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## ABOUT CASHBACK RADAR

### What does Cashback Radar do?

Cashback Radar is an independent card comparison platform for UAE consumers. It estimates a user's spending distribution from a short questionnaire, then applies each card's published cashback rules, annual fees, and FX charges to calculate a projected net value — and ranks cards accordingly. The entire process takes 3 minutes or more, is free, and requires no account or sign-up.

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### When did Cashback Radar launch?

Cashback Radar launched publicly on 17 June 2026.

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### Who is behind Cashback Radar?

Cashback Radar was built by a team of banking and data-science professionals with over 20 years of combined experience at major global financial institutions. The team brings expertise in credit cards and payments, loyalty and rewards programmes, consumer behaviour modelling, and large-scale data analytics.

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### Is there a mobile app?

No dedicated mobile app exists. Cashback Radar is a mobile-optimised web application, fully accessible from any smartphone browser without installation.

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## PRODUCT & METHODOLOGY

### How does Cashback Radar calculate the projected value?

The platform asks a short set of profiling questions to build an estimated spending distribution across merchant categories and transaction types. Users can review and fine-tune the model-generated mix before submission. Cashback Radar then applies each card's published rules — cashback rates, category caps, annual fees, and FX charges — to produce a ranked list ordered by projected net value.

Users can also inspect the calculation logic and access direct links to each bank's published tariffs for independent verification.

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### Does Cashback Radar factor in non-cash perks such as lounge access or insurance?

No. The comparison is based solely on quantifiable cashback value. Benefits such as complimentary services, lifestyle perks, insurance coverage, or non-cash reward points are not included in the projected value calculation. Users can apply filters to explore cards that offer specific additional perks alongside their cashback ranking.

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### How accurate are the results, and does Cashback Radar guarantee them?

Results are model-based estimates derived from user-provided inputs and publicly available card programme data. Actual cashback earned may differ due to merchant category coding, bank processing rules, or programme changes. Cashback Radar makes no guarantee of eligibility or realised benefit, and encourages users to verify terms directly with the issuing bank before applying.

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### Which cards are currently included?

Cashback Radar currently compares 30+ UAE products — credit cards offering direct cashback or reward points redeemable as statement-credit cashback, across 17 banks including ADCB, CBD, Citi, DIB, Emirates Islamic, Emirates NBD, FAB, HSBC, Liv, Mashreq, RAKBANK, Standard Chartered, UAB, and WIO. Cards offering only non-cash rewards (miles, points, etc.) are not included. The product list is updated regularly.

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## INDEPENDENCE, DATA & BUSINESS MODEL

### Is Cashback Radar affiliated with any banks? How does it make money?

Cashback Radar is an independent informational platform with no bank affiliations. When a user clicks through to a bank or authorised sales agent, Cashback Radar may receive a referral fee. This commercial arrangement has no influence on calculation logic, card rankings, or model outputs — rankings are determined solely by projected net value to the user.

Cashback Radar does not act as an agent or broker of any bank, and does not automatically share user profiles or personal data with banks or third parties.

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### How is user data handled?

Cashback Radar collects only the inputs provided by the user (spending estimates and profile answers) and, where the user opts to save results, an email address. Data is used solely to generate personalised cashback estimates and, with consent, to deliver results by email. It is not shared with banks or third parties. Processing complies with the UAE Personal Data Protection Law (PDPL).

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## PLANS & EXPANSION

### What does the product roadmap look like?

The immediate product priority is expanding coverage to rewards cards whose points can be converted to monetary value — bringing a broader set of UAE card products into the comparison engine.

On the geographic side, Cashback Radar plans to expand into GCC markets, followed by select markets in Latin America and the Asia-Pacific region — territories with developed banking-card ecosystems and strong cashback or rewards programme adoption.