



ADNOC Distribution, FAB and Mastercard Launch the UAE's Most Rewarding Fuel and Mobility Credit Card

- ADNOC Rewards Credit Card offers 15% value back on ADNOC purchases - delivering best-in-class returns across the UAE's largest fuel and convenience network
- Rewards extend to parking, tolls, domestic shopping including groceries
- Points redeemable for fuel, EV charging, car care, Oasis by ADNOC products, and exclusive offers from 120+ brands through the ADNOC App
- 2% value back on international transactions at all merchants that accept Mastercard worldwide

Abu Dhabi, UAE – 11 December, 2025: ADNOC Distribution (ISIN: AEA006101017) (Symbol: ADNOCDIST), the UAE's largest mobility and convenience retailer, First Abu Dhabi Bank (ISIN: AEN000101016) (Symbol: FAB), the UAE's largest bank, and Mastercard, a global payment technology leader, today announced the launch of the ADNOC Rewards Credit Card, designed to deliver premium benefits to customers across the UAE.

At the heart of this offering is the following proposition: cardholders earn 15% value back as ADNOC Rewards points on all ADNOC purchases - fuel, car care, and Oasis by ADNOC convenience stores – delivering best-in-class returns across the UAE's largest fuel and convenience network. Rewards are redeemable for fuel, EV charging, car care services, convenience store products, and exciting offers from over 120 brands through the ADNOC App.

The ADNOC Rewards Credit Card is the first co-branded fuel and convenience Mastercard in the UAE, marking the beginning of a long-term partnership between three industry leaders. Combining ADNOC Distribution's nationwide network, FAB's financial expertise, and Mastercard's global reach, the ADNOC Rewards Credit Card serves as a springboard for further collaboration between the three companies.

Eng. Bader Saeed Al Lamki, CEO of ADNOC Distribution, said: "The launch of the ADNOC Rewards Credit Card reinforces our efforts to redefine convenience and mobility retail in the UAE. This product delivers one of the most compelling value propositions in the market, with industry-leading rewards and premium benefits that elevate customer experience. By combining ADNOC Distribution's nationwide reach with FAB's banking strength and Mastercard's global expertise, we are creating a powerful platform that offers greater savings, convenience, and choice."



Through the ADNOC App, members gain access to exclusive offers from over 120 leading brands across lifestyle, dining, and travel, and can convert points with other major loyalty programs, including e& Smiles, Landmark Group's Shukran, and Etihad Guest Miles. Cardholders also enjoy automatic ADNOC Rewards Gold Tier status, unlocking enhanced benefits and exclusive privileges.

Credited as ADNOC Rewards points, the ADNOC Rewards Credit Card delivers industry-leading value across multiple categories:

- 15% value back on all ADNOC purchases (fuel, car care, Oasis by ADNOC convenience store)
- 3% value back on parking and toll payments
- 1% value back on domestic purchases, including groceries
- 2% value back on international transactions at all merchants that accept Mastercard worldwide

Futoon Hamdan Al Mazrouei, Group Head of Personal, Wealth, Business Banking and Privileged Client Group at First Abu Dhabi Bank, said: "At FAB, we are committed to delivering innovative and personalised financial solutions that enhance our customers' lives. This new co-branded credit card with ADNOC Distribution and Mastercard is more than just a payment tool; it's a platform for everyday value. Our collaboration highlights our dedication to creating value. By combining FAB's financial expertise with ADNOC's extensive retail network and Mastercard's global platform, we are offering a unique product that rewards everyday spending while supporting smarter, more seamless mobility experiences for our customers."

J.K. Khalil, EVP and Division President for East Arabia at Mastercard, said: "At Mastercard, we are dedicated to creating value for our cardholders and enhancing the customer experience through meaningful collaborations. Building on our legacy of nearly 40 years in the market, we are proud to join forces with ADNOC Distribution while marking the next milestone in our relationship with FAB, creating value for cardholders through this innovative new offering."

As part of the prestigious World Mastercard tier, the card offers premium travel benefits, including free travel insurance, airport lounge access, and exclusive experiences through Mastercard's priceless.com platform. Additional perks include savings on hotel stays, car rentals, and discounts on Carrefour online shopping, Talabat deliveries, and Shahid VIP streaming.

Points earned through the ADNOC Rewards Credit Card integrate directly into the program and can be redeemed for fuel, E2GO EV charging, and purchases at 'Oasis by ADNOC' convenience stores, as well as essential vehicle services such as car wash and lube change.



ADNOC Rewards surpassed 2.5 million members in 2025, reaffirming its position as the UAE's largest and most trusted mobility and convenience retail loyalty program. The program continues to grow at pace, recording 17% year-on-year membership growth and setting the benchmark for unbeatable value and seamless convenience.

Customers will be able to apply for the ADNOC Rewards Credit Card online soon at <https://www.bankfab.com>.

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About ADNOC Distribution:

ADNOC Distribution is a leading mobility retailer in UAE. The Company has been providing energy for customers' journeys since 1973. Since this time, the Company has continuously been at the forefront of providing the best in customer service. Today, ADNOC Distribution enables, enhances, and energizes every customer journey thanks to digitally enabled, innovative customer experiences and high-quality non-fuel retail products. The Company operates service stations in all seven emirates in its home country, plus Saudi Arabia and Egypt, and sells lubricants in 50 countries across the world via distributors. Now in its 52nd year, ADNOC Distribution has nearly 980 service stations, 562 in the UAE, 172 in Saudi Arabia, and 243 in Egypt. As a non-fuel retail leader in the UAE, it operates 382 ADNOC Oasis convenience stores, vehicle inspection centers, and other leading services spanning car wash, lube change, and has nearly 370 EV charging points installed under the E2GO brand in the UAE. The Company is also the leading marketer and distributor of fuels to commercial, industrial, and government customers throughout the UAE. All figures as of 30 September 2025. ADNOC Distribution aims to be the global mobility retailer of choice, enabler of sustainable mobility, and provider of exceptional customer experiences. To find out more, visit www.adnocdistribution.ae.

About First Abu Dhabi Bank:

Headquartered in Abu Dhabi with a global footprint beyond 20 markets, FAB is the finance and trade gateway to the Middle East and North Africa region (MENA). With total assets of AED 1.38 trillion (USD 376 billion) as of September-end 2025, FAB is among the world's largest banking groups. The bank provides financial expertise to its wholesale and retail client franchise across three business units: 1) Investment Banking & Markets, 2) Wholesale Banking, and 3) Personal, Business, Wealth & Privileged Client Banking Group

FAB is listed on the Abu Dhabi Securities Exchange (ADX) and rated Aa3/AA-/AA- by Moody's, S&P, and Fitch, respectively, with a stable outlook. On sustainability, FAB holds an MSCI ESG rating of 'AA', and is also ranked among the top 6% of banks globally by Refinitiv's ESG Scores and ranked the Best diversified bank in MENA by Sustainalytics ESG Risk Rating. For further information, visit: www.bankfab.com.



About Mastercard:

Mastercard powers economies and empowers people in 200+ countries and territories worldwide. Together with our customers, we're building a sustainable economy where everyone can prosper. We support a wide range of digital payments choices, making transactions secure, simple, smart and accessible. Our technology and innovation, partnerships and networks combine to deliver a unique set of products and services that help people, businesses and governments realize their greatest potential. To find out more, visit: <https://www.mastercard.com>.