



Subject to the approval of the Branch of the Emirates NBD Kingdom of Saudi Arabia (hereinafter referred to as the “Bank”) to issue and provide the Credit Card (to the “Cardholder” as defined below) under an application submitted by the Cardholder; the Cardholder hereby agrees to these Terms and Conditions as well as any terms and conditions – if any – set out in the filled-out Credit Card application form and/or the approval letter and any other relevant document (hereinafter collectively referred to as “Terms and Conditions” or “Credit Card Agreement”). The Cardholder hereby agrees and acknowledges that he has viewed and agreed to these Terms and Conditions as well as the Bank’s General Terms and Conditions; related to accounts and banking services; and all such Terms and Conditions will be read in conjunction with each other where applicable.

Branch of Emirates NBD Kingdom of Saudi Arabia “Bank” offers the Credit Card product “Card”, in accordance with the following terms and conditions:

1. Definitions:

In these Terms and Conditions, the following terms will have the meanings specified before each of them, unless the context requires **otherwise**:

Credit Card Agreement: It is a credit card agreement between the Bank and the Cardholder.

SAMA: Saudi Central Bank.

Bank: Branch of Emirates NBD Kingdom of Saudi Arabia and its successors and legal assignees supervised and regulated by SAMA to issue and finance credit cards.

Customer/Cardholder: He/She is the person who applies for a Credit Card from the Bank, and is committed to pay all the liabilities resulting from the Card’s issuance.

Primary Cardholder: The person who submits a Card application to the Bank and in whose name the Card Account is opened, and who is responsible for all Cards issued under that account, including, for example, Supplementary Cards.

Supplementary Cardholder: Any person to whom the Bank issues a supplementary Card at the Primary Cardholder’s request.

Credit Card: A card issued by the Bank through which the Customer may obtain goods, services or cash within the Credit Limit, subject to the obligation to repay the Amount Due subsequently or in accordance with the agreed payment arrangements.

Account Statement: A periodic document issued by the Bank and addressed to the customer, containing the data of the transactions made through the credit card during a certain period giving all required information and all the amount due by primary and supplementary cardholder if any in favor of the Bank.

Amount Due: The total amount used via credit card plus any fees or charges that the customer must pay in accordance with the payment arrangements agreed upon with the Bank-Branch

Minimum Amount: The minimum portion of the Amount Due that the Customer must pay on or before the Due Date.

Grace Period: The final date of the payment grace period within which the Customer must pay the Amount Due in accordance with the agreed payment arrangements.

Term Cost: The cost charged on the amount due that has not been paid within the grace period, imposed on the cardholder as stipulated in the credit card agreement.

Late Payment Fees: An amount collected from the customer following the expiration of the grace period, resulting from non-payment of the amount due in accordance with the agreed payment arrangements.

Initial Disclosure: Basic, clear information about the Credit Card, such as fees and costs, the Credit Limit and repayment provisions, provided to the Customer before entering into the Credit Card Agreement.

Credit Record: A report issued by credit information companies that contains a customer's credit information.

Unauthorized Use: Transactions made using a credit card without the customers consent or authorizations.

Core Feature: Benefits and Services that form part of the core services of the credit card, which are automatically provided without the need for a request or the payment of additional fees.

Day: A calendar day including weekends and holidays.

Business Day: A calendar day excluding weekends and holidays.

Credit Limit: The maximum ceiling of the amount provided by the Bank for the Cardholder to obtain goods, services or cash withdrawals, in accordance with these Terms and Conditions and the terms of the Credit Card Agreement.

Card Transaction(s): Any transaction performed using the Card such as: cash withdrawal, POS purchases, online purchases (Card-Present and Card-Not-Present (CNP) Transactions), and payment of fees, such as bank fees/service fees.

Cash Withdrawal/Cash Advance: Use of the Credit Limit by withdrawing cash from an ATM, making a transfer to a current account or topping up an electronic wallet.

Authenticated Channels: Registered mail, hand delivery, courier delivery, SMS or any recorded electronic means that can be verified, evidenced and retrieved.

Due Date: The date on which all the due amounts from the Cardholder are payable.

Annual Percentage Rate (APR): The total cost of the credit card calculated according to the provisions of the rules governing calculation of Annual Percentage rate (APR) issued by SAMA.

Co-Branded Credit Card: It is the result of a mutual partnership between the Bank (Credit Card issuer) and the partner, resulting in a Credit Card that provides brand benefits to the Cardholder.

Optional Benefits: Benefits and services that are not part of the Credit Card's basic benefits or services, and require the Cardholder to pay additional fees and/or commission to obtain them. These benefits and services are provided upon the customer request.

2. Card Issuance:

- 2.1 To apply for issuance of a Primary Card, the applicant must be at least (21) years old.
- 2.2 The Card issuance application is based on an assessment of the applicant's financial capacity in meeting the full requirements of the Card Agreement; in line with the Bank's credit policy and risk management strategy.
- 2.3 The Bank is entitled to reject an application for a new, replacement or Supplementary Card. If issuance is refused to a new or previous applicant, the Bank will notify the applicant of the reasons for refusal and the procedure for objecting to that refusal through a Verified Means of Communication within three days of the refusal decision.
- 2.4 The Bank is entitled to change the Card's designs and schemes at any time without prior notice to the Cardholder.
- 2.5 The Cardholder must read, understand and agree to the terms and conditions of the benefits offered by the financial payment companies; Benefits can be viewed through the Bank's website.
- 2.6 Notification will be sent via SMS when the Card has been successfully issued.

3. Card Validity and Renewal Period:

The Card shall be valid for five (5) calendar years, and the Bank shall indicate the Card's expiry date by printing it on the Card at the time of issuance. Upon expiry, the Card shall be automatically renewed for a maximum period of five (5) calendar years from the Card's expiry date, unless the Bank, at its sole discretion, decides not to renew the Card for any reason it deems appropriate, or unless the Cardholder notifies the Bank, through one of the Verified Means of Communication, of their intention not to renew the Card at least thirty (30) days prior to the Card's expiry date.

4. Card's Usage:

- 4.1 After issuing the Card, the Bank delivers it to the Cardholder, and the Cardholder may collect it from one of the Bank's branches or request it to be sent to the national address indicated in his application. The Cardholder will be responsible for verifying the correctness of the address details set out in the Card issuance application, and will be solely responsible for the inaccuracy of such data.
- 4.2 The Cardholder must not allow any other person to use it, and must maintain the Card and not disclose its password, and he will solely bear any responsibilities arising for its disclosure.

- 4.3 The Cardholder must activate the Card immediately upon receipt through the Bank's authenticated channels. The Bank is entitled to contact the Cardholder using the contact numbers provided by the Cardholder and recorded with the Bank for the purpose of activating the Card. A Card activation request, whether made by the Cardholder or through the Bank, constitutes evidence that the Cardholder has received and possesses the Card and agrees to these Terms and Conditions and the product-specific terms and conditions available on the Bank's website.
- 4.4 The Cardholder is the only one permitted to use the Card, and such use is subject to these Terms and Conditions, and any other conditions and documents concerned with these Terms.
- 4.5 All transactions will be accounted for in Saudi Riyals. Any transaction amount in a currency other than Saudi Riyals will be converted into Saudi Riyals at the exchange rate determined by the Bank on the date the transaction amount is debited to the Card Account. Currency conversion fees may apply to those transactions, as well as to transactions processed in Saudi Riyals outside the Kingdom of Saudi Arabia or where the merchant is located outside the Kingdom of Saudi Arabia. Any additional fees payable on those transactions will apply in accordance with the Initial Disclosure and the schedule of fees and costs.
- 4.6 The Cardholder undertakes not to use the Card for any illegal purposes, including the purchase of goods or services prohibited by the Saudi laws. **If the Cardholder violates any of these conditions, the Bank will be entitled to cancel the Card and any other supplementary Cards; and the Cardholder shall immediately settle all outstanding amount.**
- 4.7 The Cardholder assumes all the liabilities arising from his online purchase transactions, and if the website requests a security code to withdraw the transaction amount from the Card, a One-Time Password (OTP) will be sent to the mobile number registered in the Card Account.
- 4.8 The Bank will not be responsible under any circumstances for the vendor's refusal of the Credit Card in purchasing goods and services provided by the vendors or service providers. Any complaint or claim against the vendor or service provider will not exempt the Cardholder from any liability to the Bank under this Agreement.
- 4.9 The cardholder must verify all the Card Transactions recorded and reflected in the Card Statement. The cardholder has the right to submit a dispute to the Bank using an authorized mean of communication supported by the necessary documents within 30 days of the card statement date. Article (10) states the related details regarding disputes. All charges/transactions will be deemed accepted by the customer if it is not notified within 30 days from the card statement.
- 4.10 The Bank will notify the Cardholder via SMS immediately upon the completion of any financial transaction made using the Card.

5. Card Credit Limit:

- 5.1 The Bank shall determine the Credit Limit based on its applicable credit assessment criteria and in accordance with the relevant instructions issued by the Saudi Central Bank. The Cardholder must comply with the assigned Credit Limit and may request a review of the Credit Limit at any time.
- 5.2 The Bank is entitled to reduce the Credit Limit at any time without first referring to the Cardholder. The Cardholder will be notified of the reduction and the reasons for it. The Bank will not increase the Card's Credit Limit unless it receives a documented request from the Primary Cardholder, in accordance with the relevant rules and instructions issued by the Saudi Central Bank. The Primary Cardholder's prior consent will be documented in the credit file.
- 5.3 The Bank shall assign a Credit Limit to the Card Account, and the Cardholder shall not be permitted to exceed such Credit Limit.

6. Supplementary Cards and Replacement Cards:

- 6.1 The Bank may issue a Supplementary Card under the Primary Cardholder's account to a specified individual (the Supplementary Cardholder), at the Primary Cardholder's request. If the Bank refuses to issue the Supplementary Card, the Bank will notify the Customer of the reasons for refusal and the procedure for objecting to that refusal through a authenticated channels within three days of the refusal decision.
- 6.2 In all cases, the Primary Cardholder will be responsible for the financial charges, the service fees, and the expenses and costs incurred by the Supplementary Cardholder when using his Card, and will be responsible for all the transactions; as such transactions will be charged to the Primary Cardholder's account. The supplementary Cards' usage will be subject to the Terms and Conditions provided to the Primary Cardholder, and they will not be treated as standalone Cards for the account's purposes. The Bank will collect an issuance fee for each supplementary card, and the supplementary Card's Credit Limit will be within the primary Card's Credit Limit.
- 6.3 The supplementary Card is considered auxiliary to the primary Card in terms of cancellation, renewal, suspension, and other matters. The cancellation, renewal or suspension of the supplementary Card will not have any impact on the primary Card.
- 6.4 The Bank may issue a replacement Card to the Cardholder with a new validity period in the following cases:
- A. If the Card is reported lost, stolen or damaged.
 - B. The Card is suspended due to suspected fraud or a suspicious transaction.
 - C. If the Card's original validity period has expired and the replacement Card is of the same type as the re-issued Credit Card.
 - D. Any other technical reasons, including technical updates and system upgrades.
 - E. If the account is not defaulting.

F. If the Co-Branded card, the co-op card or the card allocated to a specific vendor is terminated, and a replacement Card is issued in accordance with the original Card Agreement between the Bank and the Cardholder.

G. If new or updated requirements or controls are issued by Saudi Central Bank.

6.5 The cardholder will be notified through SMS when a Replacement Card is reissued. The Cardholder may accept or reject it within (14) calendar days of notification. The Cardholder will be deemed to have agreed to issuance of the Replacement Card if no objection is raised within that period or if the Replacement Card is activated.

6.6 The replacement Card is treated the same as the re-issued credit Card, including the Card type, the usage terms and conditions, and the brand type.

6.7 Any fees and charges on the original Card will fully apply to the replacement Card, unless the replacement Card is issued at the Cardholder's request; in order to upgrade his Card to a higher tier with additional benefits, special terms and conditions, and a price and fees specific to this higher tier.

7. Credit Card Surplus Balance:

7.1 The Customer is entitled to request the refund of any credit balance remaining on an abandoned Credit Card by contacting the Bank through its authenticated channels.

8. Cash Withdrawal:

8.1 The Cardholder is entitled to use the Card to conduct Cash Withdrawal transactions, and that is by using the Card at any ATM belonging to the Bank, other Bank, or financial institution through any cash withdrawal service provider. This is done within the range of the maximum Cash Withdrawal limit within the Credit Card Limit, which is currently set at (30%) of the Credit Card Limit.

8.2 The Cardholder agrees that the Cash Withdrawal fees are applied to each cash withdrawal transaction and/or to the amount of each cash Withdrawal transaction as shown in the Fees and Charges Table in the initial disclosure.

8.3 When the Cardholder uses his card at ATMs, the following additional terms and conditions will apply:

A. The Cardholder will assume full responsibility for all transactions made using the Card at any ATM that accepts such Card. Therefore, the Bank will charge the Card Account with any withdrawal or transfer amounts made using the Card, whether it was used with or without the Cardholder's knowledge (unless the Cardholder notifies the Bank that the card has been stolen or lost).

B. The Bank will not be held liable for any loss or damage arising directly or indirectly from any deficiency or malfunction in the Card or ATM; due to a mistake committed by the Cardholder or third parties, the temporary insufficient balance in such machines, or any other cause beyond the Bank's control, unless it is due to the Bank's negligence or misuse.

9. Card Account:

- 9.1 The Bank maintains an account in the Cardholder's name pertaining to the Card, i.e. "Card Account", which charges the value of the goods purchases, the services, the Cash Advances, in addition to all the fees and expenses arising from the Card's use (Card Transactions), and any other liabilities of the Cardholder arising under these Terms and Conditions, and any losses incurred by the Bank due to the use of the Card or Card Number.
- 9.2 All Card Transactions will be posted to the Card Account in the account currency as notified by the Bank. Foreign-currency Card Transactions will be converted into Saudi Riyals at the exchange rate determined by the Bank at the time the transaction is completed. International transaction fees will also apply, including to transactions made in Saudi Riyals from outside the Kingdom and transactions through a merchant located outside the Kingdom of Saudi Arabia, in accordance with the fee schedule and Initial Disclosure.
- 9.3 The Bank will issue a monthly Account Statement on 7th day of each month and send it to the Cardholder through authenticated channels. The Due Date will be at least (25) days after the statement is issued. When the statement is issued, a text message will be sent to the Cardholder's number registered with the Bank, stating the total Amount Due, Minimum Payment, Due Date and payment reference number.
- 9.4 The Bank shall provide statements in electronic format only. Cardholder who require a paper statement must contact the Bank directly.
- 9.5 The Cardholder is responsible for examining and reviewing the Account Statement and promptly notifying the Bank of any objection within thirty (30) calendar days from the date it is sent, as set out in Clause (10). If the Cardholder does not notify the Bank of an objection within that period, the statement will be deemed final and conclusive in respect of all amounts owed by the Cardholder in relation to the Card and Card Account.

10. Disputed Transactions:

- 10.1 If the Cardholder wishes to dispute a transaction shown in the Account Statement (a Statement Error/Dispute), the Cardholder must notify the Bank through authenticated channels. The notice must meet the following requirements:
- A. The notice must be received by the Bank no later than (30) calendar days after it sends the relevant Account Statement.
 - B. The notice must enable the Bank to identify the Cardholder's name and account number and must, to the extent possible, explain why the Cardholder believes the statement contains an error, the nature of the error and the transaction details, including the date and amount concerned.
 - C. The Bank will bear no responsibility for disputed transactions if the Cardholder establishes that fraud occurred but refuses to provide the relevant documents.
 - D. The Bank will be responsible for transactions after the Cardholder reports the loss or theft of the Card to the Bank through Telephone Banking.

10.2 A "Statement Error/Dispute" means any transaction posted to the Credit Card Account that results in an error in the overall balance. Statement errors include:

- A. An unauthorized transaction not made by the Cardholder or an authorized person.
- B. A transaction for which the Cardholder requests further clarification, including documentary evidence.
- C. Transaction amounts for goods or services not delivered to the Cardholder.
- D. Transaction amounts for goods or services that do not meet the required specifications or quantity.
- E. The Bank's failure to credit a credit transaction or another amount deposited into the Cardholder's account.
- F. A calculation error by the Bank resulting in charges below or above the amount due, including fees or penalty charges inconsistent with the terms and the Agreement.
- G. The Bank's failure to send a monthly Account Statement to the Cardholder by any Verified Means of Communication.
- H. Any other errors relating to the Cardholder's transactions.

On receiving an objection to an amount debited to the Card Account, the Bank will initiate the reversal procedures within a maximum of (7) days from receipt of the objection.

10.3 The Cardholder must exercise caution to prevent Card loss or theft. He must also ensure that the Personal Identification Number (PIN) cannot be discovered by anyone (including but not limited to family members, relatives and/or employees), and he must not disclose it to any person.

10.4 In the event of a disputed transaction or objection, loss, theft or unauthorized use of the Card, or disclosure of the PIN to any person, the Cardholder must immediately notify the Bank by calling **800 754 7777** from within the Kingdom of Saudi Arabia or **+966 11 212 2333** from outside the Kingdom, or by completing the dispute form available on the Bank's website and sending it to the email address specified in that form, stating the Card number details. The Cardholder must also notify the police in the country where the loss, theft or disclosure occurred.

10.5 After the Bank receives the report on the Card's loss or theft, the Bank will suspend the reported Card, and the Cardholder will not assume any further responsibility after the report's submission; provided that the Cardholder has reported in good faith and has exerted all the necessary care and effort to maintain the Card, unless it is proven to the Bank that the Cardholder's action was done in bad faith. If the Card is found, the Cardholder must report the matter to the Bank and the police, and immediately hand over the found Card to any of the Bank's branches in the Kingdom of Saudi Arabia for destruction. The Cardholder must not attempt to use the Card.

10.6 The Cardholder's liability for unauthorized use of the Card will be determined as follows:

A. If the Card is stolen or lost, the Cardholder's liability will be limited to transactions executed before the Bank is notified of the theft or loss, and will not exceed the Card's Credit Limit or the total amount of unauthorized transactions recorded on the Card Account, whichever is lower.

B. The Cardholder will not be liable for these transactions after reporting the Card's loss or theft to the Bank where any one of the following conditions is satisfied:

1. The Cardholder reports the loss or theft to the Bank by telephone without delay.
2. The Bank fails to receive the report of loss or theft because of negligence or delay on the Bank's part.
3. The Cardholder has taken precautions to safeguard the Card and protect it against theft or unauthorized use.

C. If the dispute concerns suspected or actual fraud, such as a counterfeit card or copied card data, the Bank will reverse the transaction and credit the Card Account.

10.7 When the Cardholder reports irregular transactions, the Bank will conduct the necessary investigation in order to specify the responsibilities and liabilities. The Cardholder must provide all the required information and documents to assist in the investigations. Where additional information or documents are required to verify the dispute, the Bank will contact the Cardholder within (7) days from the date the dispute is submitted.

10.8 The Bank may at its discretion, approve the issuance of a replacement Card for any lost or stolen Card, which will be issued under the same Terms and Conditions as the original Card or as amended from time to time. The Bank retains the right to charge a replacement fee / administrative fee to the Cardholder's account and inform the Cardholder accordingly.

10.9 If it is subsequently established that the disputed transaction resulted from the Cardholder's use, the Bank will notify the Cardholder in writing of the payment Due Date, the portion of the disputed amount, and the related commission and fees for which the Cardholder is liable, as specified in the Initial Disclosure schedule. The Bank will also report the account or amount as overdue to the credit information company because the Amount Due remains unpaid after the Due Date specified by the Bank.

10.10 The Bank will provide the Cardholder, through an authenticated channel, with a reference number to track the dispute and the expected processing timeframe. The dispute claim will be processed within a period not exceeding (90) calendar days from the date of completing the dispute form (i.e., after receiving all required documents and information).

10.11 The Bank may extend the dispute processing period, provided that the total processing period does not exceed (120) calendar days from the date the objection is complete, and will notify the Customer of the reasons.

- 10.12 The Bank will not require the Cardholder to pay any amounts related to the disputed transaction until the dispute has been fully processed.
- 10.13 The Bank will provide the Cardholder with the outcome of the objection review by SMS or phone Banking, explaining the procedure for objecting to the outcome and for escalation.

11. Payment Terms / Payment of Card Transactions:

- 11.1 All liabilities incurred by the Cardholder as a result of the issuance or use of the Card shall become due upon the Bank's issuance of the Account Statement. The Cardholder shall pay either the full outstanding balance or the minimum monthly payment due to the Bank, equivalent to five percent (5%) of the outstanding debit balance, within twenty-five (25) calendar days from the Account Statement issuance date. Payment made within this period shall be considered timely. In the event of non-payment, the Bank shall be entitled to impose a late payment fee after granting the Cardholder an additional period of twenty-five (25) calendar days to settle the outstanding amounts.
- 11.2 The Cardholder agrees that the Bank may debit all amounts relating to Card Transactions, service fees, finance charges, Cash Withdrawal fees, Late Payment Fees and any other amounts arising or payable under these Terms and Conditions from the Cardholder's account or any other accounts in accordance with Clause (11.13) below.
- 11.3 The Cardholder may select one of the available payment channels to pay the monthly due amount, which includes but is not limited to SADAD, cash deposit, and online banking. The Cardholder will be responsible for any fees imposed by the transferring bank on the Cardholder when making these payments to the Bank. Any payments received by the Bank will not be considered until the returns paid by the transferring bank have been settled.
- 11.4 To avoid additional finance charges, the total payment due must be paid and the funds received by the Bank must clear on or before the payment Due Date stated in the Account Statement. If the Cardholder chooses not to settle the total payment due in full, the Cardholder must, on or before the Due Date specified by the Bank, pay the agreed payment percentage or (5%) of the statement amount. In all cases, the Cardholder must ensure that the Bank receives the payment before the payment Due Date so that the Bank receives the amounts due on or before that date. No amount will be credited to the Card Account until cleared funds are received.
- 11.5 The cardholder shall pay the full due amount or a monthly payment in the card account, which is the minimum due amount shown in the Credit Card statement, which represents the lowest amount that can be accepted per month before or on the specified payment due date.**
- 11.6 If the Cardholder fails to pay the minimum due amount in full on the Payment Due Date, and the same unpaid amount remains until the next Statement Date, the Bank will add the unpaid amount to the next Statement, including any fees or charges arising from the late payment.

- 11.7 The current balance includes the value of the unpaid installment plans payable by the Cardholder, which is the total existing balance payable by the Cardholder.
- 11.8 If the minimum due amount was not paid on the payment due date for 3 months consecutively, the Bank will freeze the Card Account and treat it as a defaulted account and the Bank will contact the Cardholder to offer the required credit advise.
- 11.9 The Cardholder may pay the due amounts in whole or in part before the payment deadline, and if there are amounts exceeding the due amounts, they will be added to the available balance, and the Cardholder will not be entitled to claim any profits from the Bank for such amounts.
- 11.10 The Bank will update the Cardholder's Credit Record with the Saudi Credit Bureau (SIMAH) to reflect the Cardholder's default status. This information is shared among all banks operating in the Kingdom of Saudi Arabia, without liability on the Bank. The Customer will be considered in default if the Minimum Payment remains unpaid for more than (90) consecutive calendar days from the Due Date.
- 11.11 When the Cardholder pays overdue amounts, the Bank will update the Credit Record in accordance with its policy. Updating the information does not in any way amend the Cardholder's credit history; it only updates the Credit Record and reports the payment to the Bank and the Saudi Credit Bureau (SIMAH).
- 11.12 The Cardholder undertakes to pay the minimum repayment, stated on the monthly statement on the due date. In case the Cardholder fails to pay the full minimum monthly repayment due, the card will be blocked.
- 11.13 The Cardholder acknowledges and agrees that the Cardholder's name, repayment date and details of amounts due under this Agreement will be recorded and reported to the Saudi Credit Bureau (SIMAH).
- The Bank will then be entitled to take legal action against a defaulting Cardholder before the competent judicial authority. On the basis of the court order or judgment issued against the defaulting Cardholder, the Bank may deduct amounts due from the Cardholder's accounts, funds or deposits, without prior notice or warning, to take the action necessary to recover overdue amounts. No objection by the Cardholder to such deductions will be accepted, whatever the reason. The Cardholder acknowledges and agrees that such deductions may include, without limitation, fees, expenses and any other amounts due under this Agreement. The Cardholder agrees to maintain sufficient funds in the account to cover these deductions.
- The Bank acknowledges and will comply with the judgment issued in its favor against the Cardholder. The Bank may, at its discretion, offer debt rescheduling, including a possible change to the repayment term without imposing additional fees, upon the Cardholder providing the necessary security.

12. Credit Card Installment Plan:

- 12.1 The Credit Card Instalment Plan enables the Cardholder to use the available Credit Limit to purchase goods and services using his Credit Card and pay the amount of purchases in equal monthly installments, in accordance with the Plan's detailed clauses and conditions available on the Bank's website.
- 12.2 The plan's conditions involve the goods and services provided by the concerned vendors, the duration and conditions for each vendor, commodity or service; as the eligibility criteria are determined by the Bank from time to time, while notifying the Cardholder accordingly.
- 12.3 The Bank retains the right to approve the Credit Card Instalment Plan transaction; provided that the transaction amount does not exceed the Credit Limit available to the Cardholder, and that the Credit Card meets the rules and regulations imposed by the Bank at the time of the transaction.
- 12.4 Monthly installment amounts are billed to the Credit Cardholder starting from the Account Statement date that immediately follows the purchase date and every month thereafter, until the amounts are paid with the total plan price.
- 12.5 When the Cardholder makes a purchase under the Program, the Minimum Payment shown in the statement will comprise the monthly Program installments, plus pending transactions multiplied by the required payment percentage determined by the Bank and notified to the Cardholder, plus any amounts in excess of the Credit Limit and all overdue amounts, if any.
- 12.6 If the Credit Cardholder pays less than the minimum due amount on the due date specified in the monthly account statement, the financial charges and costs will apply under the current Credit Card Terms and Conditions.
- 12.7 If the Cardholder fails to pay an installment under the Program, any outstanding transactions under the Program will be converted into revolving transactions subject to finance charges.
- 12.8 The Credit Cardholder will be given the option to pay the total plan installments in a single upfront payment. There will be a cancellation fee (as shown in the Fees and Charges Table) for processing such requests. The Cardholder must contact the Bank if he wishes to settle any installment plan early.
- 12.9 If the cardholder closed the Card at a time when the transaction is still under the Credit Card Installment Plan, the plan will be suspended, and the Plan's bill will be provided immediately to the Credit Cardholder with the due amount. Accordingly, the entire outstanding amount will become immediately due and payable.
- 12.10 The Bank is entitled to suspend or cancel the plan, change the applicable interest or benefits, or add or delete any of these Terms and Conditions at any time, upon giving the Cardholder (30) calendar days' prior notice through authenticated channels.
- 12.11 The Cardholder will be notified of the Installment plan percentages and fees when transferring the balance to an instalment plan based on the Cardholder's instructions. The Cardholder can request an installment plan through various channels, including but not limited to, Internet Banking, Telephone Banking, and the Bank's phone call to the Client.

- 12.12 Our Installment Payment Plan (“IPP”) is applicable on one transaction and on balance where you (the “Customer”) can pay back in easy installments at a lower interest rate.
- 12.13 All holders of active Primary Credit Cards issued by the bank (herein after referred to as “Emirates NBD”) can apply for Installment Payment Plan.
- 12.14 Minimum amount of ﷲ 1,000 to convert the transaction to Easy Installment.
- 12.15 Maximum is Credit card limit or ﷲ 100,000 whichever is lower.
- 12.16 No processing fees to subscribe to installment Plans unless stipulated in the terms and conditions of the offers.
- 12.17 The Customer may choose an installment period of 3, 6, 9, 12, 24 or 36 months.
- 12.18 To benefit from the installment plan, the Customer should call 800 754 7777 and request to convert transaction or balance to Installment Payment Plan after 2 working days from the purchase date.
- 12.19 The Customer will be notified of the monthly charges/ profit rate during the call- in case the Customer chooses the Instalment Payment Plan.
- 12.20 The Bank is entitled to accept or reject any request, and Emirates NBD Bank's decision will be final.
- 12.21 In case Customer wants to Cancel the Installment Payment Plan, there will be ﷲ 100 cancellation fees and Customer has to call the call center to request IPP cancellation.

13. Rewards & Benefits Promotions:

13.1 The following rewards and promotions may be available to eligible cardholder, subject to the conditions set out below:

Visa Airport Companion (Airport Lounge Access) offered by Visa and their third-party provider(s)

Rahhala Platinum

ENBD Requirement: Not applicable.

Visa Requirement:

- Cardholder must complete international purchase transactions with a cumulative value equivalent to **USD100** within the preceding (90) days to be eligible for airport lounge access.
 - Lounge access eligibility is reset every (90) days, and the eligibility requirement must be met again to continue using the service.
 - To benefit from the lounge access program, it is mandatory to download Visa Airport Companion App from the Apple Store or Google Play Store and register your credit card.
 - For details, you can refer to the program terms & conditions under the “How it works” section of the VAC App.
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- Platinum cardholder is entitled to up to 6 visits per year; any additional visits will be charged **USD 32** per person and per lounge visit.
 - The fee will be reflected in the cardholder’s statement within three (3) statement cycles from the date of the lounge visit.

Rahhala Infinite

ENBD Requirement:

- The Cardholder must meet a minimum monthly spend of **ﷵ3,000** during the same month in which the promotion is utilized, excluding transfers to digital wallets and digital banks.

Visa Requirement:

- Cardholders must complete international purchase transactions with a cumulative value equivalent to **USD100** within the preceding (90) days to be eligible for airport lounge access.
- Lounge access eligibility is reset every (90) days, and the eligibility requirement must be met again to continue using the service
- To benefit from the lounge access program, it is mandatory to download Visa Airport Companion App from the Apple Store or Google Play Store and register your credit card. For details, you can refer to the program terms & conditions under the “How it works” section of the VAC App.

- Infinite Cardholders are entitled to unlimited airport lounge visits annually, subject to meeting the required spend criteria. Each Cardholder visit includes access for one guest only.
- If the spend requirement is not met, the allocated number of visits is exceeded, or an additional guest accesses the lounge, a fee of **USD 32** will be charged to the Cardholder for each visit and for each additional guest. The fee will be reflected within three statement cycles from the actual visit date.

Cinema Ticket Offer – BOGOF – (if available)

Rahhala Platinum

- The Cardholder must meet a minimum monthly spend of **AED 1,000** during the same month in which the promotion is utilized, excluding transfers to digital wallets and digital banks.
- The cardholder will be charged **the actual cost of the complimentary ticket provided under the offer, based on the ticket type, experience and the service provider's prevailing ticket price at the time of booking + VAT** for the promotion utilized on their credit card within 3 (three) statement cycles from the actual date of the utilization of the promotion.

Rahhala Infinite

- The Cardholder must meet a minimum monthly spend of **AED 3,000** during the same month in which the promotion is utilized, excluding transfers to digital wallets and digital banks.
- The cardholder will be charged **the actual cost of the complimentary ticket provided under the offer, based on the ticket type, experience and the service provider's prevailing ticket price at the time of booking + VAT** for the benefit utilized on their credit card within 3 (three) statement cycles from the actual date of the utilization of the promotion.

UAE Airport Transfers (if available)

Rahhala Infinite

- The Cardholder must meet a minimum monthly spend of **AED 3,000** during the same month in which the promotion is utilized, excluding transfers to digital wallets and digital banks.
- The cardholder will be charged **the actual cost of the Valet Parking service booked through the provider, based on the selected locations + VAT**. This cost is displayed to the customer during the booking process and may vary based on the specific location and duration of use. The fee will be reflected in the cardholder's statement within three (3) statement cycles from the actual date of the utilization of the promotion.

Valet Parking (if available)

Rahhala Infinite

- The Cardholder must meet a minimum monthly spend of **₹3,000** during the same month in which the promotion is utilized, excluding transfers to digital wallets and digital banks.
- The cardholder will be charged **the actual cost of the Valet Parking service booked through the provider, based on the selected locations + VAT**. This cost is displayed to the customer during the booking process and may vary based on the specific location and duration of use. The fee will be reflected in the cardholder's statement within three (3) statement cycles from the actual date of the utilization of the promotion.

13.2 Earned points will be credited to the Primary Card if the applicable conditions are met.

13.3 The Bank is entitled to include eligible transactions made using a Supplementary Card in rewards calculations. In that case, all eligible Supplementary Card transactions will be combined with the Primary Cardholder's eligible transactions for the rewards program, and the total rewards will be credited to the Primary Cardholder's Card Account.

13.4 Reward point entitlement will be calculated for each eligible transaction as specified by the Bank in the product-specific terms and conditions available on the Bank's website. Points will be credited to the Cardholder's Card Account upon the Cardholder's request, when the request is received through the Bank's approved channels.

13.5 The Bank will determine whether purchase spending qualifies for rewards and/or how spending is classified under each rewards program, and will communicate the outcome to the Cardholder.

13.6 Reward points will be calculated only for eligible transactions appearing in the Cardholder's Account Statement. The Bank will not be responsible for delays in receipt of transactions caused by the relevant merchants.

13.7 Any Cardholder rewards may be cancelled/confiscated, if the Card: i) is closed; ii) is not in good standing / delinquent; iii) violates the Card Agreement; iv) any other event, at the Bank's sole discretion. The reward and/or any similar benefits must be cancelled (as applicable).

13.8 Fair Use Policy: Misuse of the Credit Cards to perform fraudulent transactions through commercial outlets POS or other means will be interpreted as a violation of Fair Use Policy, in which case the Cardholder may not be eligible for the rewards.

13.9 The Bank is entitled to exclude the Cardholder from the Rewards Program, if he violates any of these Terms and Conditions, the Product's Terms and Conditions and/or the Fair Use Policy, In such cases, the Bank may cancel all rewards earned by the Cardholder.

- 13.10 Unless otherwise specified, all the transactions charged to the Card will be entitled to rewards, excluding the following exceptions:
- A. The Card's annual fees charged by the Bank.
 - B. Cash withdrawal.
 - C. The Card's financial dues charged by the Bank.
 - D. Late payment fees.
 - E. Traveler's cheques, balance transfer, payment of loans /Bank charges /or other unauthorized fees.
 - F. Purchase of foreign currency.
 - G. Contributions, installments or other payments pertaining to the Credit Shield or any other insurance programs or products that the Bank may choose to provide.
 - H. Payment of the SADAD service payments through the Bank either online and/or using any other payment channel provided by the Bank; and the transactions that the Bank deems to be disputed, false, unauthorized, illegal and/or fraudulent.
 - I. In case of topping up the digital wallets or transferring part of the Credit Limit to the digital wallet
 - J. Government payments, public services bills, gas station transactions, semi-cash transactions, and any of the commercial categories specified by the Bank.
 - K. Balance Transfer.
 - L. Installment programs / Easy Payment Plans
 - M. Merchant reversals (transactions reversed by merchants)
 - N. Education
 - O. Donations
 - P. Barber and beauty salons
 - Q. Insurance and public offerings
 - R. Real estate and rentals
 - S. Taxi services
 - T. Vehicle sales and maintenance
 - U. Transport, roads, and parking services
 - V. Laundry and dry-cleaning services
 - W. Car rental offices
- 13.11 The Bank is entitled to add merchant categories, as specified by the card schemes, including Visa, Mastercard, American Express, Diners Club and Discover, for which points will cease to be awarded. The Bank's decision to award or not award points will be final and binding.
- 13.12 An eligible Primary Cardholder may redeem rewards on the Primary Card.
- 13.13 The Bank is entitled to recover the value of rewards if unfair use or a breach of these Terms and Conditions and/or the product terms and conditions and/or the Fair Use Policy is identified. The Cardholder will be notified accordingly.
- 13.14 The Bank is entitled to limit the award of reward points for eligible payment categories based on the Cardholder's Credit Limit.

- 13.15 The Bank is entitled to expire loyalty reward points after (36) months if they have not been redeemed within that period. The cardholder will be notified by SMS (30) days before the points expire, additionally (7) days before expiry.
- 13.16 All rewards and loyalty program benefits for the Bank's Credit Cards are earned against eligible purchase transactions in a statement cycle and are limited to the Customer's Credit Limit each month. No loyalty points or rewards will be earned on transaction amounts exceeding the Card's total Credit Limit during the statement cycle.

14. Rahhala Terms and Conditions

- 14.1 The Rahhala Miles Program applies to eligible transactions made using the Rahhala Credit Card, and the Rahhala Miles accrued will be rounded to the number closest to the Rahhala Mile. Please refer to Appendix B for more information.
- 14.2 There is no minimum spend required to earn Rahhala Miles.
- 14.3 All domestic and international spending using the Rahhala Card is eligible to earn Rahhala Miles, except transactions excluded from reward entitlement under Clause (13.10) of the General Terms and Conditions.
- 14.4 Rahhala Miles will be updated on the Rahhala Miles website on a daily basis during official business hours. The cardholder can also know the number of Rahhala Miles earned, the number of Rahhala Miles available and the number of Rahhala Miles benefited from in the monthly card statement. The customer can object to it as mentioned in paragraph (10).
- 14.5 When reversing or retrieving any transaction, this will result in the Rahhala miles awarded for the transaction being reversed.
- 14.6 The customer must register on the "Rahhala Miles" website to benefit from the points earned from eligible transactions made on the card.
- 14.7 The customer can benefit from Rahhala miles when entering the Rahhala Miles website by exchanging miles for airline miles or exchanging them for travel tickets or hotel reservations.
- 14.8 After giving the Cardholder (30) calendar days' prior notice through authenticated channels, the Bank is entitled to: (1) amend the benefits of the Rahhala Miles Program, including, without limitation, adding or removing mileage redemption with any airline; or (2) amend the amount of spending required to earn Rahhala Miles. Updated provisions will be available on the Bank's website. The Cardholder is responsible for reviewing all terms and conditions.
- 14.9 The Bank will not compensate for miles lost because the cardholder entered an incorrect membership number when transferring miles to a partner. A warning on the transfer screen reminds the Customer to verify the number.

15. Balance Transfer:

- 15.1 The Balance Transfer Service allows the Cardholder to transfer all or part of the due balance under the credit cards issued by other banks in the Kingdom of Saudi Arabia to the Bank's Credit Card.
- 15.2 The Bank may, offer the Balance Transfer Service to Cardholders, taking into account the terms and conditions specified by the Bank from time to time. The costs, service fees, payment terms and other fees applicable to the Balance Transfer Service will be specified by the Bank and may change from time to time, while notifying the Cardholder accordingly.
- 15.3 The Bank retains the right to reject the balance transfer request or limit the amount that can be transferred.
- 15.4 The Cardholder must make payments to the account from which the balance is transferred until the balance transfer request is completed. The Bank will not assume any responsibility for any due fees or interests pertaining to the account from which the Cardholder transfers the balance.
- 15.5 The Cardholder may transfer an excess balance from the Card Account to the Cardholder's designated current account at any time through the various banking channels, without incurring fees or costs.

16. Fees and Financial Liabilities:

- 16.1 Card Fees: They are determined when the Cardholder submits a Card issuance application and/or through the authenticated channels approved by the Bank.
- A. The Cardholder authorizes the Bank to charge the annual fee upon activation of the Card.
- B. The Cardholder authorizes the Bank to charge the annual renewal fee applicable to the Card Account.
- C. The Cardholder has the right to cancel the Card before the annual fee due date without being charged the annual renewal fee.
- 16.2 The Cardholder will bear the value of any expenses, charges, fees, liabilities or other financial charges resulting from the Card's use. The Cardholder authorizes the Bank to charge such amounts to the Card Account, without referring to the Cardholder.
- 16.3 The Cardholder agrees to pay the Bank non-refundable fees as specified by the Bank in the initial disclosure.
- 16.4 Cash Withdrawal Fees: If the Cardholder performs a Cash Withdrawal/ transfer transaction using the approved banking channels, the Cardholder will incur fees as per the Initial Disclosure for each Cash Withdrawal/ transfer transaction.
- 16.5 The Cardholder must keep sufficient balance in his current account, if any; in order to pay amounts that are due or may become due.
- 16.6 Cost Charges/Legal Fees: The Cardholder is committed to pay the Bank all the charges and fees for all actions that have been taken; in addition to the legal fees incurred by the Bank upon claiming, collecting or litigating the collection of the amounts that were not paid by the Cardholder and/or regarding the violation of any of the Terms and Conditions.

17. Exchange Restrictions and Taxes:

The Cardholder undertakes to comply with the exchange restrictions and taxes that may be imposed from using the Card, and the Cardholder will assume responsibility thereof. As a result of these restrictions and laws, the Bank is also authorized to charge all the compensations, claims and expenses that it incurred to the Cardholder's account, along with charging all the taxes, fees, and expenses and all the amounts imposed by the regulations for any transaction.

18. Breach of Obligations:

18.1 The Cardholder acknowledges that failure to comply with, or breach of, these Terms and Conditions may result in:

- A. Cancellation or suspension of the Card or a Supplementary Card.
- B. An adverse effect on the Cardholder's SIMAH record and ability to obtain new credit facilities.
- C. Legal action and escalation to the competent judicial authorities.
- D. An increased financial burden from commissions, fees and expenses if only the Minimum Payment is made each month.

19. Termination:

19.1 The Cardholder is entitled to cancel the Card within (90) days of its receipt - without being required to pay any fee or commission from the Bank during this period - unless the Cardholder activates the Card.

19.2 The Cardholder may cancel the Credit Card at any time after paying all amounts due, through the Bank's authenticated channels. The Bank will update the Credit Record and issue a clearance letter within (7) Business Days from the cancellation date.

19.3 The Cardholder is entitled to terminate the Agreement if he does not agree to the amendments or changes, and that is by notifying the Bank of his intention to terminate the Agreement within (14) calendar days from receiving the change notice via a Guaranteed Means of Communication, and provided the settlement of all the pending balances in the Card Account.

19.4 The Bank is entitled to cancel the Card if (90) days have elapsed since the Cardholder received it without activating it. The Customer will be notified of the cancellation by SMS.

19.5 The Bank is entitled to cancel the Card if the Cardholder becomes bankrupt or insolvent. All unpaid amounts will then become immediately due and payable. Holders of any Supplementary Cards must immediately stop using them, and the Cardholder must pay all amounts due under these Terms and Conditions..

19.6 In the event of the Cardholder's death or confirmation of Permanent Total Disability (PTD), the card account will be closed.

19.7 All the due amounts in the Card Account will become due and payable to the Bank upon the termination of this Agreement.

20. Applicable Law:

The General Terms and Conditions and the consequent rights of the Cardholder and/or Bank will be construed and governed by the laws and regulations applicable in the Kingdom of Saudi Arabia, and the instructions issued by the Saudi Central Bank. Therefore, any claims, disputes or conflicts arising from the application of the General Terms and Conditions will be submitted to the competent judicial authorities in the Kingdom of Saudi Arabia.

21. General Provisions:

21.1 Personal Information Update: The Cardholder is solely responsible for ensuring that the personal contact information in the Bank's records is correct and up-to-date. The Cardholder must immediately notify the Bank in writing of any change in the information provided to the Bank, which includes, for example, his profession and/or address, contact information... etc., and he must submit the documents proving this change. The Bank will use its available information for any communication with the Cardholder. The Cardholder will be solely responsible for the incorrectness of such information, or the failure or delay in updating it.

21.2 Amendment of Terms and Conditions:

Pursuant to what is stipulated in paragraph (19.3) of these Terms and Conditions, the Bank is entitled to amend these Terms and Conditions and the Bank will notify the Cardholder of any change in the Terms and Conditions through an SMS sent to the mobile number registered with the Bank or by any other authenticated means of communication, at least (30) calendar days before the execution of the amendment. **Except for changes related to the below:**

A. Extension of Grace Period

B. Decrease in Charges

C. Changes related to information on optional services related to Credit Card Terms and Conditions Latest Terms and Conditions will be available on the Bank's website

21.3 The Bank may act upon any instructions sent by the Cardholder to the Bank using the Interactive Voice Response (IVR) system. The Cardholder authorizes the Bank to record and keep any such instructions, and use them as evidence before the courts or in any other legal proceedings.

21.4 Transfer of Rights: The Bank has the absolute right to transfer - in whole or in part - all its rights and liabilities resulting from these Terms and Conditions and any amendments or updates thereof to whomever it wishes, without obtaining the Cardholder's consent or notifying him. The Cardholder will not be entitled to transfer his rights or liabilities under these Terms and Conditions and any amendments or updates thereof to any other authority, without obtaining the Bank's prior written consent.

- 21.5 Waiver: The Bank will be entitled at any time to waive its rights arising from/ under these Terms and Conditions to any other authority, without the need for the Cardholder's permission or notice thereof.
- 21.6 Litigation: The Bank is entitled to take all the legal actions; in order to fulfill its rights pertaining to these terms and conditions; and it is also entitled to resort to the competent judicial authorities for this purpose.
- 21.7 Co-Branded Credit Card: The terms and conditions of any dual-logo agreement, where the Bank is an actual or potential party therein, will prevail over the provisions of this agreement to the extent that is required; in order to eliminate any conflict between the two agreements. For this purpose, any violating text in any dual-logo card agreement will be considered an amendment to this agreement under Article (21.2) of the Bank's Terms and Conditions above.
- 21.8 Digital Wallets: The registration/addition of a Credit Card to e-payment wallets (for example but not limited to: Apple Pay, Mada Pay) of various types is considered an unconditional and irrevocable authorization by the Cardholder to the person using mobile phones and/or any accessories that accept payment for any transaction at any time. Therefore, the Cardholder is directly responsible for all the liabilities arising from these wallets; as if such liabilities have originated from the Cardholder himself. The Cardholder undertakes that in case of losing his mobile phone and/or any accessories to which he added the Card to its e-wallets, the Cardholder must immediately notify the Bank of his request to suspend the e-wallet transactions, and the Cardholder will be responsible for any transactions made by the e-payment wallets before the Bank's receipt of a written or telephone notification stating the loss or theft of the mobile phone and/or the accessories.
- 21.9 Agreement's Language: These Terms and Conditions will be initially made in Arabic, and if the Cardholder requests an English copy, he will be provided with it. If there is a discrepancy between the Arabic and English texts, the Arabic one will be relied upon.

Acknowledgments:

- The Cardholder declares that all information in this application is correct and that the Bank may verify and exchange information with other banks. The Cardholder understands that purchases, Cash Withdrawals and other transactions using the Card will be debited to the Card Account and undertakes to pay all such amounts, finance charges, service fees and liabilities arising from use of the Card or Cards. The Bank is entitled to reject this application, provided that the rejection is supported by reasons as described above.
- The Cardholder undertakes to comply with all terms and conditions underlying this application and agrees to provide the Bank with information required to establish, audit and/or manage Card Accounts and related facilities. The Cardholder authorizes the Bank to obtain and collect any information it considers necessary or requires concerning Card Accounts and related facilities from the Saudi Credit Bureau (SIMAH), the General Organization for Social Insurance (GOSI), Elm Company, or other government or licensed entities, and to disclose and share such information, including data collection, with those companies or an appropriate third party, in accordance with the Agreement and the approved Code, or with any other agency approved by the Saudi Central Bank.
- The Cardholder acknowledges that the Bank may accept Credit Card applications through its digital platforms, including, without limitation, email, the Bank's or its partners' websites and/or digital solutions approved by a licensed third party. Choosing to apply for a Credit Card through any of the Bank's digital solutions constitutes approval and acceptance of all declarations in the application.
- The Cardholder acknowledges and personally commits to update his personal data required by the Bank, and he also undertakes to provide his updated ID as soon as the current one expires. **Furthermore, the Cardholder acknowledges and understands that if he fails to update his data, the Bank will be entitled to freeze his account/ credit card and/or any related credit facilities.**
- The Cardholder declares having full legal capacity to enter into this Agreement, that all information provided is correct, and that all terms and conditions of the Agreement have been understood.
- The Cardholder acknowledges that he is the sole owner and user of the Bank's Credit Card, and that he has taken all the necessary actions and precautions; in order to prevent the Card's loss, misuse or theft. He also undertakes not to give the Card to any other person.

- The Cardholder acknowledges his full responsibility before the Bank and the competent authorities for all the funds that have been deposited personally or by others in his account with or without his knowledge, in case he does not officially inform the Bank. He also acknowledges that the sources of his funds come from legitimate activities and are devoid of counterfeiting.
- Applying for the Credit Card through any platform designated by the Bank, including a paper application, an electronic link, a tablet or any digital device, constitutes acceptance of the above declaration. The Cardholder agrees that some platforms do not require a handwritten signature. The Credit Card terms and conditions on the Bank's website apply, and the Cardholder agrees to comply with them. The Bank will retain the information provided in the Credit Card application.
- The Cardholder acknowledges the full awareness and acceptance that the Bank will disclose and process his/her data with a third party ("ICC" innovative consumer concept FZE) to get benefit of Rewards program related to Rahhala credit card.
- I/We confirm that I/we have read, understood and accepted this disclosure, and agree to receive and retain an electronic copy for future reference.
- I/We agree to Emirates NBD KSA's Rahhala Credit Card Terms and Conditions, available at <https://www.emiratesnbd.com.sa/en>, and agree to comply with them, whether in Arabic or English.

Appendix (B): Disclosure Form for Basic and Optional Benefits

Clause 1: Rahhala Credit Card Rewards Program (Basic Benefit)

Rahhala Miles:

The Rahhala Miles Program applies to eligible transactions made using the Rahhala Credit Card, and the Rahhala Miles accrued will be rounded to the number closest to the Rahhala Mile.

The following table shows how to earn Rahhala miles:

Rahhala Card Category		Cardholder spends	Rahhala Miles earned	Miles Earning Date
Rahhala Platinum	Domestic spend	ﷵ 4	1	When transaction is settled
	International spend	ﷵ 3	1	
Rahhala Infinite	Domestic spend	ﷵ 3	1	
	International spend	ﷵ 2	1	

The customer will be notified via SMS at least fourteen (14) days prior to the expiration of the benefit eligibility under the program.

The customer will be notified via SMS at least thirty days (30) days prior to any modification to the program. The customer shall have the right to terminate the agreement within fourteen (14) days from the date of notification and to receive a refund of the annual fee, after deducting the fee for the period used.

Clause 2: Credit Card Installment Plans (Optional Benefit)

Minimum Transaction Amount Eligible for Installment Conversion	Maximum Transaction Amount Eligible for Installment Conversion	Installment Plans Period	Installment Plan Enrollment Fee	Installment Plan Cancellation Fee
ﷵ 1,000	Up to the available credit limit or ﷵ 100,000, whichever is lower	3, 6, 9, 12, 24, or 36 months	No fee	ﷵ 100 excluding 15% VAT

Appendix (A): Credit Card Fees and Charges Disclosure Form

SUMMARY OF THE CREDIT CARD AGREEMENT

CREDIT CARD INFORMATION	
Credit Limit(ﷵ)	The credit limit will be determined after reviewing the application and obtaining the customer's approval
Annual Percentage Rate (APR) based on the Credit Limit	The applicable APR will be determined once the credit limit has been set
Minimum Amount Due	5% of the outstanding amount
Payment Due Date	After 25 days from the statement issuance date, as specified in Clause (9.3)
Account Statement Issuance Date	7 th of each month

All Charges are subject to Value Added Tax 15%.

*APR Calculated on Credit Limit Amount ﷵ 30,000.

*APR is subject to change depending on the card's credit limit and outstanding balance.

**The annual fee date shall be the Card activation date. The Customer will be notified (14) days prior to the annual fee due date. The customer may cancel the Card during this period without being charged.

- The Cardholder has the right to cancel the Card within ninety (90) days from the date of receipt without incurring any fees or penalties, provided that the Card has not been activated during this period.

Credit Card Fees & Charges

Annual Percentage Rate (APR)*	Rahhala Platinum	Rahhala Infinite
	48.65%	51.66%
**Annual Fee (ﷲ)	300	700
Term Cost	3.20%	3.20%
Late Payment Fee (ﷲ)	50	50
Cash withdrawal fees (ATM withdrawal, current account transfer)	3% of the withdrawal amount with a maximum of ﷲ 75	3% of the withdrawal amount with a maximum of ﷲ 75
Cash advance fee (electronic wallet charging)	Free	Free
Card Replacement Fee (ﷲ)	15	15
Dispute Fee (ﷲ)	25	25
International Transaction Rate	2%	2%
Installment cancellation fee (ﷲ)	100	100
Credit Card Inquiry via ATM (ﷲ)	1.5	1.5
Use of the credit card locally through POS terminals or Online Purchase	Free	Free

All Charges are subject to Value Added Tax 15%.

*APR Calculated on Credit Limit Amount ﷲ 30,000.

*APR is subject to change depending on the card's credit limit and outstanding balance.

**The annual fee date shall be the Card activation date. The Customer will be notified (14) days prior to the annual fee due date. The customer may cancel the Card during this period without being charged.

- The Cardholder has the right to cancel the Card within ninety (90) days from the date of receipt without incurring any fees or penalties, provided that the Card has not been activated during this period.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Implications of transactions in foreign currency	4.5 All transactions will be accounted for in Saudi Riyals. Any transaction amount in a currency other than Saudi Riyals will be converted into Saudi Riyals at the exchange rate determined by the Bank on the date the transaction amount is debited to the Card Account. Currency conversion fees may apply to those transactions, as well as to transactions processed in Saudi Riyals outside the Kingdom of Saudi Arabia or where the merchant is located outside the Kingdom of Saudi Arabia. Any additional fees payable on those transactions will apply in accordance with the Initial Disclosure and the schedule of fees and costs.
Implications of paying the minimum amount due	11.4 To avoid additional finance charges, the total payment due must be paid and the funds received by the Bank must clear on or before the payment Due Date stated in the Account Statement. If the Cardholder chooses not to settle the total payment due in full, the Cardholder must, on or before the Due Date specified by the Bank, pay the agreed payment percentage or (5%) of the statement amount. In all cases, the Cardholder must ensure that the Bank receives the payment before the payment Due Date so that the Bank receives the amounts due on or before that date. No amount will be credited to the Card Account until cleared funds are received.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Implications of default	11.8 If the minimum due amount was not paid on the payment due date for 3 months consecutively, the Bank will freeze the Card Account and treat it as a defaulted account and the Bank will contact the Cardholder to offer the required credit advise. 11.10 The Bank will update the Cardholder's Credit Record with the Saudi Credit Bureau (SIMAH) to reflect the Cardholder's default status. This information is shared among all banks operating in the Kingdom of Saudi Arabia, without liability on the Bank. The Customer will be considered in default if the Minimum Payment remains unpaid for more than (90) consecutive calendar days from the Due Date.
Consequences of cash advance/cash transfers	Cash advance fees is applied (Refer to schedule of charges)
Account statement errors/disputed transactions	10. Disputed Transactions: 10.1 If the Cardholder wishes to dispute a transaction shown in the Account Statement (a Statement Error/ Dispute), the Cardholder must notify the Bank through authenticated channels. The notice must meet the following requirements: A. The notice must be received by the Bank no later than (30) calendar days after it sends the relevant Account Statement. B. The notice must enable the Bank to identify the Cardholder's name and account number and must, to the extent possible, explain why the Cardholder believes the statement contains an error, the nature of the error and the transaction details, including the date and amount concerned. C. The Bank will bear no responsibility for disputed transactions if the Cardholder establishes that fraud occurred but refuses to provide the relevant documents. D. The Bank will be responsible for transactions after the Cardholder reports the loss or theft of the Card to the Bank through Telephone Banking.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Account statement errors/disputed transactions	10.2 A "Statement Error/Dispute" means any transaction posted to the Credit Card Account that results in an error in the overall balance. Statement errors include: A. An unauthorized transaction not made by the Cardholder or an authorized person. B. A transaction for which the Cardholder requests further clarification, including documentary evidence. C. Transaction amounts for goods or services not delivered to the Cardholder. D. Transaction amounts for goods or services that do not meet the required specifications or quantity. E. The Bank's failure to credit a credit transaction or another amount deposited into the Cardholder's account. F. A calculation error by the Bank resulting in charges below or above the amount due, including fees or penalty charges inconsistent with the terms and the Agreement. G. The Bank's failure to send a monthly Account Statement to the Cardholder by any Verified Means of Communication. H. Any other errors relating to the Cardholder's transactions. On receiving an objection to an amount debited to the Card Account, the Bank will initiate the reversal procedures within a maximum of (7) days from receipt of the objection.
	10.4 In the event of a disputed transaction or objection, loss, theft or unauthorized use of the Card, or disclosure of the PIN to any person, the Cardholder must immediately notify the Bank by calling 800 754 7777 from within the Kingdom of Saudi Arabia or +966 11 212 2333 from outside the Kingdom, or by completing the dispute form available on the Bank's website and sending it to the email address specified in that form, stating the Card number details. The Cardholder must also notify the police in the country where the loss, theft or disclosure occurred.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Account statement errors/disputed transactions	10.5 After the Bank receives the report on the Card's loss or theft, the Bank will suspend the reported Card, and the Cardholder will not assume any further responsibility after the report's submission; provided that the Cardholder has reported in good faith and has exerted all the necessary care and effort to maintain the Card, unless it is proven to the Bank that the Cardholder's action was done in bad faith. If the Card is found, the Cardholder must report the matter to the Bank and the police, and immediately hand over the found Card to any of the Bank's branches in the Kingdom of Saudi Arabia for destruction. The Cardholder must not attempt to use the Card. 10.6 The Cardholder's liability for unauthorized use of the Card will be determined as follows: A. f the Card is stolen or lost, the Cardholder's liability will be limited to transactions executed before the Bank is notified of the theft or loss, and will not exceed the Card's Credit Limit or the total amount of unauthorized transactions recorded on the Card Account, whichever is lower. B. he Cardholder will not be liable for these transactions after reporting the Card's loss or theft to the Bank where any one of the following conditions is satisfied: 1. he Cardholder reports the loss or theft to the Bank by telephone without delay. 2. he Bank fails to receive the report of loss or theft because of negligence or delay on the Bank's part. 3. he Cardholder has taken precautions to safeguard the Card and protect it against theft or unauthorized use. C. f the dispute concerns suspected or actual fraud, such as a counterfeit card or copied card data, the Bank will reverse the transaction and credit the Card Account. 10.7 When the Cardholder reports irregular transactions, the Bank will conduct the necessary investigation in order to specify the responsibilities and liabilities. The Cardholder must provide all the required information and documents to assist in the investigations. Where additional information or documents are required to verify the dispute, the Bank will contact the Cardholder within (7) days from the date the dispute is submitted.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Account statement errors/disputed transactions	10.9 If it is proven later that the Cardholder's disputed transaction originated from the utilization of Cardholder, the Bank will notify the cardholder of the date when payment is due and the portion of the disputed amount and relevant repayment period and fees that the Cardholder is liable for as mentioned in the Initial Disclosure schedule. The Bank will also report to the Credit Information Bureau that an account or amount is delinquent because the amount due has remained unpaid after the due date given by the Bank. 10.10 The Bank will provide the Cardholder, through an authenticated channel, with a reference number to track the dispute and the expected processing timeframe. The dispute claim will be processed within a period not exceeding (90) calendar days from the date of completing the dispute form (i.e., after receiving all required documents and information). 10.11 The Bank may extend the dispute processing period, provided that the total processing period does not exceed (120) calendar days from the date the objection is complete, and will notify the Customer of the reasons. 10.12 The Bank will not require the Cardholder to pay any amounts related to the disputed transaction until the dispute has been fully processed. 10.13 The Bank will provide the Cardholder with the outcome of the objection review by SMS or phone Banking, explaining the procedure for objecting to the outcome and for escalation.
Cash Advance Limit	8.1 The Cardholder is entitled to use the Card to conduct Cash Withdrawal transactions, and that is by using the Card at any ATM belonging to the Bank, other Bank, or financial institution through any cash withdrawal service provider. This is done within the range of the maximum Cash Withdrawal limit within the Credit Card Limit, which is currently set at (30%) of the Credit Card Limit.
Supplementary Cards	6. Supplementary Cards and Replacement Cards: 6.1 The Bank may issue a Supplementary Card under the Primary Cardholder's account to a specified individual (the Supplementary Cardholder), at the Primary Cardholder's request. If the Bank refuses to issue the Supplementary Card, the Bank will notify the Customer of the reasons for refusal and the procedure for objecting to that refusal through a authenticated channels within three days of the refusal decision.

MAJOR PROVISIONS OF THE CREDIT CARD AGREEMENT

	Article
Supplementary Cards	6.2 In all cases, the Primary Cardholder will be responsible for the financial charges, the service fees, and the expenses and costs incurred by the Supplementary Cardholder when using his Card, and will be responsible for all the transactions; as such transactions will be charged to the Primary Cardholder's account. The supplementary Cards' usage will be subject to the Terms and Conditions provided to the Primary Cardholder, and they will not be treated as standalone Cards for the account's purposes. The Bank will collect an issuance fee for each supplementary card, and the supplementary Card's Credit Limit will be within the primary Card's Credit Limit. 6.3 The supplementary Card is considered auxiliary to the primary Card in terms of cancellation, renewal, suspension, and other matters. The cancellation, renewal or suspension of the supplementary Card will not have any impact on the primary Card. 6.4 The Bank may issue a replacement Card to the Cardholder with a new validity period in the following cases: A. If the Card is reported lost, stolen or damaged. B. The Card is suspended due to suspected fraud or a suspicious transaction. C. If the Card's original validity period has expired and the replacement Card is of the same type as the re-issued Credit Card. D. Any other technical reasons, including technical updates and system upgrades. E. If the account is not defaulting. F. If the Co-Branded card, the co-op card or the card allocated to a specific vendor is terminated, and a replacement Card is issued in accordance with the original Card Agreement between the Bank and the Cardholder. G. If new or updated requirements or controls are issued by Saudi Central Bank. 6.5 The cardholder will be notified through SMS when a Replacement Card is reissued. The Cardholder may accept or reject it within (14) calendar days of notification. The Cardholder will be deemed to have agreed to issuance of the Replacement Card if no objection is raised within that period or if the Replacement Card is activated. 6.6 The replacement Card is treated the same as the re-issued credit Card, including the Card type, the usage terms and conditions, and the brand type.

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	Article
Supplementary Cards	6.7 Any fees and charges on the original Card will fully apply to the replacement Card, unless the replacement Card is issued at the Cardholder's request; in order to upgrade his Card to a higher tier with additional benefits, special terms and conditions, and a price and fees specific to this higher tier.
Breach of Obligations Risks	18.1 The Cardholder acknowledges that failure to comply with, or breach of, these Terms and Conditions may result in: A. Cancellation or suspension of the Card or a Supplementary Card. B. An adverse effect on the Cardholder's SIMAH record and ability to obtain new credit facilities. C. Legal action and escalation to the competent judicial authorities. D. An increased financial burden from commissions, fees and expenses if only the Minimum Payment is made each month.

All Charges are subject to Value Added Tax 15%.

*APR Calculated on Credit Limit Amount ₪ 30,000.

*APR is subject to change depending on the card's credit limit and outstanding balance.

**The annual fee date shall be the Card activation date. The Customer will be notified (14) days prior to the annual fee due date. The customer may cancel the Card during this period without being charged.

- I acknowledge that I have read, understood and agree to the contents of this disclosure, and acknowledge and agree to obtain and retain an electronic copy for reference when needed.
- For more information, please call 800 754 7777.

Stamp and Authorised Signature of the issuer	Cardholder Signature
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Example 1 (First Month): If the Cardholder's statement is issued on the 7th of each month, and during the period from 7 March to 7 April, the following transactions were made:

- A retail purchase of AED 10,000 on 10 March
- A cash withdrawal of AED 6,000 on 1 April

Assuming there was no outstanding balance as of 7 March, the statement issued on 7 April will reflect a total outstanding balance of AED 16,075, calculated as follows: (AED 16,000 utilized amount + AED 75 cash withdrawal fee).

The Cardholder must pay the amount due within 25 days from the statement issuance date and may choose to pay the minimum amount due, equivalent to 5% of the outstanding balance.

Example 2 (Second Month): As of 7 April, the Cardholder has an outstanding balance of AED 16,075. If the Cardholder makes a partial payment of AED 3,000 on 1 May, finance charges will be calculated and reflected in the statement issued on 7 May, as follows:

- Finance charges on the retail purchase from the transaction date, (10 March), until the payment date, (1 May):
 $\text{AED } 10,000 \times 38.40\% \times 53 \text{ days} \div 360 = \text{AED } 565.33$
- Finance charges on the retail purchase from the payment date, 1 May, until the statement issuance date, 7 May:
 $\text{AED } 10,000 \times 38.40\% \times 6 \text{ days} \div 360 = \text{AED } 64.00$
- Finance charges on the remaining cash withdrawal balance from the payment date, 1 May, until the statement issuance date, 7 May:
 $\text{AED } 3,000 \times 38.40\% \times 6 \text{ days} \div 360 = \text{AED } 19.20$

Total finance charges are reflected in the statement issued on 7 May: AED 648.53

****** Finance charges on retail purchases are calculated daily from the transaction date if the total outstanding balance is not paid in full by the payment due date.

Example 3 (Third Month): As of 7 May, the Cardholder has an outstanding balance of AED 13,723.53. During the statement cycle, the following transactions were made:

- A partial payment of AED 3,500 on 10 May
- A retail purchase of AED 3,000 on 16 May
- A cash withdrawal of AED 600 on 18 May

Finance charges will be calculated as follows:

- Finance charges on the outstanding retail balance from the previous statement date, 7 May, until the payment date, 10 May:
 $\text{AED } 10,223.53 \times 38.40\% \times 3 \text{ days} \div 360 = \text{AED } 32.72$
- Finance charges on the outstanding retail balance from the payment date, 10 May, until the statement issuance date, 7 June:
 $\text{AED } 10,223.53 \times 38.40\% \times 29 \text{ days} \div 360 = \text{AED } 316.25$

Total finance charges are reflected in the statement issued on 7 June: AED 348.97

All fees and finance charges are subject to 15% VAT.

Illustrative Example of Foreign Exchange Fee Calculation

International purchase amount in Currency (A): 1,000

Assuming the exchange rate from Currency (A) to Saudi Riyals is 3.75:

- > Transaction amount in Saudi Riyals: $1,000 \times 3.75 = 3,750$
- > Foreign exchange fee: $3,750 \times 2\% = 75$
- > VAT applicable to the fee: $75 \times 15\% = 11.25$
- > Total amount charged in Saudi Riyals: $3,750 + 75 + 11.25 = 3,836.25$
- > The foreign currency amount will be converted into Saudi Riyals by Visa or Mastercard based on the prevailing exchange rate applicable on that day.

International cash withdrawal amount in Currency (A): 1,000

Assuming the exchange rate from Currency (A) to Saudi Riyals is 3.75:

- > Amount in Saudi Riyals: $1,000 \times 3.75 = 3,750$
- > VAT applicable to the cash withdrawal fee: $75 \times 15\% = 11.25$
- > Cash withdrawal fee, inclusive of VAT: $75 + 11.25 = 86.25$
- > Total amount charged in Saudi Riyals: $3,750 + 86.25 = 3,836.25$
- > The foreign currency amount will be converted into Saudi Riyals by Visa or Mastercard based on the applicable exchange rate on that day.

Example of minimum payment only*	
Balance	7,000
Annual Interest Rate	38.40%
Monthly Payment %	5%
Months to Payoff*	85
Card	Rahhala Infinite, Rahhala Platinum

*if only minimum payment is made every month

Default on Credit Card Product: If the Cardholder fails to pay the Minimum Payment Due in any given month, the Bank shall impose financial charges in accordance with the applicable Schedule of Fees. The Cardholder’s name will also be added to the delinquency list and reported to the Saudi Credit Bureau (SIMAH). If the Minimum Payment Due remains unpaid for three consecutive months, the Cardholder’s Credit Card account will be permanently blocked.

Financial Responsibility: Please ensure that you are able to meet all current and future financial obligations before applying for financing. Failure to do so may result in a negative credit record with SIMAH, which may affect your ability to obtain credit products or any other financing in the future.

Stamp and Authorised Signature of the issuer	Cardholder Signature
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