

GLS/C/1185-26

CIRCULAR

04 February 2026

IMPORTANT UPDATE: TUITION FEE DISCOUNT STRUCTURE FOR AY 2026–2027

Dear Parents,

We hope you and your family are well.

We are writing to inform you about an upcoming update to the advance tuition fee discount available through the FAB GEMS World Credit Card.

Main benefits of the FAB GEMS World Credit Card:

- Up to 3% discount on tuition fees (with no maximum cap).
- 10% cashback on other school-related expenses.
- Up to 12 months Easy Payment Plan (EPP) with no interest and no processing fees.

As part of our periodic review of discount policies, we have updated the advance tuition fee discount structure. Following our internal evaluation, the maximum discount will be revised from 4.5% to 3% on upfront payment of the annual tuition fees.

The updated discount structure will take effect as follows:

Asian Curriculum Schools (AY starting April 2026)

Fee Cycle	Payment Due Date	Payment Period	Discount	Months Covered
Full Year	On or before 31 Mar 2026	Full-year fees	3.00%	10 months
Term 1 (Apr–Jun 2026)	On or before 31 Mar 2026	Term 1 & 2 fees	1.90%	7 months
		Term 1 fees	0.80%	3 months
Term 2 (Aug–Dec 2026)	On or before 20 Aug 2026	Term 2 & 3 fees	1.90%	7 months
		Term 2 fees	1.10%	4 months
Term 3 (Jan–Mar 2027)	On or before 31 Dec 2026	Term 3 fees	0.80%	3 months

Additional Mastercard World Benefits:

- Discounted cinema tickets from AED 20
Receive two discounted cinema tickets each month for AED 20 at Reel Cinemas, Cine Royal and Star Cinemas, plus 40% off deluxe cinema tickets at Cinopolis.
- Free airport lounge access
Enjoy complimentary access to 1,000+ lounges worldwide for you and a guest, up to 8 visits per year.
- 20% discount at Emaar attractions
Get 20% off Emaar Entertainment venues
- 10% off Al Montazah Parks.
- Cashback on everyday spending
 - 1% cashback on daily spends
 - 2% cashback on travel spends
- Higher cashback on usage
 - 2% cashback on international spending
 - 1% cashback on domestic spending
- 30% off at IMG Worlds of Adventure
Enjoy 30% off general admission tickets every weekend.

Parents may apply for the FAB GEMS World Credit Card on the [Application link](#).

Terms & Conditions

- Discounts apply only when tuition fees are paid in advance using the FAB GEMS World Credit Card.
- A minimum of one full term must be paid in advance to qualify.
- All outstanding fees must be cleared before a discount can be applied.
- Discounts are calculated on net tuition fees after any concessions or reductions.
- If tuition fees are revised by regulators, the difference will be payable by the cardholder.
- For refunds, the standard GEMS refund policy will apply, and any discount received will be adjusted accordingly.
- FAB's Mastercard Credit Card Terms & Conditions also apply.

If you have any questions, please contact the School Finance Team, who will be happy to assist you.
Thank you for your continued trust and partnership.

Warm regards,



Asha Alexander أشا ألكسندر

Principal مديرة المدرسة

Executive Leader - Climate Change الرئيس التنفيذي - تغير المناخ

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