

1. Definitions

Authority: means any local, regional, territorial, free zone, municipal government, ministry, governmental department, commission, board, bureau, agency, instrumentality, executive, utility provider, judicial or administrative body, including DMCCA.

Bonus Points: means the points rewarded to Members for early renewal of their Business Licence, visa or Establishment Card or on successful referral of new company, and on completing the DMCC Annual Satisfaction Survey.

Business Licence: means the renewable licence issued by the DMCCA allowing the applicant to conduct business and operate within the DMCC Free Zone.

Club Membership: means a sector specific membership that certain Companies fall under, which grants a Company exclusive membership benefits.

Company: means a company registered in the DMCC Free Zone with a valid Business Licence.

Direct Debit System: means the system which allows DMCCA to directly debit the Member's bank account against scheduled instalments for an availed service.

DMCCA: means the Dubai Multi Commodities Centre Authority, governed by Law No. (3) of 2020 (as amended) and situated at P.O. Box 48800, Almas Tower, Jumeirah Lakes Towers, Dubai, United Arab Emirates.

DMCC Annual Satisfaction Survey: means the questionnaire sent by DMCCA to the Members to understand how satisfied they are with its services and customer support experience.

DMCC Business Centre: means the DMCCA business centre where sharing desks and offices are leased out by DMCCA to a Company.

DMCC Free Zone: means the Free Zone known as Dubai Multi Commodities Centre, governed by Law No. (3) of 2020 (as amended) and situated at P.O. Box 48800, Uptown Tower, Uptown Dubai, Dubai, United Arab Emirates.

DMCC Member Portal: means the DMCCA Member portal available to Members.

DMCC Business Rewards Program: means the lifestyle rewards program that is built around rewarding a Company through a tiered accrual program.

DMCC Business Rewards Program Platform: means the webpage that a Member is directed to which enables a Member to (amongst other things) view its Reward Points, apply for Vouchers, and view statements.

Establishment Card: means the official documents issued by FAIC to register a Company under their system, which allows the Company to recruit staff and apply for employment visas.

FAIC: means the Federal Authority of Identity, Citizenship, Customs & Port Security.

Group: means two or more Companies that share a holding Company or a subsidiary relationship.

Laws: means all legislation, decrees, resolutions, acts, statutes, ordinances, rules or regulations, directives and other orders, treaties, by-laws, codes of practice and other subordinate legislation, of any Authority.

Licence Renewal Packages: means the business packages launched by DMCCA, where a bundle of services and benefits are combined in a package to suit different business needs.

Members: means the Companies that are licensed by DMCCA.

Points Earned: means the Points that are credited to the Member's balance from the amount spent on applicable services provided by DMCCA.

Points Redeeming: means the utilization of the Points Earned against applicable services provided by DMCCA.

Referral Program: means the program whereby a referee submits a referral to DMCCA for a new client to set up a new company in the DMCC Free Zone.

Reward Points: means the reward points accumulated by a Member based on the amount spent on applicable services provided by DMCCA.

Reward Tiers: means the classified tier that is determined by the number of Reward Points accumulated by a Member.

Service Request: means the online service request application created and submitted by the Member through the DMCC Member Portal to avail the DMCCA services.

UAE: means the United Arab Emirates.

Visa Renewal: means the process where the employer initiates the residence visa renewal upon expiry to avoid any fines or legal consequences of overstaying on an expired visa. The visa renewal process will be initiated through the sponsored Company upon mutual agreement with the employee.

Vouchers: means a voucher issued on the DMCC Business Rewards Program platform that entitles the Company to a discount or offer that may be exchanged for a service.

2. DMCC Business Rewards Program

2.1. Availability

2.1.1. DMCCA shall make the DMCC Business Rewards Program available to all Members subject to these Terms and Conditions.

2.2. Packages

2.2.1. The DMCC Business Rewards Program Platform may display: (i) permanent packages (permanent bundles of services); (ii) seasonal packages (temporary bundles of services); and (iii) seasonal discounted offers on selected services, which are available to Members.

2.2.2. Qualifying packages shall be visible on the DMCC Business Rewards Program Platform. The following packages are excluded from the DMCC Business Rewards Program:

- Astrolabs package;
- Uptown package;
- freelance packages;
- DMCC e-commerce package;
- transfer of incorporation package; and
- JLT resident package.

2.2.3. Subscription to a package shall be made through the DMCC Member Portal.

2.2.4. Following subscription to a package through the DMCC Member Portal, the Member shall go to the DMCC Business Rewards Program Platform to redeem the relevant Vouchers for the selected package.

2.2.5. Any seasonal discounted offers for selected services are time bound and will be available on the DMCC Business Rewards Program Platform for Members to redeem in the form of Vouchers through a system generated code that Members can enter when making the relevant Service Request on the DMCC Member Portal.

2.2.6. Once the seasonal package is availed, the Voucher will be available to redeem against the relevant service within the Voucher's period of validity.

2.3. Reward Points

2.3.1. On the launch of the DMCC Business Rewards Program, all Members shall start with zero Reward Points. A Member's relevant Reward Tier shall be assigned based on the Member's last 12 months of spend.

2.3.2. Threshold Reward Tiers are assigned to Members for a one-year period. Members will be upgraded to a higher Reward Tier if a designated number of Reward Points is earned during a year, as follows:

- **Platinum** - above 6,000 Reward Points;
- **Gold** - 2,000 to 6,000 Reward Points; and
- **Silver** - below 2,000 Reward Points.

2.3.3 Demotion of the Reward Tier may be made based on an annual assessment of the total Points Earned during the preceding year. The review will occur one year after the Member attains its existing Reward Tier.

2.3.4. Any new Members that subscribe for a company set-up package that is part of the DMCC Business Rewards Program, shall be rewarded a Silver Reward Tier upon issuance of their Business Licence, except for Jumpstart and Prime Plus packages which shall be rewarded a Gold Reward Tier upon issuance of their Business Licence.

2.3.5. Reward Points will be awarded on the basis of the part paid in cash of the amount invoiced in respect of a Service Request, whether the Service Request is closed, cancelled or rejected.

2.3.6. Members may access a statement showing their Reward Points on the DMCC Business Rewards Program Platform.

2.3.7. Any Reward Points issued for Company Set-up Packages and/or Licence Renewal Packages are issued based on the subscription fees paid and are applicable to discounted offers (if any).

2.3.8. The Reward Points earned vary depending on the type and timing of the service and the tier held by of the Member. The table below provides the range of Reward Points earned per AED 1,000 spend on services. A points calculator is available on the DMCC Business Rewards Program webpage for further details.

Services Sectors	Tier		
	Silver	Gold	Platinum
Company Setup Services	9 to 15 Points	15 to 20 Points	25 to 30 Points
Employment and Visa Services	5 to 10 Points	10 to 15 Points	15 to 20 Points
Licensing Services	9 to 10 Points	15 Points	20 to 25 Points
Registration and Amendments Services	10 Points	15 Points	20 Points
Leasing Services	5 Points	12.5 Points	15 Points
Permits	10 Points	15 Points	20 Points

2.3.9. DMCC Business Centre Lease Renewals

2.3.9.1. Earning Reward Points on DMCC Business Centre unit lease renewal depends on when the lease is renewed, as follows:

- If the lease renewal is completed on or before the date of expiry of the previous lease, the Member will earn the full amount of Reward Points.
- If the lease renewal is completed 30 days or less after the previous lease expires, the Member will earn half of the usual amount of Reward Points.
- The Member will earn no Reward Points for lease renewals completed more than 30 days after the previous lease expires.

2.3.9.2. In case of a unit upgrade within the DMCC Business Centre, additional Reward Points will be earned according to the adjusted amount during the upgrade.

2.3.9.3. Reward Points cannot be redeemed to pay the instalment of a lease if a Member opts for direct debit payment.

2.3.10. Business Licence Renewals

2.3.10.1. Earning Reward Points on the Business Licence renewal service depends on when the Business Licence is renewed, as follows:

- If the Member completes the Business Licence renewal on or before the date the previous Business Licence expires, the Member will earn the full amount of Reward Points plus bonus points as set out in section 2.4.1 below.
- If the Member completes the Business Licence renewal 90 days or less after the previous Business Licence expires, the Member will earn half of the usual amount of Reward Points.
- The Member will earn no Reward Points for Business Licence renewals completed more than 90 days after the previous Business Licence expires.

2.3.11. Visa Renewals

2.3.11.1. Earning Reward Points upon Visa Renewal depends on when the Visa is renewed in accordance with the following:

- If the Member completes the Visa Renewal on or before the date the previous visa expires, the Member will earn the full amount of Reward Points plus bonus points as set out in section 2.4.2 below.
- If the Member completes the Visa Renewal 28 days or less after the previous visa expires, the Member will earn half of the usual amount of Reward Points.

- The Member will earn no Reward Points for Visa Renewals completed more than 28 days after the previous visa expires.

2.3.12. The DMCC Business Rewards Program allows Members to redeem the earned Reward Points against DMCC Member Portal Services (excluding direct debit payments), at a rate of 1 Reward Point = 1 AED.

2.4. Bonus Points

2.4.1. If an early Business Licence renewal is completed before the expiry date of the Business Licence, additional Bonus Points shall be awarded based on the Member's Reward Tier as follows:

Reward Tiers	Silver	Gold	Platinum
Additional Bonus Points for early Business Licence renewal	100 Points	125 Points	150 Points

2.4.2. If an early Visa Renewal is completed before the expiry date or the visa, additional Bonus Points shall be awarded based on the Member's Reward Tier in accordance with the following:

Reward Tiers	Silver	Gold	Platinum
Additional Bonus Points on early Visa Renewal	20 Points	25 Points	30 Points

2.4.3. If an early Establishment Card renewal is completed before the expiry date, additional Bonus Points shall be awarded based on the Member's Reward Tier in accordance with the following:

Reward Tiers	Silver	Gold	Platinum
Additional Bonus Points on early Establishment Card renewal	8 Points	10 Points	15 Points

2.5. Other Rewards

2.5.1. Members holding a valid Business Licence (except for Business Licences with the activity 749972 – Corporate Service Provider) who refer individuals and/or companies to set up a Company in the DMCC Free Zone shall be awarded additional Bonus Points based on the Member's Reward Tier in accordance with the following:

Reward Tiers	Silver	Gold	Platinum
Additional Bonus Points on referring a new Company	2000 Points	2500 Points	3000 Points
Additional Bonus Points on referring a new applicant for a Freelance UAE Business Licence	500 Points	500 Points	500 Points

2.5.2. Members shall be rewarded additional Bonus Points when completing the DMCC Annual Satisfaction Survey based on the Member's Reward Tier in accordance with the following:

Reward Tiers	Silver	Gold	Platinum
Additional Bonus Points on completing the DMCC Annual Satisfaction Survey	100 Points	125 Points	150 Points

2.5.3. Members with a Club Membership for specific sectors shall be offered discounts on their Club Membership as per their assigned Reward Tier, as set out below. These discounts shall be made available to Members on the DMCC Member Portal.

Reward Tiers	Silver	Gold	Platinum
Discount Percentage	10%	12.5%	15%

3. Particular Conditions

3.1. Business Licence Renewal Packages

3.1.1. To redeem a Business Licence Renewal Package's Voucher(s) a Member must select the required Voucher they wish to redeem in order for the DMCC Business Rewards Program Platform to generate a unique code, which will be required when applying for the relevant service in DMCC Member Portal, otherwise the service will be charged fully.

3.2. Referral Program

3.2.1. For a Member to be qualified to earn Reward Points from the Referral Program, the referring Member must have a valid Business Licence and must not have a corporate service provider activity. The Referral Program Reward Points shall apply once the referee is successfully registered and licensed by DMCCA.

3.3. Group Companies

3.3.1. Each Member within a Group shall be assigned the highest Reward Tier assigned to a Member in its Group.

3.3.2. Earning and redeeming Reward Points are at a Member level and not on a Group level.

3.3.3. Reward Tier demotion and upgrade for all Members in a Group will follow that of the Member in the Group with the highest Reward Tier.

3.3.4. When a Member leaves a Group, a tier review will be conducted, and the Member's new tier will be assigned based on its individual earning over the previous 12 months.

3.4. DMCC Annual Satisfaction Survey

3.4.1. If multiple responses are received from the same Company, the Company shall be rewarded for one response only.

4. Partner Offers

4.1. DMCCA may from time to time make partner offers available to Members as part of the DMCC Business Rewards Program, whereby Members may exchange Reward Points for a Voucher which allows the Member to avail the partner offer. Such partner offers are subject to these Terms and Conditions.

4.2. Once a Voucher for a partner offer is requested, the Voucher cannot be exchanged back to Reward Points, or refunded.

4.3. Partner offers are exclusive to Members and are non-transferable.

4.4. Vouchers must be presented in order to avail the benefits of the partner offer.

4.5. DMCCA may allow Members with insufficient Points to avail a partner offer to purchase points.

4.6. DMCCA makes no representations and accepts no liability in respect of the services or goods provided by partners.

5. General Conditions

5.1. Members can opt out of the DMCC Business Rewards Program by contacting the DMCCA team.

5.2. Members can choose not to use their Reward Points.

5.3. All Reward Points are valid for 3 years from the date of accrual. If Reward Points are not redeemed by Members within the 3-year period from the date of accrual, they will expire.

5.4. The DMCC Business Rewards Program Platform shall notify Members of the number of Reward Points that are due to expire 90 days in advance.

5.5. Reward Tier upgrades shall happen in real-time based on the Members meeting the relevant Reward Tier's threshold. The attained Reward Tier threshold shall be based on the earned Points in the last 12 months.

5.6. If an incorrect Reward Tier is assigned to a Member, it will be corrected, and the new Reward Tier will have a review date set one year from the correction date.

5.7. The Member's Reward Tier will be reviewed one year after it is attained. The Member will be demoted to the next lowest Reward Tier if it has not met the threshold for its existing Reward Tier in the preceding year.

5.8. Reward Points shall not be awarded in respect of:

- fees applied for 'terminated by authority';
- fees applied for 'winding up';
- fees applied for the cancellation or withdrawal of services;
- value added tax (VAT);
- all service requests submitted before the DMCC Business Rewards Program launch date regardless of the service request status post launch;
- knowledge and innovation dirham fees;
- Company de-registration service;
- payment of penalties and fines;

- insurance;
- Emirates ID typing; and
- lease direct debit payments.

5.9. Reward Points cannot be redeemed against:

- knowledge and innovation dirham fees;
- penalties and fines;
- value added tax (VAT);
- admin fees; short-term admin fees;
- security deposits;
- opening a new Company with DMCCA;
- the cancellation or withdrawal of services;
- insurance.
- Emirates ID typing;
- applications for Operation Fitness Certificate; and
- lease admin fees, short-term lease admin fees, and lease security deposits.

5.10. In case of a refund made against a service fee where a Member earned Reward Points, the number of Reward Points Earned against the refunded amount will be deducted from the Members Reward Points balance.

5.11. If a Business Licence is terminated by authority:

- any accrued Reward Points may not be used but will remain in the Member's balance on the DMCC Business Rewards Platform until the Reward Points expire. In the event of a Business Licence reactivation or winding up, Members can use the Reward Points;
- available Reward Points, if any, can be used by DMCCA against the 'termination by authority' fees if the Member Company does not have enough balance available in the DMCC Member Portal; and
- if a Member has a Business Licence with status terminated or terminated by authority and another one with status active the Reward Points and rewarding process will not be impacted.

5.12. If a Member is in dormancy, its Reward Points will be temporarily blocked but will retain their original validity period, to be reactivated upon reinstatement of the Member's business licence.

5.13. To redeem a Voucher, the Member must add the Voucher code at the time of submitting the Service Request. Vouchers which are not redeemed by their expiry date may no longer be used. Vouchers have no cash value and cannot be refunded.

5.14. The Member's eligibility for the DMCC Business Rewards Program is subject to the Member complying with these Terms and Conditions and all Laws.

5.15. Reward Points, shall at all times, be non-exchangeable to cash, non-transferable to other accounts and non-negotiable and may only be used towards services on the DMCC Member Portal.

5.16. Seasonal packages (temporary bundles of services) and seasonal discounted offers on selected service/s are time bound and can only be availed within the offer period.

5.17. These terms may be amended by DMCCA from time to time in its sole discretion as it deems fit.

5.18. Members are enrolled in DMCC Business Rewards after activation of their licence.

5.19. Each Member (whether or not an offer has been availed) shall indemnify DMCCA and the DMCC Free Zone against all liabilities, costs, expenses, damages and losses (including but not limited to any direct, indirect or consequential losses, loss of profit, loss of reputation and all interest, penalties and legal costs and all other reasonably incurred professional costs and expenses) suffered or incurred by the indemnified party arising out of or in connection with these Terms and Conditions or the DMCC Business Rewards Program.

5.20. Neither DMCCA nor any affiliate, officer, director, employee, attorney, or agent of DMCCA shall have any liability with respect to the Member, and the Member hereby waives, releases, and agrees not to sue any of them upon, any claim for any special, indirect, incidental, or consequential damages suffered or incurred by the Member in connection with, arising out of, or in any way related to, these Terms and Conditions or the DMCC Business Rewards Program.

5.21. The benefits provided to the Member pursuant to these Terms and Conditions, are subject exclusively to these Terms and Conditions or such other terms and conditions as advised from time to time by DMCCA. To the extent permitted by the Laws, the Member agrees that it shall have no liability whatsoever in respect of any offer or other benefit supplied by DMCCA or in connection with DMCCA's refusal to supply an offer or other benefit to a Member.

5.22. The DMCC Business Rewards Program is provided at DMCCA's sole discretion and DMCCA may withdraw it or amend the terms on which it is offered at any time, in any manner, including but not limited to by changing the manner in which Reward Points may be earned, redeemed or forfeited, or by which Reward Tiers are assigned. To the extent permitted by Law, DMCCA accepts no liability to any Member or any other third party in connection with the DMCC Business Rewards Program or these Terms and Conditions.

6. Law and Jurisdiction

6.1. These Terms and Conditions and the DMCC Business Rewards Program are governed by the Laws as applicable in the Emirate of Dubai, UAE and any dispute arising out of or in relation to these Terms and Conditions or the DMCC Business Rewards Program will be subject to the exclusive jurisdiction of the Dubai courts.