

Press Release

Spend, Earn & Win with Deem Finance's first-of-its-kind loyalty program

Using the Deem Mobile App, customers can seamlessly switch between two distinct reward programs to earn rewards on their credit card spend.



2 July 2025, Dubai, UAE:

In a move to redefine the credit card loyalty landscape, Deem Finance has launched the Joy-Win Credit Card Program to give customers more control over how they earn rewards. With this new program, cardholders can switch between guaranteed rewards with Joy and the chance to win big through a lucky draw with Win, all based on their everyday spending.

The program was developed using feedback from customers, who want clear, flexible reward options. Some prefer guaranteed benefits, while others enjoy the thrill of prize draws. Now, both groups can get what they want — when they want — without any extra cost. Every dirham spent brings customers closer to the rewards that suit them best.

The Power of Choice: Two Programs, One Card

Designed to be flexible, switchable, and rewarding, the program allows cardholders to switch between two unique reward modes directly from the Deem Mobile App.

2 July 2025, Dubai, UAE:

In a move to redefine the credit card loyalty landscape, Deem Finance has launched the Joy-Win Credit Card Program to give customers more control over how they earn rewards. With this new program, cardholders can switch between guaranteed rewards with Joy and the chance to win big through a lucky draw with Win, all based on their everyday spending.

The program was developed using feedback from customers, who want clear, flexible reward options. Some prefer guaranteed benefits, while others enjoy the thrill of prize draws. Now, both groups can get what they want — when they want — without any extra cost. Every dirham spent brings customers closer to the rewards that suit them best.

The Power of Choice: Two Programs, One Card

Designed to be flexible, switchable, and rewarding, the program allows cardholders to switch between two unique reward modes directly from the Deem Mobile App.

- **JOY Program:** Earn **guaranteed rewards** on Lifestyle and Travel spend
- **WIN Program:** Earn entries into an **AED 250,000 grand draw** every time you spend AED 100

The program underlines Deem's promise to simplify access to finance and build trust through transparency by designing products based on customer needs and preferences.

"At Deem, we empower customers through simplicity, transparency, and choice," said **Chris Taylor, CEO of Deem Finance**. "The Joy-Win Credit Card reflects this by giving people real freedom in how they're rewarded. We're not just launching a product, we're delivering on our promise to make financial tools more meaningful and accessible for everyone.

"We're putting the power of choice back in the customer's hands," said Suji Gopalakrishnan, Head of Retail Assets. "As our customer feedback revealed a desire for more control, transparency, and flexibility in how rewards are earned and redeemed, we curated a card to serve this requirement. Whether you prefer guaranteed rewards or a shot at a big win, you can now switch between both, all within the same card, every month."

How it works:

Customers can switch modes monthly via the Deem App. Those choosing JOY can also toggle between Lifestyle and Travel categories and earn accelerated rewards up to AED 1,000 based on spend thresholds.

With Deem's new loyalty experience, every dirham spent is the customer's choice to win big or earn more.

For more details, visit www.deem.io/cards.

Source: <https://www.zawya.com/en/press-release/companies-news/spend-earn-and-win-with-deem-finance-first-of-its-kind-loyalty-program-kmkbegyt>