Issuing ATM card request form

Bank Albilad

Branch Name	.....	Branch No.	.....	Date	.....
Customer Name		.....			
Account No.					

Issuing type	□ New Issue		□ Reissue	
Customer Segment	□ Normal Account	□ Gold	□ Massey	□ Private Banking
Card Type	□ Primary		□ Supplementary	

Name of the holder of the additional card		
In Arabic		.....
In English		.....

Type of relationship with the Client, the holder of the additional card	☐	Family members	☐	Legal relationship "custodianship/ guardianship"	☐	Contractual relationship "under the sponsorship of the account holder

I/..... ID No./Residence .....

declare that my personal information on this form is correct and that I have read the terms and conditions of the use of the received Bank Albilad ATM card attached to this form, and I declare my consent to it without reservation and that I have received the ATM card from Bank Albilad and I acknowledge my full responsibility for this card and its pin code and that I bear the consequences of its loss or theft in the event that the Bank is not notified and I release the Bank from any responsibility in this regard and I also authorize the Bank to deduct fees for issuing an additional ATM card or re-issuing a lost or damaged ATM card with the fees determined by the Saudi Central Bank amounting to SAR (.....). The Bank has also the right to deduct any tax applied to the fees of this service according to the Law.

Customer signature: .....

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Additional acknowledgement for the use of banking agent client only:

I hereby acknowledge the receipt of the activation code sent to the mobile No. registered in the system and deliver it to the banking agent of Bank Albilad to carry out the transaction and receive the card from the courier company only.

Received card No.:

					X	X	X	X	X	X	X	X				

Client's Signature: ..... Date: .../..../..... Time: ...: ...

• For the use of Bank's branches only:			
The Client has signed before me after verifying the Client's signature according to his/her Bank records and after verifying the identity of the signatory based on viewing his/her original ID and obtaining a copy thereof.			
Name	Employee No.	Signature	Date
.....	.....	.....	.....
Approved by			
Name	Employee No.	Signature	Date
.....	.....	.....	.....

- ❖ For the use of branches and the banking agent
- For the use of Bank's branches only:

For the use of the banking agent

I/..... ID No./Residence ..... declare that my personal information on this form is correct and that I have read the terms and conditions of the use of Bank Albilad ATM card attached to this form and I declare my consent to it without reservation and I acknowledge my full responsibility for this card and its pin code and that I bear the consequences of its loss or theft after receiving it and I release the Bank from any responsibility in this regard and I also authorize the Bank to deduct fees for issuing an additional ATM card or re-issuing a lost

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or damaged ATM card with the fees determined by the Saudi Central Bank amounting to SAR (……..). The Bank has also the right to deduct any tax applied to the fees of this service according to the Law.

✓ In case of issuing additional card for a dependent, the following data shall be obtained:

Name of the holder of the additional card in Arabic	…….					
Name of the holder of the additional card in English	…….					
Type of relationship with the Client, the holder of the additional card	☐	Family members	☐	Legal relationship "custodianship/ guardianship"	☐	Contractual relationship "under the sponsorship of the account holder

Client's Signature: …… Date:…/…./……. Time:…: …

❖ For Bank/ banking agent use:

The Client has signed before me after the verification process of the signatory identity through viewing his/her original ID.

Name	Employee No.	Signature	Date
…….	…….	…….	…….

Approved by

Name	Employee No.	Signature	Date
…….	…….	…….	…….

❖ For the use of branches and the banking agent

- For the use of Bank's branches only:
- A Copy of customer ID is required.

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Term and conditions of Issuing ATM card request

Applicant (hereinafter called "the customer") accepts the following terms and conditions for the use of ALBilad ATM Card (Sarraf AlBilad Card) issued by AlBilad Bank (hereinafter called " the Bank ").

1. The Bank will provide the customer with a Card and a personal identification number (PIN) to use for all ATMs and for points of sale (POS) worldwide bearing the visa electron and span logos, and the Card shall always remain the sole property of the bank to be returned on request.
2. The Bank has the right to recover the Card from the customer or stop it at any time . Also, the Bank has the right to amend its conditions of use and the amendment will be effected when only approved by the Shari'a Board of the Bank; and the customer will be notified accordingly.
3. The customer undertake to return the Card to the Bank for cancellation if he no longer wishes to use it, in case of closing the account or if the Bank decides to stop its usage for any reason.
4. The Card can not be transferred or used by any person other than the customer. The customer must not reveal his PIN to any person for any reasons whatsoever.
5. The Cardholder shall immediately advise the Bank of the loss of the Card. The Cardholder shall remain responsible for any transactions performed with his/her lost Card unless the Bank has received a notification of that lost Card before performing such transactions.
6. The Bank will deduct the customer's account for all withdrawals or transfers completed through the Card and the customer is responsible at all times for all liabilities related to the Card including any taxes applied by virtue of law.

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Customer signature: .....

Bank Albilad is a Saudi Joint Stock Company, with National Unified No.7001473102, Head Office: Al Mutamarat 8229, Building No 2 ,RIYADH 3952 - 12711 ,KSA.
Under monitoring and supervision of Saudi Central Bank authority and licensed by Royal decree 48/M on 21/9/1425H (4/11/2004 G),

7. With no contradiction to clause (7) above, the customer authorizes the Bank without obtaining his prior consent to ATM and deduct all charges commissions and /or transfer expenses paid by the Bank to international companies who own the automates teller network, and/or electronic sale / POS machines ; and according to SPAN reconciliation reports issued by SAMA in addition to any other additional or subsequent expenses that may be decided later by these companies and approved by the Shari'a Board of the Bank.
8. The customer must adhere to the daily withdrawal limits authorized by the Bank and approved by authorities of the country in which the customer might be located at the time of transaction.
9. The customer must use the Card for ATMs and POS machines, or via internet only and he is not permitted to use the Card for cash withdrawals others than ATMs. The Bank has the right to take the necessary action to withdraw the Card or stop its usage at any time whenever is evident that customer violates any of the aforesaid conditions.
10. The customer will be responsible for all usages of his card on any ATMs, point of sale machine outside the kingdom, or via internet regardless if these transactions required pin number or not.
11. The customer shall not use the Card to buy illegal goods or services , and the Bank shall have the right to cancel the Card if it proven that it is used for illegal purposes. It is known that the Card is allowed to be used for buying currencies, gold, silver and travelers checks.
12. In case of a discrepancy between the amount withdrawn according to customer's acknowledgment and the Bank records, the Bank records are considered correct and binding to the customer.

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13. The customer must contact the Bank immediately in any of the following cases:- Card retention by ATM machine.- Non-receipt of amount encases by machine.- Error in amount encases by machine..
14. The customer must notify the Bank in writhing of any changes in address and the notice must be directed to the branch where his account is maintained or through Albilad net.
15. For joint accounts, the Bank may issue a separate Card for each partner based on (joint) written request by all partners who will be considered jointly and severally responsible towards the Bank for all the financial obligations resulting from the use of any of these cards.
16. The customer must pay the cost of the charges of cash withdrawals from ATMs outside the kingdom as approved by the Shari'a Board of the Bank.
17. The customer must pay any charges or fees (if any) for additional Card requested by him or re-issuance for the Card lost by him, in addition to any related tax applied by virtue of law
18. The Card shall be valid for 36 months and the customer can renew the Card through branches or an interactive teller machine.
19. These terms and conditions are governed by the applicable laws, regulations and rules of the kingdom of Saudi Arabia with no contradiction to Shari'a principles. All matters not provided herein shall be governed by Islamic Shari'a principles and laws in force in the kingdom of Saudi Arabia including the value added tax law. Should any dispute arise in connection with using AL-Bilad Bank ATM Card, and cannot be solved amicably, it shall be referred to competent authorities and/or legal courts of kingdom of Saudi Arabia
20. The usual fees for executing any transactions carried out by the bank, based on the customer's instructions, shall apply, and if that operation includes a loan from the bank

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to the customer, then such fees shall be as much as the actual cost only, and any taxes due on services provided under this agreement will be added to these fees as well as any taxes due on the services provided under this agreement as provided It is subject to the value-added tax and the applicable laws and regulations in the Kingdom of Saudi Arabia.

21. The applicant undertakes to pay all charges, fees, and taxes that he must pay in return for issuing or renewing the card. The bank reserves the right to automatically deduct these fees, expenses and taxes from the customer's current account (if there is an account) with the bank, or from the card account according to the following table:

Card Type: Mada Calssic, Mada Platinum, Mada Signature, Mada Infinite	
Isuance/renew debit card	Free
Cash withdrawal /Deposit	Free
Re-issue an card withdrawn from the ATM	Free
Re-issuance of lost or damaged card or password error 3 itmes	30 SAR
Issuance of additional card	30 SAR
Cash withdrawal in GCC (per transaction)	10 SAR
Balance inquiry in GCC (per transaction)	3 SAR
Cash Withdrawal International (per transaction) Outside the Kingdom in addition to OIF	25 SAR
OIF (Oprional Issuer Fees) whose currency is different from the Saudi Riyal	2.50%

Example on calculation the Optional Issuer Fee:

Amount Due	Exchange rate	Account in SAR	Optional Issuer Fee 2.5%	VAT	Amount Due
1000 EUR	3.982 SAR/EUR	3,982 SAR	3,982 * 2.5% = 99.55 SAR	99.55 * 15% = 14.9325	3,982+99.55+14.9325= 4,096.4825

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