

FAQ – UCB EMI CASHBACK CAMPAIGN 2026

1. What is the EMI Cashback Campaign?

Enjoy exciting cashback on your EMI conversions with UCB Credit Cards.

The EMI Cashback Campaign allows **UCB Credit Cardholders** to enjoy cashback on eligible EMI conversion transactions made at selected partner merchants during the campaign period, as per defined cashback slabs.

2. What is the campaign period?

The EMI Cashback Campaign will run from **1st May to 31st May 2026**.

3. Who is eligible for this campaign?

All **UCB Credit Cardholders** who convert transactions into EMI at selected partner merchants during the campaign period.

4. What is the minimum EMI tenure required?

A minimum EMI tenure of **6 months** is required to qualify for the cashback.

5. How is cashback calculated?

Cashback will be determined based on the **EMI conversion amount**, as per the defined cashback slabs.

SLAB	EMI AMOUNT SLAB (BDT)	CASHBACK AMOUNT (BDT)
1	BDT 15,000 TO BDT 30,000	1,500
2	BDT 30,001 TO BDT 50,000	2,000
3	BDT 50,001 TO BDT 80,000	3,000
4	BDT 80,001 TO BDT 120,000	4,000
5	BDT 120,001 TO BDT 150,000	5,000
6	BDT 150,001 & Above	6,000

Cashback is applicable for up to **three (3) EMI conversions** per cardholder during the campaign period.

7. When will I receive the cashback?

Cashback will be credited within **30 working days** after the campaign end.

8. Can I avail multiple cashbacks during the campaign?

Yes, customers can avail cashback on up to **three eligible EMI conversion transactions** during the campaign period.

9. Are all merchants eligible?

No. The offer is valid only at **selected partner merchants**.

EMI CASHBACK PARTNERS		
FAIR ELECTRONICS	EXCEL TELECOM	GLOBAL BRAND
ESQUIRE ELECTRONICS	DX TEL	HATIL
PICKABOO.COM	SUMASH TECH	BROTHERS FURNITURE
GADGET & GEAR	STAR TECH & ENGINEERING	NADIA FURNITURE
DAZZLE	RYANS IT	THE HI-TECH LIFESTYLE

10. What happens if I cancel the EMI early?

If the EMI is cancelled or foreclosed before completion, the cashback benefit may be **reversed** as per bank policy.

11. Are primary and supplementary cards treated separately?

No. Transactions made using **primary and supplementary cards will be combined and treated as a single entity**. Both primary and supplementary cardholders are eligible for the offer; however, **all rewards will be credited to the primary card account**.

Terms & Conditions

- Cashback will be calculated based on the **eligible EMI conversion amount slab** defined for the campaign.
- Only **successfully converted EMI transactions** will be considered for cashback.
- **Returned, refunded, cancelled, or disputed transactions** will not qualify for the offer.
- In case of **EMI cancellation or early settlement**, the Bank reserves the right to **reverse any awarded cashback**.
- The Bank may **verify transactions and customer eligibility** before processing cashback.
- Any **misuse, abuse, or fraudulent activity** may lead to disqualification from the campaign.
- The Bank reserves the right to **modify, suspend, or withdraw** the campaign at its discretion without prior notice.
- The Bank's decision regarding **eligibility and cashback entitlement** shall be final and binding.