

ADCB Islamic Banking 365 Cashback Credit Card - Cashback Eligibility Guide



This guide outlines the eligible Home Digital Subscription merchants, AI-powered subscriptions, and Select category spends for cashback earnings.

Home Digital Subscriptions

5% cashback on spends made on eligible subscriptions under the following service providers (as may be updated from time to time):

- Amazon Prime
- Apple TV+
- Google Play
- Starzplay
- OSN+
- Shahid
- beIN Connect
- Istikana
- Anghami Video
- WATCH iT!

5% cashback on AI-powered subscriptions

5% cashback applies on eligible subscriptions under the following service providers (as may be updated from time to time):

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

NOTE: Cashback on home digital subscriptions and AI-powered subscriptions is applicable only when transactions are made directly with the respective service providers. Transactions routed through third-party platforms, app stores, or aggregators (e.g., iTunes, Google Play, etc.) will not be eligible for cashback.

5% cashback on Fuel and Salik spends

Note: transactions will qualify for cashback only when payments are made directly through the service provider's channels (such as the Salik app or website) or via the Dubai Now mobile application

0.5% cashback on select category spends

0.5% cashback applies on eligible spends across the following select categories

- Utilities
- Charity
- Government payments
- Telecom
- Transport
- Auto dealers
- Education
- Insurance
- Real estate
- Housing rentals

IMPORTANT NOTES

- Bill payments, school fees, and transactions made through any ADCB channel are not eligible for cashback. However, such transactions will be included for the purpose of meeting the Minimum Spend Requirement.
- Cashback is calculated based on merchant category codes (MCCs) as assigned by the merchant's acquiring bank and card schemes.
- Select category spends are identified based on Merchant Category Codes (MCC) assigned by the card network from time to time.
- ADCB reserves the right to update the list of eligible categories and merchants/service providers.