

17Banks covered
across the UAE**30+**Cashback cards
analysed**20+**Years of banking &
data science expertise**Free**No paid tiers,
no sponsored rankings

WHAT IS CASHBACK RADAR

Cashback Radar is a new fintech service for UAE consumers that calculates which banking card delivers the maximum real cashback for each user's specific spending profile. Unlike comparison platforms that rank cards by advertising priority, Cashback Radar operates as an impartial calculator — evaluating every card by a single honest metric: projected net benefit to the user.

The platform is free, independent, and carries no paid placements. It launched publicly on 17 June 2026 at cashbackradar.io.

HOW IT WORKS

- 1 Adaptive questionnaire**
User answers a short set of questions about income, spending levels, and demographics.
- 2 Spending model**
The system predicts the user's expense distribution across categories — groceries, dining, travel, entertainment — without manual input.
- 3 Ranked card list**
The forecast is applied to cashback rules of all covered cards, accounting for MCC categories, FX fees, commissions, limits, and conditions. Results are ranked by net benefit.

KEY DIFFERENTIATORS

- ✓ **Not a marketplace.** No bank pays for visibility or ranking position. Every result is driven purely by user benefit.
- ✓ **MCC-level accuracy.** Calculations account for merchant category codes, FX surcharges, annual fees, spend thresholds, and excluded categories.
- ✓ **One honest metric.** Every card is ranked by projected net benefit — cashback minus all fees and commissions.
- ✓ **Education built in.** Tutorials on responsible card use and financial literacy are integrated into the platform.

WHO IT'S FOR

- **Everyday consumers** who want the best card without studying complex rules or fine print.
- **Card optimisers** who own multiple cards and want a fast, data-driven tool to validate or improve their setup.
- **Financial enthusiasts** seeking credible, unbiased market analysis for reviews, comparisons, or content.

MARKET

United Arab Emirates. Covers all major retail banks issuing cashback cards as of June 2026, including ADCB, Emirates NBD, FAB, RAK Bank, Mashreq, HSBC, Citi, Standard Chartered, and others.