



Emirates Skywards Rewards Credit Card

benefits terms and conditions.

These terms apply alongside the general credit card terms and Emirates Skywards Programme Rules.

Eligibility

To earn Miles with Your Emirates Skywards Rewards Credit Card: You must be over 18, a UK resident, have an active Emirates Skywards Account, and keep Your Account in good standing.

Earning Miles

Earn **1 Mile per £1** Spent on eligible purchases, and **2 Miles per £1** Spent **directly with Emirates** (Emirates flights booked via emirates.com, Emirates Sales Offices or the Emirates Contact Centre). Miles are capped monthly at four times Your credit limit during each statement cycle. Any Spend beyond this cap will not accrue additional Miles. For example, if Your credit limit is £1,000, the maximum number of Miles earned in Your monthly statement cycle is 4,000.

Miles are calculated and credited within 6 weeks following the end of Your monthly statement cycle. Reversed or refunded payments will result in adjustments to the final number of Miles being credited to You.

No Miles are earned for cash advances, balance transfers, money transfers, instalment payments, or fees/charges. We reserve the right to determine whether a transaction is eligible for the purposes of earning Miles.

Miles are calculated on the GBP value, rounded down to the nearest pound. Non-GBP Spending is converted using the Visa exchange rate on the day on which You made the purchase.

If We make a mistake in the amount of Miles We credit to You, We will correct Your Miles balance.

Redeeming Miles

Once credited, Miles can be redeemed with Emirates through Your Emirates Skywards Account (in accordance with the Emirates Skywards Programme Rules and subject to availability). Any queries regarding the redemption of Miles should be directed to Emirates.

You are responsible for any airport charges, government taxes, service fees or costs arising from the redemption of Miles or use of Programme benefits.

Using Your Miles

If You have any problem using Your Miles once credited to Your Emirates Skywards Account, You will need to contact Emirates using the contact details found at www.emirates.co.uk.

Miles are the sole property of Emirates and are not transferable, inheritable, or exchangeable for cash or any other form of monetary value unless otherwise allowed with Emirates. You acknowledge and agree that Miles do not constitute personal assets, and cannot be sold, traded, assigned, or otherwise transferred to another person or entity unless otherwise agreed with Emirates.

There is no fixed or guaranteed monetary value in pounds that can be attributed to Miles.

Welcome Bonus

A Welcome Bonus may be available if You Spend over a set amount in the **first 3 months**, subject to eligibility. This is not available if you've held an Emirates Skywards Credit Card in the past 24 months.

Following qualification, your Welcome Bonus will be credited to You within 14 days. Your Welcome Bonus will be visible in your Emirates Skywards profile, accessed through the Emirates App or Emirates.com once it has been credited to You.

If any purchases are reversed or refunded, you will not qualify for the Welcome Bonus.

We reserve the right to suspend, cancel or amend the Welcome Bonus terms at any time without giving prior notice.

The offer cannot be used in conjunction with any other offer and is valid once per account. You will not be eligible to receive the Welcome Bonus if You break the terms of the credit agreement or if Your Account has been closed before any Miles earned have been credited.

Losing Your Miles

All Miles You have earned but that have not been credited to your Emirates Skywards Account will be lost if:

- i. You enter into a legal agreement with Your creditors (such as an individual voluntary arrangement) to pay off Your debts;
- ii. You are made bankrupt;
- iii. We have good reason to suspect unauthorised use of Your Card, fraud, theft or dishonesty;
- iv. These terms and conditions have been broken, or We suspect they have been broken;
- v. Your Card has been withdrawn or We or You have closed Your Account; or
- vi. If either You or We close Your Account,

If You request to close Your Account, You may also lose access to Our app and online servicing.

If You fail to make at least Your minimum payment by Your due date twice within Your Card Membership Year, Your Emirates Skywards Account will not be credited any Miles earned in the monthly statement cycle immediately following the second missed payment.

Expiry of Miles

Once Miles have been credited to your Emirates Skywards Account, they will be subject to Emirates' Skywards Programme Rules, including any relevant expiration period.

Emirates lounge access

This benefit is only available in the Emirates lounges in the following UK airports:

- i. Birmingham (BHX);
- ii. Glasgow (GLA);
- iii. London Heathrow (LHR);
- iv. London Gatwick (LGW);
- v. London Stansted (STN); or
- vi. Manchester (MAN).

Please note that lounge opening and closing times may vary based on operational requirements, maintenance, renovations, or other factors. To avoid inconvenience, please check the latest operating schedule for your selected lounge from the list above before you travel.

You can avail of two (2) lounge access per year.

This benefit can only be availed when flying with Emirates.

You can choose to give his access to another passenger subject to the above-mentioned lounge access limit.

If You gives a lounge access to another passenger, the recipient should also be travelling with You on the same flight, and should not be travelling on an employee ticket, industry and agent discounted ticket, reward ticket, consultant ticket and any other discounted ticket.

For Gold and Platinum members who avail of their complimentary lounge benefit (plus one guest), they can still give the cobrand card benefit to any other accompanying passenger(s).

If You have used all lounge access for the year, You can still avail of the lounge by paying for the access, as per Emirates published rates per visit (please refer to www.emirates.com for lounge access rates).

This benefit is subject to space availability in the lounge.

The lounge access is eligible for one year starting from Your card joining date.

If the benefit is not utilised within the membership year, the benefit expires and does not roll over to the next year.

This benefit is not eligible for cardholders holding employee tickets, industry and agent discounted tickets, reward tickets, consultant tickets and other discounted tickets.

If Your departure is more than 8 hours You will not be able to avail of this benefit early.

Some of the lounges only opens 3-4 hours before each Emirates flight. You can only enter the lounge during these times. Please check lounge opening and closing times prior to travelling.

If You are departing on the very next Emirates flight, You are allowed to enter.

If Your departure is more than 24 hours, You are not allowed into the lounge.

Please follow below guidelines in case of delays:

- i. If the delay is caused by Emirates, You are to be allowed to stay in the lounge without additional charges.
- ii. If it is a known delay prior to getting/purchasing access, You are to be charged as per the number of hours they intend to stay in the lounge; i.e. if exceeding four hours, they will be charged additional fees.

Emirates lounge terms and conditions apply: <https://www.emirates.com/uk/english/experience/our-lounges/partners/terms-and-conditions/>.

Emirates Skywards Programme Rules apply: [Emirates Skywards Programme Rules | Emirates Skywards Loyalty Programme | Emirates United Kingdom](#).

Changes to these terms

We may change these terms with 30 days' notice. The ability to earn Miles may end if our partnership with Emirates ends. Any changes will be clearly set out in Your monthly statements, or in a written notice We send You in Writing.

Customer support

For customer support, contact Jaja Finance Ltd (the issuer of Your credit card) using Live Chat in Your Emirates Skywards Rewards Credit Card app.

For Miles, Emirates Skywards and redemption issues, visit <https://www.emirates.com/uk/english/help/> to use Live Chat or call +44 344 800 2777. You can also contact the Global 24/7 Contact Centre at +971 600 555555 (international charges apply).

Liability

We are not responsible for events outside our control or the actions of third parties, including Emirates. We accept no liability for any claims, failures, or breaches relating to goods or services provided by Emirates or any associated third parties in connection with the Emirates Skywards or any other benefits You are entitled to. We give no warranty as to the availability or uninterrupted access to Emirates Skywards.

English law applies to these terms and conditions. You can bring a claim in the English Courts.

Data protection and privacy

By using a card, You agree to Your information being used as set out in the Emirates Skywards Credit Card Privacy Notice, which is available at: www.emirates.co.uk/privacy.

Definitions

Defined terms used in these terms have the following meanings:

Card means Your Emirates Skywards Rewards Credit Card which is issued by Us to You and is linked to Your Account.

Card Membership Year means each period of 12 consecutive months from the date We opened Your Account.

Emirates means Emirates, a Dubai corporation established by Decree No. 2 of 1985 (as amended) of the Government of Dubai.

Emirates Skywards means the Emirates Skywards loyalty programme offered by Emirates.

Emirates Skywards Account means Your account opened with Emirates in relation to Your membership of Emirates Skywards and used to accumulate Miles in accordance with the Emirates Skywards Programme Rules.

Emirates Skywards Programme Rules means the Emirates Skywards programme rules, available at: <https://www.emirates.com/english/skywards/emirates-skywards-programme-rules/>

Miles means Emirates Skywards Miles, which are earned by You through the use of Your Card for eligible transactions.

Spend, Spent means the amount of money used to make purchases with Your Card.

We, Us, Our means Jaja Finance Ltd, a company incorporated in England and Wales (company number 09797750) and any other person We transfer any of our rights and responsibilities under the agreement to. We are authorised and regulated by the Financial Conduct Authority (FCA). See www.fca.org.uk for details.

Welcome Bonus means a discretionary allocation of Miles which may be available from time to time.

Writing means messaging within the app, email, text messaging, other electronic methods or as required by law or as requested by You, by post.

You, Your means the named account holder.

Your Account means Your credit card account.

Emirates address is Emirates Group Headquarters, PO Box 686, Dubai, United Arab Emirates. Emirates, whose principal office is at Emirates Group Headquarters Building, PO Box 686, Dubai, United Arab Emirates. Emirates is a Dubai corporation established by Decree No.2 of 1985 (as amended) of the Government of Dubai. Jaja Finance Ltd is authorised and regulated by the Financial Conduct Authority with number 775979 and is a company registered in England and Wales with Company Number 09797750 at 27 Old Gloucester St, Holborn, London, WC1N 3AX, United Kingdom. © Jaja Finance Ltd. All rights reserved. 008 REGER 001 (09/26).