

Marriott Bonvoy® alrajhi bank Credit Card Terms and Conditions



Praise be to Allah alone, and peace and blessings be upon that who have no prophet after him: alrajhi bank pleased to issue its Marriott Bonvoy® credit card in accordance with Shari'a regulations, which enables cardholder to withdraw cash from ATMs/Transfer amount, as well as buy goods and services legally and as per Sharia guidelines 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 Shari'a compliant "Murabaha Finance" and deposit the funds in an account specified for the card.
- 1.2 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.
- 1.3 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/ transfer amount from card to account, given that the Bank will charge a fee against each cash withdrawal / transfer amount according to the Schedule of Charges. The maximum limit for Cash withdrawal as defined by SAMA through card will be applicable.
- 1.5 The customer acknowledges 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 accessories 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.
- 1.6 For the purposes of paragraph (1/5) 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 contract, its annexes or its substantive including, but not limited to: the supply of items and services purchased with the card, and fees Buying and selling, external or internal transfers, and others.
- 1.7 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 non-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. In case of using the card for purchases or cash withdrawal, cardholder shall return the utilized amounts to the Card Account and, in such case, the Bank hereby undertakes to return a portion of the monthly profit of the Murabaha Finance, subject to the absolute discretion of the Bank.
- 1.8 No cheque books or Debit cards will be issued on the Card Account.

2. FEES & CHARGES:

- 2.1 By signing these terms & conditions, the cardholder agrees that the following prices, fees and charges shall be applicable to his card:

Fee type	Amount (SAR) *
Issuance fee/ Annual Primary card fee (**)	Infinite
	SAR 1,200
Supplementary Card	Free for first 2 cards, 3rd card onwards SAR 75
Profit Rate (Monthly)	2.5%**
Foreign Transaction Fee	2%
Replacement fee	SAR 15
Cash Withdrawal (via ATM)/Transfer from card to current account****)	3% for transactions below SAR 2500, with a maximum limit of SAR 75 for transactions equal to or above SAR 2500
Minimum Payment	5% of the amount or SAR 100 whichever is higher
Inquiry at ATM	SAR 1.5
Wrong Dispute	SAR 25

(*) The above fees do not include VAT.

(**) This profit shall apply to all new contracts, including (the issuance of a new card, any increase or decrease to the card's credit limit, and the renewal of the card agreement, which occurs every 9 years from the original issuance date).

(***) The bank may, from time to time, launch promotional campaigns that include waiving issuance fees and annual fees for new customers or reducing them.

(****) Cash withdrawal/Transfer fee from the card, will be free of charge for the first 100 days from card issuance date.

(*****) If the transfer is made from the credit card to an alrajhi bank account, the fees will apply 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 APR based on the card type and the Due Amount:

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.

#	Due Amount	APR	Purchase Rate	Minimum Payment Amount %	Months Until Balance Repaid*
1	SAR 20,000	39.56%	30%	5%	114 Months
2	SAR 50,000	33.90%			149 Months
3	SAR 75,000	32.62%			164 Months

- 2.2 The bank is entitled to apply and calculate a Profit rate of 2.5% on purchase transactions from the transaction date until the statement issuance date. This includes purchase transactions listed under the (Tasaheal) program that have not been settled by the due date.

Ex	Card Type	Fee + VAT	Credit limit	Purchase Rate	Minimum Payment Amount %	Months Until Balance Repaid*	APR
1	Infinite	1,380sar	10.000 sar	30%	5%	12 months	52.46%
2	Infinite	1,380sar	10.000 sar	30%	5%	12 months	32.37%

- 2.3 If the card is issued to customer during promotional campaigns that include exempting customers from annual fees for the first year after card issuance, and if the customer cancels the card before paying the fees for the second year, the bank is entitled to deduct an amount equivalent to the annual fees for the card mentioned in paragraph (2-1).

3. CARD STATEMENT:

- 3.1 alrajhi bank credit card holders shall have a grace period not less than 25 days from the account statement date for settling their bill amount.
- 3.2 The Bank shall send a Card Statement to the Cardholder on the first day of each Gregorian month, either 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 copy 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 Should any failure by the customer to make a payment for the utilized amounts to the Card Account on the due date, the Bank has the right to 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.
- 3.4 The Bank has the right to deduct and / or reverse any amount deposited in the Card Account due to system or human errors, or infringement of the rights of third parties.
- 3.5 The cardholder must verify all the Card Transactions billed on the Card Statement and in case of discrepancy, notify the Bank immediately. All charges/dealings will be deemed accepted by the customer if it is not notified within 30 days from the card statement.
- 3.6 Immediately upon the usage of the card, the Bank will be deducting the financial obligations on such usage.
- 3.7 If the Cardholder uses the card for purchases or services in a currency different from the card's currency (Saudi Riyals) the amount will be deducted from the card balance in Saudi Riyals - at the exchange rate of Saudi Riyals at the time of the transaction-, in addition to (up to 2 %) of the amount as a service charge on international transactions as shown below, the Cardholder shall bear the differences arising from the difference in exchange rates between currencies.

The following table illustrates the process of calculating the foreign currency transaction:

Transaction amount	Exchange Rate *	Amount in SAR	Foreign transaction fee	VAT	Due Amount
USD 100	SAR/USD 3.75	SAR 375	375*2% = 7.5 SAR	SAR 7.5 * 15% = SAR 1.13	SAR 383.625*

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

- 3.8 With regard to international purchase transactions, the bank will send SMS notifications detailing the transaction along with the exchange rate at the time of authorization. Please note that the exchange rate that will be applied is the prevailing Card Scheme exchange rate at the time of settlement.
- 3.9 The Cardholder undertakes to pay the minimum repayment, stated on the monthly statement, on the due date. In case of the Cardholder, failure to make the full minimum monthly repayment on three consecutive payments the card will be blocked and stopped, and the cardholder's name will be included in the Bank's black list and reported him to SIMAH.
- 3.10 The cardholder hereby authorizes the bank to automatically deduct all or part of financial obligations on cardholder from any accounts, funds or deposits that belongs to cardholder without 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.
- 3.11 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 manage to provide such copy and the cardholder will bear the charges mentioned in paragraph (2-1) if the objection is found to be invalid.
- 3.12 All notifications sent by the Bank to the cardholder's national address or to the mobile number registered for the cardholder's current account shall be deemed valid and binding.
- 3.13 The Bank shall have the right to contact the customer via the registered mobile number associated with the current account of the account holder for the purpose of collecting overdue amounts, within thirty (30) days from the date of default.
- 3.14 The cardholder must promptly notify the Bank in writing of any changes in his address or registered mobile number.

4. CHANGING THE CARD TERMS AND CONDITIONS AND FEES

- 4.1 Al Rajhi Bank has the right to amend the terms & conditions, whether by decrease, addition or deletion, in accordance with the principles of the Sharia and without prejudice to the rights of the cardholder which has been acquired based on this contract during the period of validity of the card. The Bank shall also have the right to increase the fees where such fees are linked to a third party. The Bank will notify the cardholder of any such amendments by SMS at least 30 days prior to the effective date of the changes, in accordance with applicable laws and regulations concerning notification and disclosure of amended terms. The Bank may suspend or freeze the use of the card, at its sole discretion, if it deems such action necessary to protect the customer or the Bank, and may lift the suspension or freezing upon the removal of the underlying cause.
- 4.2 In the event the cardholder does not agree to any changes in the card's terms,

conditions, or fees, the cardholder has the right to terminate the agreement using any of the channels made available by the Bank within (14) days from the date of receiving the notification of change. If the objection is submitted within the specified period, the cardholder is entitled to request a refund of the annual card fee after deducting the portion corresponding to the usage period. The Bank shall not be entitled to claim any charges or fees from the cardholder unless the card was used during the objection period.

- 4.3 If (14) days have elapsed from the date the notification was sent to the cardholder without receiving any objection, the amendment shall be deemed effective, and the cardholder shall not be entitled to claim a refund of the annual fee or any part thereof.

5 CARD RENEWAL:

The Bank may issue a new card 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.

6 USING THE CARD:

- 6.1 The credit card can be used for cash withdrawing from ATM, transfer amount via mobile app, purchasing goods and services through websites and point of sales terminals that accept Visa/MasterCard using the PIN number or via contactless payments.
- 6.2 The cardholder undertakes to withdraw cash only from ATM machine and not to carry out manual withdrawals from Banks branches counters using the card.
- 6.3 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 shall immediately pay back to the bank all balances excesses recorded. The Bank shall have the right to cancel the card upon or after such excess, with the customer taking any responsibility arising due to use of his/her card in violation of provisions of this clause.
- 6.4 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 balance nor shall it be responsible for cards rejected by points of sales.
- 6.5 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.
- 6.6 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.
- 6.7 The cardholder will be responsible for all obligations arising 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.
- 6.8 The cardholder is entitled to withdraw cash, transfer from the card account to the current account, or load e-wallets, provided that the total does not exceed 30% of the credit limit granted by the Bank as per SAMA instruction.

7 SUPPLEMENTARY CARD

- 7.1 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 card benefits which the bank provides in respect of the primary card and will not be treated as independent cards.
- 7.2 The primary cardholder can obtain up to 10 supplementary cards. The first two supplementary cards are free of charge. Any additional cards beyond the first two will incur an issuance fee of SAR 75 (USD 20), plus VAT, for each supplementary card, as detailed in the fee schedule in section (2/1).
- 7.3 Marriott Bonvoy benefits are granted only to the primary cardholder and do not apply to any supplementary cards. All Marriott Bonvoy benefits mentioned in these terms and conditions and provided under the card agreement are not granted to holders of any supplementary cards.

8 SIGNATURE ON THE CARD

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

9 VALIDITY TERM:

- 9.1 The card is valid for 5 years from the date of issuance and will be renewed automatically for the same period when it expires.
- 9.2 The card issuance fee shall be deducted from the Card Account on the card issuance date, following activation. The annual fee shall likewise be deducted on the same issuance date of each subsequent year. In the event the Cardholder requests a card reissuance due to loss or damage, a replacement card fee shall apply as stipulated in Clause (2.1)

10 CANCELLATION OF THE CARD:

- 10.1 The Customer shall have the right to cancel the Card within (90) days of receipt without incurring any cancellation fees, provided that the Card has not been activated. The Bank reserves the right to cancel the Card thereafter without any liability on the part of the Bank. In such case, the Customer shall have no right to claim any compensation or make any demands of any kind against the Bank arising from the cancellation of the Card pursuant to this Clause.
- 10.2 The Cardholder shall have the right to request the cancellation of the card through any of the Bank's authorized channels at least fourteen (14) days prior to the scheduled date of the annual fee deduction, provided that all outstanding amounts due on the card have been settled. The request for cancellation shall be deemed as a notice of termination of the terms and conditions from one part without prejudice to the rights of the Bank to challenge the termination or any right resulting from such termination.
- 10.3 The Bank has the right to cancel the card before the expiry of its original or renewed period in the event of regulatory, security, or credit related reasons, or non-compliance of terms and conditions by the cardholder, misuse, or any other reason requiring such cancellation, provided that such cancellation does not contravene applicable laws and regulations. In such case, the customer will be entitled to

reimburse the amount corresponding to the remaining period if the termination is made by the Bank.

- 10.4 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.
- 10.5 The Bank has the right to cancel or stop the Card if the Cardholder fails 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 suspended and will refund a portion of the annual fee equivalent to the remaining period after the card stopped.
- 10.6 In the event of cancellation due to reasons mentioned in cases (10.2) 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 promptly. 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.
- 10.7 Cancellation in the cases referred to in Clauses (10-3), (10-4), and (10-5) shall result in the suspension of the Card's usability, while all amounts arising from the issuance or use of the Card shall remain due and payable by the Cardholder. The Bank shall, as applicable, coordinate with the Cardholder and offer possible solutions to settle the outstanding amounts in accordance with applicable laws, regulations, and controls, without prejudice to the Bank's statutory and contractual rights.
- 10.8 In case of lost or stolen card, the cardholder is obligated to notify the Bank through the officially approved channels (the mobile application, or by calling the Bank's phone service from within or outside KSA, or by reporting to any Visa/Mastercard center at any bank abroad. In all cases, Al Rajhi Bank must be notified. 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, provided that such amounts and damages do not exceed the credit limit remaining on the card at the time of loss. The cardholder shall also pay the fee specified in Clause (2-1) in the event a replacement card is issued for the lost or stolen card.
- 10.9 The Bank shall not be liable to third parties when the cardholder uses his/her card to obtain goods or services when the specifications of those goods or services differ from the contract between the cardholder and the merchant, as well as in cash withdrawals through ATM machines. The cardholder may submit a claim to confirm the validity of the transaction, and the cardholder is not entitled to request a suspension of the discount from the card balance due to any differences in the specifications of the goods or for any other reason and the Bank is not responsible for other parties' refusal to accept the card or if there is a defect in POS devices or ATM devices. The Bank will not be deemed a party in any relationship between the cardholder and any third parties that is associated with the card.
- 10.10 The cardholder confirms the completion & accuracy of the provided information, and notify the Bank of any changes in the contact details and giving alrajhi bank the right to get or give any information to SIMAH or any other external entity.
- 10.11 Once these Terms and Conditions signed and the card activated, it shall be deemed as acknowledgment and acceptance.
- 10.12 Activating the card means receiving it and accepting the terms and conditions thereof.

11 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 tap 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.

12 TAX:

- 12.1 The fees quoted shall be exclusive of applicable Value Added Tax ("VAT") and any other indirect taxes, as may be applicable.
- 12.2 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 arising on account of VAT input tax credit shall be mutually resolved within the timelines prescribed under the VAT law. In case of payments outstanding beyond the period prescribed under the relevant VAT law, alrajhi entity shall not be liable to any interest or penalty, if payable by you on account of input tax credit reversal.
- 12.3 Any dispute arising in relation to the VAT input account shall be resolved by mutual agreement of the parties within the timelines specified in the applicable VAT regulations.

- 13 These terms and conditions have been drafted in both Arabic and English. In the event of any conflict between the two versions, the Arabic text shall prevail. These terms and conditions are governed by the laws of the Kingdom of Saudi Arabia, and any dispute arising out of or in connection with these terms and conditions shall be referred to the competent judicial authorities in the Kingdom of Saudi Arabia.

14 The following terms and conditions shall apply to alrajhi bank Marriott Bonvoy® Credit Cards and shall be read in conjunction with the terms and conditions set forth in the alrajhi Credit Card Terms and Conditions, which form an integral part of this agreement.

14.1 Definitions:

- **Merchants Categories:** refers to the merchant categories that are eligible to earn points, which will be under the international codes that are set by Visa and MasterCard regulations. If a purchase does not fall under a qualifying merchant category for earning Marriott Bonvoy Points, it will not be eligible to earn Marriott Bonvoy Points.
 - Merchants who accept Visa credit cards are assigned a merchant code, which is determined by the merchant or its processor in accordance with Visa procedures based on the kinds of products and services they primarily sell.
 - The Bank groups similar merchant codes into categories for purposes of making rewards offers to the Cardholder.
- Please note: The Bank makes every effort to include all relevant merchant codes in its rewards categories. However, even though a merchant or some of the items that it sells may appear to fit within a merchant category, the merchant may not have a merchant code in that category.
- When this occurs, purchases with that merchant will not qualify for rewards offers on purchases in that category.
 - Purchases submitted by the Cardholder, an authorized user, or the merchant through

third-party payment accounts, mobile or wireless card readers, online or mobile digital wallets, or similar technology will not qualify in a rewards category if the technology is not set up to process the purchase in that rewards category. 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 classifications as are set forth by the schemes (Visa/MasterCard/AMEX/Diners etc.). alrajhi bank cannot be held accountable for incorrect assignment/segmentation.

- 14.2 Cardholders are entitled to earn Marriott Bonvoy Points based on the earn rate decided by the bank (Marriott Bonvoy Points will be rounded down to the nearest number e.g., 7.3 Marriott Bonvoy Points will be rounded down to 7 Marriott Bonvoy Points). The Marriott Bonvoy Points are earned from eligible transactions as set forth in this document.
- 14.3 Marriott Bonvoy Points Earning Rate:

Transaction Type	Marriott Bonvoy Points earned on every SAR 3.75 (US\$1) purchase
Domestic Transaction	1.5
International Transaction	3.5
At Marriott Property	6

- 14.4 alrajhi Bank is entitled, at any time and with prior notice to the Cardholder in any manner whatsoever, to terminate 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 Marriott Bonvoy Point earn rate, and/or the manner in which the Marriott Bonvoy Points 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 shall be bound by such variations and amendments. The latest provisions in such connection will be available on the alrajhi Bank website. It is the Cardholders' responsibility to ensure that they are apprised of the provisions and any changes thereof relating to the Card at all times.

- 14.5 The Bank and Marriott International, Inc. maintain the right to suspend, amend, revoke, or cancel a Cardholder's Marriott Bonvoy Points for any reason whatsoever, including, but not limited to delinquent Cardholders, reversal of transactions, fraud, or charge back. Cardholder will be notified accordingly.

- 14.6 There is no minimum or maximum number of transactions to earn Marriott Bonvoy Points.

- 14.7 Marriott Bonvoy Points earned on Eligible Spends in a statement cycle will be limited to the credit limit of the Cardholder i.e., no Marriott Bonvoy Points will be awarded for transactions completed over and above the credit limit of the Card Account in a single statement cycle.

- 14.8 alrajhi bank will not be responsible for calculating Marriott Bonvoy Points for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for each spend category.

- 14.9 The Marriott Bonvoy Points will be credited to Cardholder's balance at Marriott Bonvoy Program once the transaction is successfully settled by merchant. Bonus Marriott Bonvoy Points will appear in the Primary Cardholder's Marriott Bonvoy Member Account 8-12 weeks from meeting the qualifying spend target. Marriott Bonvoy Points will only be credited for the transactions posted on the statement of account. alrajhi bank cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

- 14.10 Eligible Spends made by Supplementary Cardholders will be aggregated with the Eligible Spends charged by the Primary Cardholder for the purposes of calculating the earned Marriott Bonvoy Points.

- 14.11 Misuse of the Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Marriott Bonvoy Points and bank reserve the right to cancel the credit card.

- 14.12 In the event of a full or partial refund of the amount of any purchase transaction made by means of the card, the Marriott Bonvoy Points earned for that transaction will be reversed and deducted from the Cardholder's Marriott Bonvoy Points balance in Marriott Bonvoy Program, or the equivalent Marriott Bonvoy Points will be deducted from the Marriott Bonvoy Points earned in the future. alrajhi bank also reserves the right to deduct the actual value equal to those Marriott Bonvoy Points that were credited to the Cardholder's Marriott Bonvoy Points balance at the Marriott Bonvoy Program from the Card balance or any other Card or account associated with the Cardholder in the event that the bank was unable to deduct it from the Cardholder's Marriott Bonvoy Points balance in the Marriott Bonvoy Program, or if the bank was unable to deduct the equivalent from the Marriott Bonvoy Points earned in the future without prior notice.

- 14.13 If the card is canceled or suspended due to failure to pay any due amounts, the bank may revoke eligibility for points /Welcome points, including uncredited earned points.

- 14.14 Any decision about whether spend on purchases qualify as an Eligible Spends for the purposes of earning Marriott Bonvoy Points and/or how spend are classified for each spend category shall be at the sole discretion of alrajhi bank.

- 14.15 Unless otherwise stated, all purchases recorded in the card statement are eligible to earn points, except of the following:

- a) Fees & charges.
- b) Money/balance transfer from credit limit to other cards or to current account.
- c) Charity, legal services, TAX and government payments and protection agencies.
- d) Cash withdrawals

- e) SADAD payments made through alrajhi Bank online and/or by utilizing any other payment channel provided by alrajhi Bank as per existing loyalty functionality.
- f) Transactions that alrajhi Bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.

- g) Transactions intended for business purposes/commercial use/spend. "business purposes" shall refer to any transactions made using an alrajhi bank retail credit or prepaid card that are directly related to the operation of a business or commercial enterprise. This includes, but is not limited to, the following:
 - Purchases of goods or services intended for resale or commercial use.
 - Transactions related to the payment of business expenses.
 - Any expenditures that are claimed as tax-deductible business expenses or that are reimbursed by an employer or business entity.
 - Transactions made in the course of providing services or products to clients or customers.

- h) Transfer to E-wallets
- i) Gas/Fuel stations
- j) Public transport services (Not Classified)
- k) Taxicabs and Limousines
- l) Food Stores - Convenience Stores and Specialty Markets

- 14.16 Member will earn 1 point using the eligible cards on the following transactions*:

Transaction Type	Spending requirement to earn 1 point	Maximum Marriott Points per Transaction
Purchase of new and used cars and motorcycles, and its maintenance services	SAR 15	10,000
Government Payments	SAR 15	30
Utility bills	SAR 15	30
Telecom bills	SAR 15	No cap
Educational institutions	SAR 15	No cap
Public transport services (buses/trains/ferries/ships, etc.)	SAR 15	No cap
Real Estate offices payments	SAR 15	No cap
Candy, Nut and Confectionery Stores	SAR 3.75	No cap
Clothing & fashion Accessory Stores	SAR 3.75	No cap
Gift and Souvenir Shops	SAR 3.75	No cap
Automobile Rental Agency	SAR 3.75	No cap
Grocery Stores and Supermarkets	SAR 3.75	No cap
Restaurants and Café shops	SAR 3.75	No cap
Beauty, Cosmetic, and skincare Stores	SAR 3.75	No cap
Variety Stores	SAR 3.75	No cap

* The customer will earn reward Mile based on the earning rate applicable on the transaction settlement date.

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

- 14.18 The Bank may, from time to time, carry out promotional campaigns due to which the cardholder becomes eligible to receive free or welcome points. In the event that the cardholder obtains free points, 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 points again.

- 14.19 All terms and conditions relating to points earned through purchases also apply to welcome points and bonus points earned from promotional campaigns.

- 14.20 Al-Rajhi Bank does not keep the current balance of Marriott Bonvoy Marriott Bonvoy Points nor Cardholder information registered in the Marriott Bonvoy Program.

- 14.21 The Bank shall not bear any responsibility or obligation towards third parties when Marriott makes any changes to the Marriott Bonvoy Program or the Marriott Bonvoy Program Rules.

14.22 In the event of a conflict with regards to the cards issuance and usage unrelated to Marriott Bonvoy benefits, between these terms and conditions and the Marriott Bonvoy Program Rules, these terms and conditions shall prevail. In the event of a conflict with regards to the Marriott Bonvoy benefits, between these terms and conditions and the Marriott Bonvoy Program Rules, the Marriott Bonvoy Program Rules shall prevail

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
- Please alert the bank of any changes in your mailing address or telephone number
- 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
- In case of loss or inquiries, please call us on 920003344 or +966114603333

Marriott Bonvoy Benefit Terms & Conditions ("Terms and Conditions")

Definition

"Account" means a Credit Card account established by Bank under the Program pursuant to which one or more Cardholders may obtain credit from Bank for Eligible Spends.

"Anniversary Year" means each period of twelve months from the date of creation or renewal of the Account.

"Annual Membership Fee" shall mean the Card fee set by the Bank and paid by Cardholder every Anniversary Year.

"Bank" refers to alrajhi bank.

"Acquiring Banks" a bank or financial institution that processes customer credit or debit card payments on behalf of the business and routes them through the card networks to the issuing bank.

"Card Application" means the Bank's Credit Card application that must be completed and submitted to Bank (regardless of the form thereof or the means of delivery thereof) to apply for an Account.

"Cardholder", or **"you"** means an individual who has been issued a Card or who is an authorized user of such Card, including either/or/both Primary and Supplementary Cardholder, as applicable.

Card or **"Credit Card"** means the Marriott Bonvoy alrajhi Credit Card issued by the Bank in connection with the Program.

"Eligible Spends" means purchases of products and services, minus returns, or refunds, made with the Card by the Cardholder or an authorized user of the Account. Buying products and services with the Card, in most cases, will count as a purchase; however, the following types of purchases will not count and will not earn Marriott Bonvoy Points: cash transfers, fees and charges, money/balance transfers from credit limits to other cards or to current Account, cash withdrawals, charity, legal services, tax and government payments and protection agencies, SADAD payments made through alrajhi bank online and/or by utilizing any other payment channels provided by alrajhi bank as per existing loyalty functionality, transactions that alrajhi bank decides are disputed, erroneous, unauthorized, illegal and/or fraudulent, and wallet balance loads.

"Elite Night Credit" means the credits toward achieving Marriott Bonvoy Elite Status requirements (i.e., nights required for achieving or renewing Elite Status every year).

"Elite Status" means the elite membership status, with associated benefits for each status level, that may be obtained as part of the Marriott Bonvoy Program upon reaching certain milestones, including Silver Elite, Gold Elite, Platinum Elite, Titanium Elite and Ambassador Elite status.

"Free Night Award" means a Marriott Bonvoy Program benefit issued to Cardholders as follows: Each Free Night Award carries a specific Marriott Bonvoy Points value that can be applied to one (1) night in a standard guest room at a Participating Hotel for the requested stay date that is less than or equal to the value of the Free Night Award.

"Issuance Fee" means the Card fee set by the Bank, which is charged the date the Card is issued.

"Marriott Bonvoy Member" means a valid, active member of the Marriott Bonvoy Program.

"Marriott Bonvoy Member Account" means the Marriott Bonvoy account of a Marriott Bonvoy Member.

"Marriott Bonvoy Membership Number" means the membership account number assigned to a Marriott Bonvoy Member.

"Marriott Bonvoy Points" means the loyalty currency that may be earned and redeemed with Marriott Bonvoy Members pursuant to the Marriott Bonvoy Program Rules and, where applicable, these Terms & Conditions.

"Marriott Bonvoy Program" or **"Marriott Bonvoy"** means the loyalty program offered by Marriott International, Inc.

"Marriott Bonvoy Program Rules" means the terms and conditions issued by Marriott International, Inc. which govern participation in the Marriott Bonvoy Program. The Marriott Bonvoy Program Rules can be found at: <https://www.marriott.com/en-gb/loyalty/terms/default.mi>.

"Participating Hotels" means hotels, resorts, and other transient stay properties that are owned, managed, franchised, or licensed by Marriott International, Inc. and participate in Marriott Bonvoy as set forth in the Marriott Bonvoy Program Rules.

"Primary Cardholder" means the primary applicant for the Card.

"Program" refers to the Marriott Bonvoy alrajhi bank Card program.

"Supplementary Cardholder" means an additional Cardholder who is authorized as secondary user added to an Account by the Primary Cardholder.

"Qualifying Stay" has the meaning given to it in the Marriott Bonvoy Program Rules.

Notification for the Card Issuance

- Upon Card application, the Primary Cardholder is responsible for providing the Primary Cardholder's Marriott Bonvoy Membership Number to link Card to Primary Cardholder's Marriott Bonvoy Member Account. If the Primary Cardholder is not a Marriott Bonvoy Member, the Primary Cardholder must enroll in the Marriott Bonvoy Program to obtain a Marriott Bonvoy Member Account, then return to the Bank's mobile app to enter the Primary Cardholder's Marriott Bonvoy Membership Number in the Primary Cardholder's Card application.
- If the Primary Cardholder fails to activate their Card Account or closes their Card Account within eight weeks of Card approval, the Primary Cardholder's Marriott Bonvoy benefits earned through the Card activation, including Elite Status, will be removed from their Marriott Bonvoy Member Account.
- When applying as a Marriott Bonvoy Member through the Card application, the Marriott Bonvoy Membership Number provided is linked to the Primary Cardholder's Card. When a Card is issued to a Supplementary Cardholder, the Card is automatically linked to the Marriott

Bonvoy Member Account of the Primary Cardholder.

- Applicants who are not approved for a Card will not be enrolled in the Marriott Bonvoy Program pursuant to these Terms and Conditions, although existing Marriott Bonvoy memberships will not be affected.
- Supplementary Cardholders will not be enrolled in the Marriott Bonvoy Program as a result of being issued a Card.
- Marriott Bonvoy Points awarded through the use of the Card by a Supplementary Cardholder will only be credited to the Primary Cardholder's Marriott Bonvoy Member Account.

Data Sharing

When the Cardholder applies and is approved for a Card, the Cardholder authorizes and expressly consents to the Bank sharing the Cardholder's personal data, including name and email address, with Marriott International, Inc., who may process and host such personal information outside Saudi Arabia, including the United States of America, for administrative purposes and to enable Marriott International, Inc. and any of its affiliates globally to provide Marriott Bonvoy Program benefits and Card services to the Cardholder in accordance with these Terms and Conditions, as permitted by applicable law. Without the Cardholder's authorization to the Bank to share the Cardholder's personal data with Marriott International, Inc., Marriott International, Inc. and its affiliates will not be able to provide the services to the Cardmember in accordance with these Terms and Conditions. Please find more details on how Cardholders' personal data will be processed in the Bank's privacy notice at <https://www.alrajhibank.com.sa/en/Privacy-Notice> and the Marriott Group Global Privacy Statement at <https://www.marriott.com/about/privacy.mi>.

50,000 Marriott Bonvoy Welcome Bonus Offer

- As a one-time offering, subject to the terms and conditions provided below, Cardholders will have the opportunity to earn 50,000 bonus Marriott Bonvoy Points (the **"Welcome Bonus Offer"**).
- The Primary Cardholder will have the opportunity to earn 50,000 bonus Marriott Bonvoy Points after spending SAR 15,000 (USD 4,000) in Eligible Spends (**"Eligible Spends Target Amount"**) on the Card within the first 90 days of Card issuance date.
- Purchases may fall outside of the 90-day period in some cases, such as a delay in merchants submitting transactions to Bank or if the purchase date differs from the date the Cardholder made the transaction. (For example, if the Cardholder purchases goods online, the purchase date may be the date the goods are shipped).
- Bonus Marriott Bonvoy Points may appear in the Cardholder's Marriott Bonvoy Member Account in more than one deposit.
- If the Bank and/or Marriott Bonvoy in their sole discretion determines that the Cardholder has engaged in abuse, misuse, fraud, or gaming in connection with the Welcome Bonus Offer in any way or that the Cardholder intends to do so (for example, if the Cardholder applies for one or more cards to obtain a Welcome Bonus Offer(s) that Bank and/or Marriott Bonvoy did not intend for the Cardholder; if the Cardholder cancels or downgrades their Marriott Bonvoy Member Account within 12 months after acquiring it; or if the Cardholder cancels or returns purchases the Cardholder made to meet the Eligible Spends Target Amount), the Bank and/or Marriott Bonvoy may not credit the Marriott Bonvoy Points to the Cardholder's Marriott Bonvoy Member Account. The Bank and Marriott Bonvoy may also cancel the Cardholder's Card Account and other Card Accounts the Cardholder may have with the Bank or Marriott Bonvoy, respectively.
- Eligible purchases to meet the Eligible Spends Target Amount can be made by the Primary Cardholder and any Supplementary Cardholders on a single Card Account.
- Supplementary Cardholders on the Primary Cardholder's Account are not eligible to receive this Welcome Bonus Offer. Eligible purchases made by a Supplementary Cardholders will count towards reaching the Eligible Spends Target Amount.
- This Welcome Bonus Offer will be awarded once per Primary Cardholder.
- To earn the Welcome Bonus Offer, the Cardholder's Card Account must not be canceled or past due at the time of fulfillment.

Point Earning:

- The Cardholder will earn six (6) Marriott Bonvoy Points per USD spent on Eligible Spends charged on the Cardholder's Card when charged directly with Participating Hotels, standalone Marriott branded retail establishments, and Marriott branded online stores (including online purchases of Marriott branded gift cards) that, in each case, are wholly owned or managed by Marriott International, Inc. and/or its affiliates. Additional Marriott Bonvoy Points received under the Marriott Bonvoy Program for stays at Participating Hotels will be earned in accordance with the Marriott Bonvoy Program Rules. The use of Marriott Bonvoy Points and participation in the Marriott Bonvoy Program is subject to the Marriott Bonvoy Program Rules. alrajhi bank will not be responsible for calculating Marriott Bonvoy Points for purchases at merchant outlets/franchises that have not registered themselves under the MCCs assigned for each spend category.
 - The Cardholder will earn four (3.5) Marriott Bonvoy Points per USD spent on Eligible Spends charged on the Cardholder's Card for international Eligible Spends (outside of the Kingdom of Saudi Arabia).
 - The Cardholder will earn two (1.5) Marriott Bonvoy Point per USD spent on all other Eligible Spends charged on the Cardholder's Card.
 - The Cardholder will earn Marriott Bonvoy Points on Eligible Spends of products and services, minus returns, or refunds, made with the Card by the Cardholder or an authorized user of the Account.
 - Purchases made at some restaurants and retail outlets located within a Participating Hotel may not be considered Marriott Bonvoy hotel Eligible Spends that are eligible to earn six (6) Marriott Bonvoy Points per USD spent if the outlet is operated by a third party and is not managed by the Marriott property.
 - In addition, purchases of third-party services, such as rental cars, transportation, golf, activities, and tours will not be considered Marriott Bonvoy hotel Eligible Spends that are eligible to earn six (6) Marriott Bonvoy Points per USD spent if the purchase transaction is settled by the third party.
 - Marriott Bonvoy Points earned via Supplementary Cardholder spending will be credited to the Primary Cardholder.
 - Marriott Bonvoy Points earned from Eligible Spends on the Card will be posted to the Cardholder's Marriott Bonvoy Member Account up to 12 weeks after the end of each month in which the Marriott Bonvoy Points were earned.
 - Marriott Bonvoy Points may appear in the Cardholder's Marriott Bonvoy Member Account in more than one deposit.
- To be eligible to receive Points, the Cardholder's, Account and Marriott Bonvoy Member Account must not be cancelled or in default at the time of Marriott Bonvoy Points fulfillment.

Losing Points:

- The Cardholder will immediately lose all Marriott Bonvoy Points that have not been transferred to Marriott Bonvoy if the Cardholder's Card Account status changes, or the Cardholder's Card Account is closed for Marriott Bonvoy Program misuse, fraudulent activities, failure to pay, bankruptcy, or other reasons described in the Bank Terms & Conditions.

Free Night Award

- Each Card Anniversary Year, after paying the Annual Membership Fee and spending SAR 90K (USD 24,000) in Eligible Spends, the Primary Cardholder will receive a Free Night Award which may be applied to one (1) night in a standard guest room at a Participating Hotel with a redemption level up to 50,000 Marriott Bonvoy Points.

- The Free Night Award benefit under this Program may only be awarded to the Primary Cardholder. Supplementary Cardholders are not eligible for this Free Night Award benefit.
- Please allow up to 8-12 weeks after paying the Annual Membership Fee and spending SAR 90K (USD 24,000) in Eligible Spends, for your Free Night Award to be automatically deposited into your Marriott Bonvoy Member Account.
- The Free Night Award will expire after 8-12 months from issuance.
- If there is a change in the month in which your subsequent Anniversary Year commences (for example, due to a Card replacement), then your Free Night Award will be triggered within your new renewal month and will be available within 8-12 weeks from the end of the renewal month. For example:
 - Current Anniversary month is November 2024
 - Cardmember receives replacement Card in June 2025, June 2025 will be the new renewal month.
- The Free Night Award can be redeemed for a one (1) night in a standard guest room at a Participating Hotel with a redemption level up to 50,000 Marriott Bonvoy Points.
- If you do not redeem the full value of your Free Night Award, the unused Marriott Bonvoy Points will not be re-credited to your Marriott Bonvoy Member Account.
- Your Free Night Award may not be combined with cash when redeeming your Free Night Award, but you are able to redeem or purchase up to 15,000 additional Marriott Bonvoy Points to expand the value of your Free Night Award in accordance with the Marriott Bonvoy Program Rules.
- To redeem your Free Night Award, you must log into your Marriott Bonvoy Member Account and apply the Free Night Award during booking.
- Free Night Award may be used up to its expiration date listed; it cannot be extended beyond the expiration date, exchanged, or re-deposited into the Cardholder's Marriott Bonvoy Member Account for Marriott Bonvoy Points or future use.
- For more details on redeeming Free Night Awards, visit: <https://www.marriott.com/loyalty/redeem/free-night-award-redemption.mi>
- The Cardholder may be responsible for payment of additional mandatory resort fees at hotels where resort fees are applicable and is responsible for all incidental charges and other fees at such hotels.
- Free Night Award is not transferable and may not be redeemed for cash or converted into Marriott Bonvoy Points.
- To qualify for and receive the Free Night Award, the Cardholder's Marriott Bonvoy Member Account must be active and in good standing in accordance with the Marriott Bonvoy Program Rules.
- The Free Night Award is subject to the Marriott Bonvoy Program Rules.
- Free Night Award redemption is subject to availability.
- This Free Night Award benefit, and the applicable terms and conditions are subject to change.
- You will receive an email from Marriott Bonvoy to the email address listed on your Marriott Bonvoy Member Account confirming that the Free Night Award has been deposited into your Marriott Bonvoy Member Account. The email will also provide instructions on how to redeem your Free Night Award.

Complimentary Marriott Bonvoy Gold Elite Status

- Upon Card application approval and each Account Anniversary Year as a Cardholder, the Primary Cardholder will automatically receive Marriott Bonvoy Gold Elite Status.
- Please allow up to 8 weeks from the Account opening date for Marriott Bonvoy Gold Elite Status to be applied to the Cardholder's Marriott Bonvoy Member Account.
- To qualify for and receive Marriott Bonvoy Gold Elite Status, the Cardholder's Marriott Bonvoy Member Account must be active and in good standing in accordance with the Marriott Bonvoy Program Rules.
- This complimentary Marriott Bonvoy Gold Elite Status benefit is only available to the Primary Cardholder on the Card Account and is not available for Supplementary Cardholders.
- If the Cardholder qualifies for higher Elite Status under the Marriott Bonvoy Program Rules, then the higher qualification will take precedence.
- The Marriott Bonvoy Gold Elite Status awarded through the Card is valid as long as the Card is active and is in good standing.
- Upon Card cancellation, earned Marriott Bonvoy Gold Elite Status will expire at the end of the current Marriott Bonvoy Program year in accordance with the Marriott Bonvoy Program Rules.
- All services, amenities and benefits for Marriott Bonvoy Gold Elite Status members are subject to change in accordance with the Marriott Bonvoy Program Rules.
- For full details on Marriott Bonvoy Gold Elite Status, visit: <https://www.marriott.com/loyalty/member-benefits/gold.mi>

Path to Marriott Bonvoy Platinum Elite Status

- Each Anniversary Year, upon completing SAR 200,000 (USD 53,300) in Eligible Spends during such Anniversary Year, the Primary Cardholder will receive Platinum Elite Status.
- Cardholder's upgrade to Platinum Elite Status is valid for at least a one-year period once you become eligible and, unless you re-qualify as set forth below, will expire at the end of the current Marriott Bonvoy Program year based on Marriott Bonvoy Program Rules.
- On the last day of Cardholder's Anniversary Year, the calculation resets to zero and you must qualify again in the next calendar year to earn Platinum Elite status for the following year. For example:
 - o Spend of SAR 200,000 (USD 53,300) in 2024 will earn Cardholder Platinum Elite Status for 2025.
 - o Spend of SAR 200,000 (USD 53,300) in 2025 will earn Cardholder Platinum Elite status for 2026.
- Purchases made towards the end of an Anniversary Year may not be posted to your Account until the next Anniversary Year and will therefore be included in the calculation for that Anniversary Year.
- Please allow up to 8 weeks after qualifying for the Platinum Elite Status for the benefit to be applied to your Marriott Bonvoy Member Account.
- To qualify for and maintain Platinum Elite Status your Account must be open and not in default.
- This Marriott Bonvoy Platinum Elite Status benefit is only available to the Primary Cardholder on the Card Account and is not available for Supplementary Cardholders.
- For full details on Marriott Bonvoy Platinum Elite Status, visit: <https://www.marriott.com/loyalty/member-benefits/platinum.mi>

Elite Night Credits (ENC)

- The Primary Cardholder will receive a maximum of 15 Elite Night Credits which will be credited to their Marriott Bonvoy Member Account within 60 days upon Card approval after receipt of their Joining Fee payment.
- Each year thereafter, the Primary Cardholder will receive a maximum of 15 Elite Night Credits with this Card on or about March 31; provided, that, the Card is active and in good standing.
- To be eligible to receive the 15 Elite Night Credits with this Card, you must be the Primary Cardholder, and you must have an active Marriott Bonvoy Member Account linked to your Account.
- Elite Night Credits expire on December 31 each year, irrespective of which month the Cardholder has acquired the Card.
- The Annual Fee for the second year and for each year thereafter will be charged in the same month every year unless this period changes including on account of the reissue of the Card.
- If a Cardholder has more than one Marriott Bonvoy cobranded card that offers annual Elite Night Credits as a benefit of the card, each calendar year the Cardholder will only receive the

Elite Night Credits awarded under the card that was first issued to the Cardholder.

- If a Cardholder has more than one Marriott Bonvoy Member Account, then the Marriott Bonvoy Member Accounts will be merged, and a maximum of 15 Elite Night Credits from Marriott Bonvoy cobranded cards will be retained even if the Member's multiple Marriott Bonvoy Member Accounts have received more than 15 Elite Night Credits from Marriott Bonvoy cobranded cards. If the Marriott Bonvoy Member Accounts are merged, if both accounts have received Elite Night Credits, only Elite Night Credits from one Marriott Bonvoy Member Account will remain. Separate promotional offers of Elite Night Credits will not count toward this per-account maximum but may have their own limits; see promotional terms at time of offer.
- The number of annual Elite Night Credits that may be awarded to a Cardholder who holds multiple Marriott Bonvoy cobranded cards may be subject to caps. Please see the Marriott Bonvoy Program Rules for additional details and applicable caps.

Marriott Bonvoy Program Information

Marriott Bonvoy Points accrued, and benefits or awards issued by Marriott Bonvoy are subject to Marriott Bonvoy Program Rules. See <https://www.marriott.com/en-gb/loyalty/terms/default.mi> for the complete Marriott Bonvoy Program Rules, including redemption terms. Marriott International, Inc. reserves the right to modify or change the Marriott Bonvoy Program Rules, and the Marriott Bonvoy Program, and services and benefits offered by Marriott Bonvoy may be modified, added, or cancelled at any time without notice to Cardholders in accordance with the Marriott Bonvoy Program Rules. This may include a change to Marriott Bonvoy Program benefits if the Card is cancelled or if the Cardmember transfers to another Card offered by Bank and Marriott Bonvoy. Click here, <https://www.marriott.com/en-gb/loyalty/terms/default.mi> for Marriott Bonvoy Program Rules, including redemption values.

Disclaimers

- Marriott International Inc. shall be solely liable to the Cardholder for the redemption of Marriott Bonvoy Points, and the Bank gives no guarantee and has no liability to the Cardholder or any other person for any failure to redeem Marriott Bonvoy Points by Marriott International Inc. or any other person. For the avoidance of doubt, the liability of Marriott International Inc. to the Cardholder is in all cases limited to the redemption of duly earned Marriott Bonvoy Points in accordance with the Marriott Bonvoy Program Rules and, where applicable, these Terms & Conditions.
- Cardholder accepts and agrees that:
 - (a) Marriott International, Inc. and its subsidiaries/affiliates shall not be responsible for any benefit set out in these Terms and Conditions that are not operated or provided by Marriott International, Inc. or its subsidiaries/affiliates. Marriott International, Inc. and its subsidiaries/affiliates disclaim any and all liabilities arising from or in relation to such benefits. For the avoidance of doubt, Marriott International Inc. and its subsidiaries/affiliates are not liable to the Cardholder for any loss it suffers in connection with the use of the credit card and/or if the Bank is unable to provide any facilities or services relating to the credit card.
 - (b) Nothing in these Terms and Conditions shall constitute Marriott International, Inc. (and/or any of its subsidiaries/affiliates) as the issuer of, or hold such entity out as the issuer of, any credit card or other banking product.

Financial \ Name of financial institution: alrajhi banking & Investment Corp., Entity type: Bank Institution, Saudi Joint Stock Corp. With a Capital of S.R. 40,000,000,000.00, C.R. NO: 1010000096, Riyadh 11411 Kingdom of Saudi Arabia, Tel: +966 11 2116000, National Address: alrajhi 28 P O Box banking & Investment Corp. 8467 King Fahd Road - Al Muruj Dist., Unit No (1) Riyadh 12263 - SAMA Lic No: 1420 It is controlled and supervised by SAMA 2743, Web: www.alrajhibank.com.sa

alrajhi banking & Investment Corp., Entity type: Bank \ Financial Institution, Saudi Joint Stock Corp. With a Capital of S.R. 40,000,000,000.00, C.R. NO: 1010000096, P O Box 28 Riyadh 11411 Kingdom of Saudi Arabia, Tel: +966 11 2116000, National Address: alrajhi banking & Investment Corp. 8467 King Fahd Road - Al Muruj Dist., Unit No (1) Riyadh 12263 - 2743, Web: www.alrajhibank.com.sa, SAMA Lic No: 1420 It is controlled and supervised by SAMA

Example of the time period a customer would need to repay an amount of SAR 7,000, along with the total profit, in the event of paying only the minimum amount due as shown in the statement:

Transaction Amount	Profit Rate (Monthly)	Minimum Payment %	Months Until Balance Repaid	Total Profit	Total Transaction amount with profit
SAR 7000	2.20%	5%	70 Months	SAR 4,423	SAR 11,423

An illustrative example showing how the profit (Murabaha) is calculated

Month One (7-2025)

A purchase transaction of (7000) SAR was made on [25-7-2025], and the account statement (1) was issued on [1-8-2025], with the due date specified on [25-8-2025]. If the full due amount is not paid within this period, the following will apply:
Amount due on 25-8-2025 ** = SAR 7000
Amount paid by the due date 25-8-2025 = (7000*5%) = SAR 350
The mechanism for adding "Murabha Profit" from (25-7-2025) till (31-7-2025) = ((2.2% * 7000)/30) * 7 = SAR 35.93
The balance carried to the next month, adding the "Murabha Profit" = 6,650 + 35.93 = SAR 6,685.93

Month Two (8-2025)

A cash withdrawal transaction of (2000) SAR was made on [15-8-2025], and the account statement (2) was issued on [1-9-2025], with the due date specified on [25-9-2025]. If the full due amount is not paid within this period, the following will apply:
The mechanism for adding "Murabha Profit" from (1-8-2025) till (24-8-2025) = ((2.2% * 7000)/30) * 24 = SAR 123.2
The mechanism for adding "Murabha Profit" from (25-8-2025) till (31-8-2025) = ((2.2% * 6,650)/30) * 7 = SAR 34.13
Amount due on 25-9-2025 ** = SAR 8,843.26
Amount paid by the due date 25-9-2025 = (8,843.26*5%) = SAR 442.16
The mechanism for adding "Murabha Profit" from (15-8-2025) till (31-8-2025) = ((2.2% * 2000)/30) * 17 = SAR 24.93
The balance carried to the next month, adding the "Murabha Profit" = 8,401.1 + 24.93 = SAR 8,426.03

Month Three (9-2025)

A purchase transaction of (500) SAR and another international transaction of (900) SAR were made on [23-9-2025], and the account statement (3) was issued on [1-10-2025], with the due date specified on [25-10-2025]. If the full due amount is not paid within this period, the following will apply:
The mechanism for adding "Murabha Profit" from (1-9-2025) till (24-9-2025) = ((2.2% * 8,650)/30) * 24 = SAR 152.24
The mechanism for adding "Murabha Profit" from (25-9-2025) till (30-9-2025) = ((2.2% * 8,217.5)/30) * 6 = SAR 36.15
Amount due on 25-10-2025 ** = SAR 10,014.42
Amount paid by the due date 25-10-2025 = SAR 10,014.42

**Considering the previous month's results and any fees associated with the transaction, if applicable.

***This is an illustrative example to clarify the method of calculating the profit cost.

مثال توضيحي للفترة الزمنية التي يحتاجها العميل لسداد مبلغ 7000 ريال مع إجمالي مبلغ التكلفة في حال سداد الحد الأدنى من إجمالي المبلغ المستحق في كشف الحساب:

مبلغ العملية	معدل الربح الشهري	الحد الأدنى للسداد	عدد الأشهر حتى سداد الرصيد المستحق*	إجمالي مبالغ التكلفة	إجمالي مبلغ العملية مع التكلفة
7000 ريال	2.20%	5%	70 شهر	4,423 ريال	11,423 ريال

أدناه مثال توضيحي حول احتساب كلفة الأجل

الشهر الأول 07-2025

إن قيامك بعملية شراء بمبلغ (7,000) ريال في تاريخ 25-07-2025 ، وصدور كشف الحساب (1) بتاريخ 01-08-2025 ، محددًا تاريخ الاستحقاق في تاريخ 25-08-2025 واكتفائك بسداد الحد الأدنى 5% خلال هذا التاريخ، سيترتب عليه ما يأتي:

المبلغ المستحق في تاريخ 25-08-2025 = 7,000 ريال

المبلغ المدفوع في تاريخ الاستحقاق 25-08-2025 = 350 ريال (5% * 7,000)

آلية احتساب كلفة الأجل من تاريخ (25-07-2025) إلى (31-07-2025) = (2.2% * 7,000 / 30) * 7 = 35.93 ريال

المبلغ المرحل إلى الشهر الثاني مضافاً إليه كلفة الأجل: 6,650 + 35.93 = 6,685.93 ريال

الشهر الثاني 08-2025

إن قيامك بعملية سحب نقدي بمبلغ (2,000) ريال في تاريخ 15-08-2025 ، وصدور كشف الحساب (2) بتاريخ 01-09-2025 ، محددًا تاريخ الاستحقاق في تاريخ 25-09-2025 واكتفائك بسداد الحد الأدنى 5% خلال هذا التاريخ، سيترتب عليه ما يأتي:

آلية احتساب كلفة الأجل من تاريخ (01-08-2025) إلى (24-08-2025) = ((2.2% * 7,000) / 30) * 24 = 123.2 ريال

آلية احتساب كلفة الأجل من تاريخ (25-08-2025) إلى (31-08-2025) = ((2.2% * 6,650) / 30) * 7 = 34.13 ريال

المبلغ المستحق في تاريخ 25-09-2025 = 8,843.26 ريال

المبلغ المدفوع في تاريخ الاستحقاق 25-09-2025 = 442.16 ريال (5% * 8,843.26)

آلية احتساب كلفة الأجل من تاريخ (15-08-2025) إلى (31-08-2025) = ((2.2% * 2,000) / 30) * 17 = 24.93 ريال

المبلغ المرحل إلى الشهر الثالث مضافاً إليه كلفة الأجل: 8,401.1 + 24.93 = 8,426.03 ريال

الشهر الثالث 09-2025

إن قيامك بعملية شراء محلية وأخرى دولية بمبلغ (500) ريال محلي و (900) ريال دولي في تاريخ 23/09/2025 ، وصدور كشف الحساب (3) بتاريخ 01/10/2025 ، محددًا تاريخ الاستحقاق في تاريخ 25/10/2025 وسدادك المبلغ المستحق خلال هذا التاريخ، سيترتب عليه ما يأتي:

آلية احتساب كلفة الأجل من تاريخ (01-09-2025) إلى (24-09-2025) = ((2.2% * 8,650) / 30) * 24 = 152.24 ريال

آلية احتساب كلفة الأجل من تاريخ (25-09-2025) إلى (30-09-2025) = ((2.2% * 8,217.5) / 30) * 6 = 36.15 ريال

المبلغ المستحق في تاريخ 25-10-2025 = 10,014.42 ريال

المبلغ المدفوع في تاريخ الاستحقاق 25-10-2025 = 10,014.42 ريال

**الإخذ بعين الاعتبار نتائج الشهر السابق والرسوم المرتبطة بالعملية - إن وجدت.
***يعتبر هذا مثالاً تقريبي لتوضيح طريقة احتساب كلفة الأجل.