

New Voyager Redemption Process

The following Terms and Conditions shall apply to the New Voyager Rewards Program (the "New Program Terms and Conditions"). You agree that you have read and understood the Program Terms and Conditions and are bound by them (as changed from time to time by Majid Al Futtaim Finance LLC ("MAF Finance")), and also by the decisions of MAF Finance which are final and binding. The provisions stated herein form an integral part of the General Terms and Conditions for NAJM credit cards ("General Terms and Conditions") and should be read in conjunction with the same. Capitalized terms which have not been defined herein shall have the same meaning as has been ascribed to them in the General Terms and Conditions. Save as stated hereunder, all remaining provisions of the General Terms and Conditions remain unchanged and shall apply to the Voyager Credit Cards.

Definitions

Travel Purchase means any transaction conducted on your Voyager Credit Card towards a travel merchant, including but not limited to airlines, hotels, travel agents and holiday package brokers.

Voyager Credit Card member means Najm Voyager primary cardholder

Website means najm.ae/voyager

Terms and Conditions

Redemption of Voyager Rewards

- 1.1 All Voyager Credit Card members are automatically enrolled into the Voyager Rewards Program when a Voyager Credit Card is issued in his/her name. A Voyager Credit Card member will be eligible to redeem Voyager Rewards for Rewards on payment of the Voyager Credit Card annual fees and charges in full (as applicable), and subject to compliance with the Program Terms and Conditions and the General Terms and Conditions
- 1.2 MAF Finance may, in its sole discretion and without prior notice to the Voyager Credit Card member, cancel and/or withdraw the Voyager Rewards already accrued to the Voyager Rewards Program account if the Voyager Credit Card member's Card Account is closed or temporarily suspended, ceases to be in good standing, or in any other event which may be determined by MAF Finance in its sole discretion.
- 1.3 The minimum Voyager Rewards required for redemption of Travel Purchase is 25,000.
- 1.4 Redemption of Voyager Reward must be made within 120 days of the Travel Purchase.
- 1.5 Only active Card Accounts are eligible for redemption. Blocked and delinquent Card Accounts are not eligible.
- 1.6 Redemption request once received via the website or call center will be fulfilled within 2 business days.
- 1.7 Some Travel Purchase transaction cannot be split for two redemptions. In other words, only one redemption request will be accepted against each Travel Purchase.