

ADCB ISLAMIC BANKING 365 CASHBACK CREDIT CARD - BENEFITS UPDATE (Effective July 1, 2026)

We are refreshing the cashback benefits on your 365 Cashback Credit Card effective July 1, 2026.

This page highlights what's changing and what remains the same, so that you can continue to maximise your rewards.

What is changing?

Here is a quick snapshot of how the cashback benefits are being updated across spend categories:

Spend Category	Cashback until June 30, 2026	Cashback effective July 1, 2026
For all local spends		
Dining & online food orders	6%	6%
Fuel & Salik	3%	5%
Groceries & Supermarkets	5%	3%
Utility and Telecom	3%	0.5%
Digital Subscriptions & AI App Subscriptions ^{New}	1%	5%
Select spend categories*	1%	0.5%
Other retail spends	1%	1%
For all international spends		
Retail spends (excluding EU)	1%	1%

All EU spends will be eligible for 0.5% cashback

What remains the same?

The following key benefits remain unchanged:

Benefits	
Minimum spend to unlock cashback	₪ 5,000
Maximum monthly cashback	₪ 1,000
Movie benefit	Buy 1 Get 1 on movie tickets at VOX Cinemas

Important Information

- **5% Cashback on Digital Subscriptions & AI Apps applies to the following subscriptions**

Digital Subscription Platforms:

- Amazon Prime, Apple TV+
- Google Play, STARZPLAY, OSN+, Shahid
- beIN CONNECT, Istikana, Anghami Video, WATCH IT!

AI and Productivity Apps

- ChatGPT
- Microsoft Copilot
- Google Gemini
- Claude
- Perplexity

- ***0.5% Cashback on select spend categories applies to eligible spends across the following categories**

- Utilities, Charity, Government, and Telecom
- Transport, Auto dealers, Education, Insurance, Real Estate and Housing Rentals

Keep in mind

- Cashback is calculated based on merchant category codes (MCCs) as assigned by the merchant's acquiring bank and card schemes
- Bill payments, school fees, and transactions made through any ADCB channel are not eligible for cashback

For more information on card features and benefits, please visit adcbislamic.com/365.