Praise be to God alone, and peace and blessings be upon that who have no prophet after him

- Praise be to God alone, and peace and blessings be upon that who have no prophet after him: arighli bank pleasured to issue its credit card in accordance with Shan'a regulations, which enables cardholder to withdraw cash from ATMs, as well as buy goods and services legally permissible. The terms and conditions of the issuance of the card from alrajhi bank govern the relationship between alrajhi bank and the cardholder, and establish a relationship through which the cardholder can pay by card. The dealing with this card is subject to the following terms and conditions: 1. Card Issuance and its Islamic Concept: 1.1 The bank shall give the cardholder a Shan'a compliant "Murabaha Finance" and deposit the funds in an account specified for the card. 2.1 The card account with the bank shall be set aside. The bank may not use the account amount in any manner, and the amount deposited in this account shall neither be deemed as a loan to the Bank. 13 Should the credit limit deposited in the Card Account: the Bank will allow cardholder to use the funds in Card Account through the card in accordance with these Terms and Conditions.
- 1.4 Cardholder is hereby entitled to use the card to buy goods and services legally permissible and to withdraw cash from ATMs, given that the Bank will charge a fee against each cash withdrawal according to the Schedule of Charges. The maximum limit for Cash withdrawal as defined by SAM through card will be applicable.

- which are built will cardine to early a ree against each cash withdrawal according to the Schedule of Charges. The maximum limit for Cash withdrawal as defined by SAMA through card will be applicable.

 1.5 The prices of items and services quantified in the statement of account and charges under these Terms shall be free of any VAT levied on any items or services and any applicable value-added VAT and any other indirect VAT, which may be due.

 1.6 The customer acknowledge and accepts that every service or item he receives or any fees he pays in exchange for any service provided to him under or for the reason of this contract or its accessions may be subject to value added VAT to the extent determined by the competent authority in the country and he is obligated to pay it in accordance with the system and the regulations and what is directed by the competent authority in the country.

 1.7 For the purposes of paragraph (1/6) above, fees or VAT means any amount paid by the customer in exchange for a service or item provided by the first party or a third party related to the control. Its annexes or its substantible includings but not land to the supply of items and services purchased with the card, and fees Buying and selling, external or internal transfers, and others.

 18 Indirect VATs shall be paid in accordance with the provisions contained in the value-added VAT system and other legislation that may apply from time to time, and the bank shall not be liable for any interest or fines owed by the customer due to the customer's nan-payment of the VAT or due to the reversal of the VAT paid in respect of payments in excess of Payable on the schedule specified in the relevant VAT system and other legislation that may apply from time to time, and the bank shall not be liable for any interest or fines owed by the customer due to the customer's nan-payment of the VAT or due to the reversal of the VAT paid in respect of payments in excess of Payable on the schedule specified in the relevant VAT system and other legislatio
- ascretion of the Bank.

 It I) Should any foliure by the customer to make a payment for the utilized amounts to the Card Account on the due date (25th of each calendar month following the utilization month), the Bank shall deduct the minimum repayment (5% of the utilized amount or SAR 100 whichever is higher) from the customer account and deposit the same in the Card Account.

 11 No cheque books or Debit cards will be issued on the Card Account.

Fee type	Amount	(SAR)		
Issuance and Annual Fees	Platinum	Infinite	Infinite	
(please visit alrajhi bank website to view the latest promotions and fees for card products)	SAR 490	Affluent and Above Customers SAR 700	Mass Customers SAR 1,000	
Supplementary Card	Free fo	or first 2 cards 3 rd card onwards	SAR 75	
Profit Rate (Monthly)		2.2%		
Foreign Transaction Fee		2.75%		
Replacement fee		SAR 50		
Cash Withdrawal/Transfer fee from Card to Current Account Fee / Tra	ınsfer to E-Wa	llets SAR 75		
Minimum Payment	5% of t	the amount or SAR 100 whicheve	r is higher	
Wrong Dispute		SAR 50		

Please visit airgini bank website to view the latest promotions and fees for card products.

* The bank has the right to amend these fees, and a notice will be sent to the cardholder through the official communication channels ad days prior to the effective date of the amendment.

The bank may, from time to time, launch promotional campaigns that include exempting or reducing annual fees for new customers. Cash withdrown/Transfer fees from the card, will be free of narge for the first 100 days from card issuance date.

Cash transfer fees and transfer to e-wellet fees applies to transactions made within the credit limit granted by the bank on the card account, meaning that no fees will be calculated on transactions made using surplus amounts added by the customer to the card account in the account statement cycle.

examples for the Ark based on the card type and the bae Arnounc							
Example	Product	Issuance fee + VAT	Credit Amount	Purchase Rate	Minimum Payment Amount %	Months Until Balance Repaid*	APR
1	Platinum	345	SAR 10,000	26.40%			33.87%
2	1100110111		SAR 50,000		26.40% 5%	50/	12 Months
1	Infinite		SAR 30,000		576	12 MOTEUS	34.79%
2			SAR 100,000				28.59%

- * If the minimum payment amount made every month, it will take almost the months that appeared for each product in table to repay the full amount, keeping in view compounded interest added each month.
- 2.2 If the cardholder has not agreed to any changes on the terms and conditions or to the fees of the Card, the cardholder has the right to terminate the agreement within 14 days from the receipts of notification by informing the Bank through available channels. If the objection has been raised within the specified period, the Bank shall not have the right to claim any fees unless the cardholder used the card during the objection period.
- 2.3 The bank has the right to apply and calculate the profit rate on cash withdrawals or cash transfers from the card to the current account from the date of the transaction until its settlement.
- 24. The bank has the right to apply and calculate the profit rate on purchase transactions from the transaction date until statement issuance date. This includes Tasafele program purchases that have not been paid on the due date. So that the profit rate of the profit profit

3. CARD STATEMENT

- and a largini bank credit card holders shall have a grace period not less than 21 days form the account statement date for settling their bill amount.
- amount.
 3 2 The Bank shall send a Card Statement to the cardholder each month by mail or electronically. The Murabaha installment shall be included in the monthly statement and if the Cardholder does not receive the Card Statement, he should refer to the Bank and request a capy of the Card Statement. The Card Statement may also be sent by email to the cardholder but only upon his request and subject to the related terms and conditions.
 3.3 The cardholder must verify all the Card Transactions billed on the Card Statement and in case of discrepancy, notify the Bank immediately. All charges/edailings will be deemed accepted by the customer if it is not notified within 30 days from the card statement.
- Immediately upon the usage of the card, the Bank will be deducting the financial obligations on such usage
- 3.5 If the card holder uses the card to pay for international purchases or services, the amount will be deducted from the card balance in Saudi Riyals at the exchange rate of Saudi Riyals at the exchange rate of Saudi Riyals at the texhange rate of Saudi Riyals at the texhange rate of Saudi Riyals of the texhange rate of Saudi Riyals at the texhange rate of Saudi Riyals at the texhange rate of Saudi Riyals at the exchange rate of Saudi Riyals at the texhange rate of the texhange rate of
- The following table illustrates the process of calculating the foreign currency transaction

Transaction	Exchange Rate to	Amount in Riyals	Optional Issuer fee	Due Amount
USD 100	SAR/USD 3.75	SAR 375	375*2.75% = 10.31 SAR	SAR 385.31

- * This is an example to illustrate the method of currency conversion and not the real exchange rate
- Inis is an example to illustrate the method of currency conversion and not the real exchange rate.

 The Cardholder undertakes to pay the minimum repayment, stated on the monthly statement, on the due date. In case of the Cardholder, fallure to make the full minimum monthly repayment on three consecutive payments the card will be blocked and stopped. If the block continues for a period specified by the Bank, the cardholder's name will be included in the Bank's block and SIMAH.

 8 The Bank may automatically deduct all or part of financial abligations on cardholder from any accounts, funds or deposits that belongs to cardholder with the need for any prior notice or warning for taking any required action for the recovery of the outstanding dues. No objection from cardholder shall be accepted regarding the conduct of this deduction whatever the cause was.
- 3.0 If the cardholder objects any transaction of the card and requests a copy of the Card Transactions record performed under the card, the Bank will immange to provide to copy and the cardholder objects are feeling to providing such copy and the cardholder will be the thorage feeling to providing such copy.

 3.0 If the cardholder objects any transaction of the card and requests a copy of the Card Transactions record performed under the card, the Bank will immange to provide such copy and the cardholder will be are the charges relating to providing such copy.

 3.0 All notices sent by the Bank to the registered address of cardholder while be deemed valid and binding.
- 3.11 The cardholder must promptly notify the Bank in writing of any changes in his address.

4. CARD RENEWAL:

The Bank may issue a new cord automatically unless instructed otherwise. The Bank also reserves the right not to reissue or renew the card, and the cardholder shall continue to remain bound by these Terms and Conditions and any amendments thereof. 5. USING THE CARD:

- 5. USING THE CARD:

 5. The credit cord can be used for withdrawing cash, purchase of goods and services through websites and points of sale that accept Visa/MasterCard using the PIN number.

 5. The cardinolder undertakes to withdraw cosh only from ATM machine and not to carry out manual withdrawals from Banks branches counters using the card.

 5.3 Card use is conditional on the availability of credit in its balance; consequently, the cardholder may not use the same in the cash withdrawal or purchase of commodities and services unless the card has sufficient balance. The cardholder may not exceed its balance. The cardholder may not use the same in the cash withdrawal or purchase of commodities and services unless the card has sufficient balance. The cardholder may not exceed its balance. The cardholder shall have the right to carded the cardinal providers of this clause.
- provisions of this clause.

 5.4 The Bank may, in case where the card was used, deduct from its balance in equivalence of value of the commodity, services or funds withdrawn each time. The Bank shall not be responsible for failure to pay the value of the commodity or the service due to decrease in the card bolance nor shall the responsible for roards rejected by points of soles.

 5.5 The cardholder pledges not to use the card for purchase of any prohibited item under the Sharia Law. If the Bank discovered any breach to the above said terms and conditions of the card usage, the card shall be cancelled with immediate effect.

 5.6 The cardholder undertakes not to disclose the PIN number to anyone. The cardholder will be solely responsible for any transaction, which has taken place using this credit card.

 5.7 The cardholder will be responsible for all obligations origing out of purchases made through the internet and if the website asked for the security code, it will be sent to the customer mobile number registered at the Bank.

6. SUPPLEMENTARY CARD:

The Supplementary card will be issued to any family member of the cardholder, upon request from the cardholder at the discretion of the Bank. The Supplementary card will be subject to all the terms and conditions, which apply to the primary card, along with the benefits such as that of the primary card. All the Supplementary cards will be linked to the primary card and will not be treated as independent cards.

Important information:

- Safeguard your PIN and do not write it on your card or share it with anyone
- Avoid sharing card information through WhatsApp messages, e-mails, or any social media
- · Avoid sharing the OTP verification code sent to your mobile with anyone, as the bank will not ask the customer to share the verification code.

7. SIGNATURE ON THE CARD:

mmits to sign on the card immediately upon receipt thereof, and undertakes not to authorize anyone else to use the I not take any responsibility for damage or consequences arising out of non-compliance by the cardholder.

- cord. The Bank will not take any responsibility for arthruge to consequent to the Bank will not take any responsibility for arthruge to consequent to the same period when it expires.

 8.1 The card is valid for 5 years from the date of issuance and will be renewed automatically for the same period when it expires.

 8.2 The annual fees will be deducted at the time of issuance and any subsequent issuance thereafter as of the date of issuance. If the credit card is re-issued upon cardholder request due to lost or damaged card, the fees shall be deducted from the Card account.
- The cardholder has the right to request cancellation through a written notification sent to the bank at least 45 days prior deduction date. The request for cancellation shall be deemed as onlice of termination of the terms and conditions from or without prejudice to the rights of the Bank to challenge the termination or any right resulting from such termination.
- without prejudice to the rights of the Bank to challenge the termination or any right resulting from such termination.

 9.2 The Bank has the right to cancel the card before the expiry of its original or renewed periad in the event of non-compliance of terms and conditions by the cardholder, misuse, or any other reason requiring such cancellation, and the customer will be entitled to reimburse the mount corresponding to the remaining period if the termination is made by the Bank.

 9.3 The Bank has the right to cancel the card in case the cardholder does not receive the renewed card after 45 days from being notified.

 9.4 The Bank has the right to cancel or stop the Card if the Cardholder falls to pay any other obligation owed to the Bank within 30 days from the date of afeatin to foliaction. The Bank shall not charge the Customer any fees after the Card is suspended and will refund a portion of the annual fee equivalent to the remaining period after the card stopped.

- The bunk has the right to cancer or supplied and it the Caranolater rains to pay any other obligation owed to the Bank within 30 days from the date of default notification. The Bank shall not charge the Customer any fees after the Card is suppended and will refund a portion of the annual fee equivalent to the remaining period after the card stopped.

 9.5 The Bank sho the right to deduct and / or reverse any mount deposited in the Card Account due to system or human errors, or infringement of the rights of third parties.

 9.6 In the event of cancellation due to reasons mentioned in cases 91.8 92.8 93.8 94, all unpaid amounts of withdrawals and purchases or obligations to the Bank such as Issuance fees, renewal fee, or replacement fee will become due and payable on the date of cancellation of the card and the customer will be responsible for making the payment for the same prompth. The customer pledges to make the amount in full and the Bank reserves the right to recover the dues from any other card account, the current account or cardholder's other bank accounts or to debit the same to either of these accounts, even if the account is overdrawn, and the customer shall be solely liable to the effects resulted thereafter.

 9.7 In case of lost or stolen card, the cardholder should immediately inform the Bank by calling the call center or notify any Visa Office in any other bank austide KSA. The cardholder confirms full responsibility of any transactions or damages that might occur from the time the card got lost until the notification provided to the Bank. The Cardholder acknowledges that higher responsibility of any transactions or damages will not exceed the credit limit remaining on the card act the time it was lost, and shall be liable for the fees mentioned in article 21 in case of card replacement issued.

 9.8 The Bank shall not be liable to third parties when the cardholder uses higher card to obtain goods or services when the specifications of those goods or services infer from the card bath card and the car

10. Contactless service Contactless service allows Al-Rajhi credit card holders to make POS purchases securely through NFC technology without entering the PIN within the limit specified by the Bank. The Customer will have to top the credit card into the POS without entering the card. The customer will be fully responsible for all transaction executed in this manner. The bank reserves the right to unilaterally change the limit of payment in accordance with relevant regulations without notifying the customer.

- Will be largy Especial to the regulations without notifying the Customies.

 11. Tax

 11. Tax

 11. Tax

 11. The fees quoted shall be exclusive of applicable Value Added Tax (VAT) and any other indirect taxes, as may be applicable.

 11.2 The indirect taxes shall be levied in accordance with the provisions contained under the VAT laws and other legislations as may be applicable from time to time. Any disputes orising an account of VAT input tax credit shall be mutually resided within the timelines prescribed under the VAT law. In case of payments outstanding beyond the period prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the prescribed under the relevant VAT law, and in the relevant VAT law, and

- In the kingaam of Conditions for AL Fursan Credit Cards:

 13- Terms and Conditions for AL Fursan Credit Cards:

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 13- In Perint Conditions:

 Soudia Standia Afriines Air Transport Company.

 AL Fursan Program: It is a customer loyality program designed, managed, and wholly owned by Soudia.

 AL Fursan Program: It is a customer loyality program designed, managed, and wholly owned by Soudia.

 AL Fursan niles: Soudia Air miles credited to customer's Al Fursan program account shared by him/her with the bank. Through these miles, members of AL Fursan program will be able to issue reward tickets and upgrade the travel class in Soudia.

 Reflection of the Conditions.

 Merchants Cardegories refers to the merchant categories that are eligible to earn miles, which will be under the international Codes that agreed by Visa and MasterCard lows. If any merchandise that does not foil under the Merchant category that qualifies for earning and the second of the conditions.

 All Fursan miles which will be rounded down to 7 miles). The miles are earned from eligible transactions as set forth in this document, 13.3 Miles Earning Rate (Spend in SAR to earn 1 Mile):

 Card Type

 Domestir Transactions

 SAR 25

 SAR 3.5

 International Transactions

 SAR 15

 SAR 3.5

 SAR 15

 SAR 3.5

 S Domestic Transactions
 International Transactions
 International Transactions
 International Transactions
 SAR 15
 SAR 3
 SAR 15
 SAR 3
 -4 Alrajit Bank is entitled, at any time and with prior notice to the Cardholder in any manner whatsoever, to terminate Al Fursan Credit
 card and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or modify or
 limit the miles earn rate, and/or the manner of which the air miles are earned, after a written notice is sent to the cardholder's registered
 address or through official channels of communication authorized by the Bank 30 days prior to the effective date and the Cardholder's hall be bound by such variations and amendments. The latest provisions in such connection will be available to the Airghi Bank website.
 It is the Cardholder's responsibility to ensure that they are appraised of the provisions and any changes thereof relating to the Card at all
 times. Airghi Bank's decision an all matters relating to the Air Fursan Credit card shall be final and binding on the Cardholder.

- 13-5 There is no minimum or maximum number of transactions to earn miles.

 13-6 Miles earned on Eligible Transactions in a statement cycle will be limited to the credit limit of the customer i.e. no miles will be awarded for transactions completed over and above the credit limit of the Card Account in a single statement cycle.

 13-7 Classification of merchant categories will be determined based on the merchant category code (MCC) published by VISA, and defined by the merchant's acquiring bank Acquiring banks are required to follow global standards and definitions of merchant categories will be determined to follow global standards and definitions of merchant categories are set forth by the schemes (Visa)/MasterCard/AMEX/Diners etc.). Alrajin Bank cannot be held accountable for incorrect assignment/segmentation.

- are set forth by the schemes (Visa/MasterCard/AMEX/Diners etc.). Alrajhi Bank cannot be held accountable for incorrect assignment/segmentation.

 3-8 Alrajhi bank will not be responsible for providing air miles for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for each spend category by VISA.

 3-9 The air miles will be credited to customer's balance at AL Fursan program once the transaction is successfully settled by merchant which might take up to 30 days from the transaction and air miles will long be credited for the transactions posted on the statement of account of the cardholder. Alrajhi Bank cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

 3-10 Eligible Transactions made with a supplementary AL Fursan Card will be aggregated with the Eligible Transactions charged by the primary Cardholder for the purposes of calculating the earned miles.

 3-11 Misuse of the Al Fursan. Card to effect fictious transactions through POS terminals at merchant outlets or through other means shall not be eligible for air miles and bank reserve the right to cancel the credit card.

 3-12 In the event of a full or partial refund of the amount of any purchase transaction made by means of the card, the miles earned for that transaction will be reversed and deducted from the cardholder's miles balance in AL Fursan program, or the equivalent miles will be deducted from the miles earned in the future. Al-hajhi Bank das reserves the right to deduct the value equal to those miles that were residited the cardholder's miles balance in the AL Fursan program, or if the bank was unable to deduct throm the cardholder's miles balance in the AL Fursan program, or if the bank was unable to deduct throm the cardholder's miles balance in the future without notice prime and program in the event of a full provinces recorded in the card so an Eligible Transaction for the purposes of ceruits and/or how spend are classified for each spend

- Charity, legal services, TAX and government payments and protection agencies
- Tasaheel booking
- Nabilizes locking

 ASADD poyments made through Alrajhi Bank online and/or by utilizing any other payment channel provided by Alrajhi Bank as perekting loyalty functionality

 Transactions that Airajhi Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.
- Wallets balance loaded

13-14 1416	ember will early thines for every sak to speric using the engine cards for thires for the following durisact	IOI IS.
	Transaction	Due Amount
	Sale of new and used cars and motorcycles, and its maintenance services.	10000
	Government Payments, utility bills	30
	Gas/Fuel stations	10
	Public transport services (buses/trains/ferries/ships, etc.), Real estate office payments.	No cap

- 13-16 in the event that the card is canceled or suspended due to the customer's failure to pay any due amounts owed by him/her to the bank, the bank has the right to cancel the customer's eligibility to earn miles, and he/she is not entitled to benefit from the previously earned miles that have not yet been added to his account in the AL Fursan program, in addition to What is stated in (paragraph 9-4) of these terms and conditions.

 13-17 The Bank may, from time to time, carry out promotional campaigns due to which the cardholder becomes eligible to receive free or welcome miles. In the event that the cardholder obtains free miles, he/she shall not be eligible to participate in any other promotional campaigns in the future, and you shall not be entitled to receive welcome miles again.

- 13-18 All terms and conditions relating to miles earned through purchases also apply to welcome miles and bonus miles earned from promotional campaigns.

 13-19 Al-Rolli Bank does not keep the current balance of AL Fursan miles nor customer information registered in the AL Fursan program, including the AL Fursan membership number.

 13-20 The Bank shall not bear any responsibility or obligation towards third parties when Saudia makes any changes to the AL Fursan Program or its terms and conditions.
- 13-21 in the event of a conflict between these terms and conditions and the terms and conditions of the AL Fursan program issued by Saudi Arabia, these terms and conditions shall prevail.
- To ensure getting transactions alerts via text messages and benefit from banking services, please add your mobile number through alrajhi ATM and activate the electronic services through one of the branches of the bank

• Please alert the bank of any changes in your mailing address or telephone number

• In case of loss or inquiries, please call us on 920003344 or +966114603333