bills, dining out or booking holidays) (domestic/international)	1 FAB Reward	
<b>Cinema Benefit</b>		
Enjoy movie tickets for AED 15 during weekdays and AED 20 during weekends at Cine Royal and Reel Cinemas.	Two movie tickets per month (on a minimum monthly retail spend of AED 3,000)	
<b>Mastercard Buy 1 Get 1*</b>		
Download the Mastercard Buy 1 Get 1 App to browse the best offers.	900+ offers	
<b>Airport Lounge Access*</b>		
Enjoy access to 10+ VIP 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	AED 399 + VAT (Free for the first year)	
Supplementary card	Free	

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

Terms and conditions apply. For more information about the FAB GEMS Titanium Credit Card, log in to the FAB Mobile app or visit [bankfab.com](https://www.bankfab.com)



**Apply Now:**  
 Contact School Assigned Staff  
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## بطاقة جيمس من بنك ابوظبي الاول - FAB GEMS CREDIT CARD

اهلاً بكم في بنك أبوظبي الأول وخدمة بطاقة GEMS المتميزة للرسوم المدرسية:

- تقدم بطلب للحصول على بطاقة GEMS الخاصة بك مع بنك أبوظبي الأول واستفد من الخصم المذهل وخطة التقسيط على الرسوم المدرسية لطفلك
- استفد من خصم يصل إلى 4.25% على الدفعة المقدمة على رسوم مدرسة جيمس
- تقسيط الرسوم المدرسية إلى خطة دفع سهلة لمدة تصل إلى 12 شهرًا
- خطة سداد سهلة على الرسوم المدرسية اول 3 اشهر بدون رسوم معالجه او فوائد , 6 اشهر 1%, 9 اشهر 2%, 12 اشهر 3% رسوم معالجه مره واحده.
- البطاقة مجانيه اول عام

Fee cycle	Payment due date	Payment Period	Fixed-rate %	No. of monthly fees in advance
Term 1	On or before 31st August'24	Full-year fees	4.25%	10 months
	On or before 31st August'24	1 <sup>st</sup> and 2 <sup>nd</sup> term fees	3.00%	7 months
	On or before 31st August'24	1st term fees	1.50%	4 months
Term 2	On or before 31st December'24	2 <sup>nd</sup> and 3 <sup>rd</sup> term fees	2.50%	6 months
	On or before 31st December'24	2nd term fees	1.25%	3 months
Term 3	On or before 31 March'25	3rd term fees	1.25%	3 months

- Apply for your GEMS card with FAB and avail amazing discount and instalment plan on your child's school fee
- Avail up to 4.25% discount on advanced payment on GEMS school fee
- Convert school fees into Easy Payment Plan for up to 12 months
- EPP 1st 3 months with zero charges no processing fee & no interest for 6 months 1% , 9 months 2% and 12 months 3% onetime processing fee
- Card is free for the 1st year

### **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 FAB GEMS Titanium Credit card.
- The discount can be used for a maximum of one academic year and is only applicable if one term's 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 GEMS official refund policy will be applied, and the discount already granted will be



**Apply Now:**

Contact School Assigned Staff

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