

Albilad Credit Card Application Form



| | | | | | |
|---|--|--|--|--|--|
| Branch Name | | Branch Number | | Date | |
| Put a(✓) mark in the box | | Do you have an account with AlBilad Bank? | | <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Principal Card <input type="checkbox"/> Supplementary Card | |
| Card Request | | <input type="checkbox"/> Salary Transfer <input type="checkbox"/> Without Salary Transfer <input type="checkbox"/> Average Balance | | | |
| Please put a(✓) mark in the box to select card type. | | <input type="checkbox"/> Tamkeen Platinum Card | | | |
| Albilad Credit Card and its type | | <input type="checkbox"/> Silver <input type="checkbox"/> Platinum <input type="checkbox"/> Signature <input type="checkbox"/> Infinite | | | |
| Cardholder Information | | | | | |
| First Name | | Father | | Grandfather | |
| | | | | | |
| Please write the name in English as it should appear on the card (should not exceed 22 characters including blanks) | | | | | |
| | | | | | |
| Gender | | <input type="checkbox"/> Male <input type="checkbox"/> Female | | Date of birth/...../..... | |
| ID Details | | ID Number | | Expiry Date/...../..... | |
| Place of birth | | Nationality | | | |
| Are you subject to tax by virtue of nationality or residence outside the Kingdom of Saudi Arabia? (Please fill out the tax declaration form if the answer is "Yes" or "No") | | | | | |
| <input type="checkbox"/> Yes <input type="checkbox"/> No | | | | | |
| Educational Level | | | Marital Status | | |
| <input type="checkbox"/> Masters <input type="checkbox"/> University <input type="checkbox"/> Diploma <input type="checkbox"/> Secondary School <input type="checkbox"/> Intermediate <input type="checkbox"/> Elementary | | | <input type="checkbox"/> Single <input type="checkbox"/> Married Number of people you support <input type="checkbox"/> Other (specify) | | |
| Residence Information and Communication | | | | | |
| <input type="checkbox"/> Owned <input type="checkbox"/> leased <input type="checkbox"/> Installments <input type="checkbox"/> Villa <input type="checkbox"/> Floor <input type="checkbox"/> Apartment <input type="checkbox"/> Provided by Employer <input type="checkbox"/> Other (specify) | | | | | |
| Do you own a car <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, how many cars | | | | | |
| Home address : Building No..... Unit No..... Street Quarter..... | | | | | |
| City..... Postal code Additional number Mobile | | | | | |
| Mailing Address : City..... P.O Box Postal code In the Kingdom of Saudi Arabia, | | | | | |
| Mailing address for non-Saudi clients in their home country: Country: City..... P.O Box. | | | | | |
| Postal code International Contact Number: | | | | | |
| Employer Information | | | | | |
| <input type="checkbox"/> Unemployed <input type="checkbox"/> Government (Civil) <input type="checkbox"/> Military <input type="checkbox"/> Semi- Government <input type="checkbox"/> Private <input type="checkbox"/> Employer <input type="checkbox"/> Independent <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Housewife | | | | | |
| Name of Employer | | | Position | | |
| Monthly Salary | | | Date of joining/...../..... | | |
| Work Address: | | | | | |
| City | | Quarter | | Street Building No | |

Client Name:

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Client Signature

Financial & Bank Details

Other Monthly Income Total Monthly Income

Account No

Branch Name Branch No.

Account Type ☐ Current ☐ Investment ☐ Other (specify)Card delivery channel ☐ Branch ☐ Registered Mail ☐ Courier

Supplementary Card Details

First Name Father Grandfather Family

Please write the name in English as it should appear on the card (should not exceed 22 characters including blanks)

| | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| | | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

Gender ☐ Male ☐ Female Relationship

ID Details Date of birth/...../..... ID / Iqama NO

Required Documents

- Attach a copy identity card for primary and supplementary cardholder
- Certification letter of salary and joining date (for Payroll Clients Segment)
- For Self-employed professionals, please attach a copy of commercial register

Address where you would like to receive the

account statement

☐ Home P.O Box ☐ Work P.O Box

Declaration of the applicant

1. I declare that all personal information and data provided by me above, are complete and correct, and shall notify the bank, in writing or through an authenticated communication, of any change in these data and information. I am responsible towards the bank for any damages due to my negligence. I also authorize Albilad Bank to deduct the financial commitments, resulting from the use of the principal and/or supplementary card/cards, from the current account related to the card or any other account of my own in the bank, without consulting me, in case of delay in settling the payment of the commitments as of the dates determined in the account statements.
2. I agree to provide Albilad Bank with any required information or data , to which the credit card that will be given to me is related, or to revise it. I also authorize the bank to obtain any necessary or required information concerning me or my aforementioned account, or any other account I may have with the bank, from the Saudi Credit Bureau Company (SIMAH). I also agree that the company discloses the information related to me, to my account or to any other account at the commissioner of the Saudi Credit Bureau Company (SIMAH) through the convention on information sharing, or of any other party adopted at Saudi Arabian Monetary Agency (SAMA).
3. I declare that I have checked and agreed and received terms and conditions of issuance Albilad Bank Credit Card and that I will use this card based on these terms and conditions.
4. I declare that Albilad Bank has the right to notify me of the account statement and any amendments to the Albilad Credit Card agreement, Tamkeen cards, and everything related to the credit card via email, SMS messages, and any other means.
5. I declare and agree that the bank may change the type/category of the card issued to me as the bank deems appropriate in its absolute discretion.
6. I declare that Albilad Bank may send marketing SMS's for Albilad credit card products and Tamkeen cards from time to time.
7. I declare the right of Albilad Bank to reject this request if it does not comply with the bank's policies regarding the issuance of credit cards.

Client Name:

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Client Signature

8. I declare that by activating the credit card, I have received and agreed on Albilad Bank Credit Card Agreement Summary.
9. I declare that the bank classifies the card account status according to the following:
- ✓ **Active Account:** An account shall be classified as an active account if no more than 24 months (two years) have elapsed since the last financial transaction.
 - ✓ **Unclaimed Account:** An account shall be classified as unclaimed if a period of 60 months (five years) has elapsed since the date of the last financial transaction.
 - ✓ **A dormant account:** An account shall be classified as dormant if a period of 24 months (two years) has elapsed since the date of the last financial transaction.
 - ✓ **A discontinued account:** An account shall be classified as discontinued if a period of 180 months (fifteen years) has elapsed since the date of the last financial transaction.

Additional Acknowledgment Specific to Agent Banking Client Use Only:

I hereby acknowledge the receipt of the activation code sent to the mobile number registered in the system, and confirm that I have provided it to the Bank Albilad banking agent to proceed with the transaction.

❖ **For Bank Albilad / Banking Agent Use:** Signed in my presence after verifying the signatory's identity based on the original national ID.

| | | | |
|-------------|-------------------|------------------|------------------------|
| Name: | Job number: | Signature: | Date:...../...../..... |
|-------------|-------------------|------------------|------------------------|

➤ **For Bank Branchs Use Only:** The customer's signature has been verified based on the bank's records after verifying the signatory's identity based on the original national ID.

| | | | |
|-------------|-------------------|------------------|------------------------|
| Name: | Job number: | Signature: | Date:...../...../..... |
|-------------|-------------------|------------------|------------------------|

| | |
|--|---|
| ❖ <u>For Branch and Banking Agent Use Only:</u> | ➤ <u>For Bank Branchs Use Only</u> |
|--|---|

| | |
|---|--|
| 1- Definitions | |
| Bank | Bank Albilad |
| Cardholder | He is the individual to whom a credit card has been issued based on a request made by them, and whose name is prominently displayed on the card. |
| Credit Card, key Credit Card, or Tamkeen Card | The card issued by the Bank Albilad (in collaboration with any payment system operator: Visa or Mastercard, (for example) pursuant to these Terms and Conditions, bearing the Cardholder's name, and linked to an opened account held with the Bank. |
| Additional card(s) | The additional card(s) issued by the Bank to the family members of the Primary Cardholder, who are authorized by the Primary Cardholder to use such card(s) in accordance with the Terms and Conditions outlined herein. |
| The form | The form submitted by the Cardholder to obtain a credit card, which, along with these Terms and Conditions, constitutes the agreement concluded between the Bank and the Cardholder. |
| The account Transactions | The Cardholder's current account held with Bank Albilad to record the credit card transactions debt. Cash withdrawals or payments for goods or services made by the Cardholder using the Credit Card through any authorized method, which are recorded – financial settlements – by registering the debt in the "account" (including any related fees, charges, and taxes associated with those transactions). |
| The account statement | The account statement issued by the Bank to the Cardholder, detailing all transactions, including any applicable taxes, and provided to the Cardholder via mail or any electronic means. |
| Credit limit | The maximum amount(s) that the Bank permits the Client to borrow. |
| SAMA | It is the Saudi Central Bank. |
| SIMAH | Saudi Credit Bureau |
| Terms and Conditions | The Terms and Conditions associated with the credit card issued by Bank Albilad. |
| Agreement | The form, Terms and Conditions pertaining to the Credit Card issued by Bank Albilad, and all other documents exchanged between the Bank and the Cardholder concerning the application for and use of the Card. |
| 2- Credit Card Facilities | |
| <p>A) The Primary or Additional Credit Card shall be utilized solely by the Cardholder to procure goods, services, or other benefits in advance from companies or commercial establishments that accept transactions via such Credit Card, both domestically and internationally.</p> <p>B) The Cardholder shall utilize the Credit Card for cash withdrawals, within the stipulated limits, from automated teller machines (ATMs) that accept such Credit Cards, both domestically and internationally, using their personal identification number (PIN). The Cardholder shall be refrained from attempting to withdraw any amounts manually from any branches of Bank Albilad or other banks.</p> <p>C) The Cardholder shall acknowledge that they have authorized the bank to settle all transactions made by them (including fees, claims, or taxes) on their behalf and to record them on the account.</p> | |
| 3- Credit Card | |
| <p>A) The Bank shall issue the Credit Card following receipt of a written or documented application from the Customer and the Bank's acceptance of application.</p> <p>B) It shall be understood that the credit card is the property of Bank Albilad and remains so at all times.</p> | |

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Client Signature

- C) The credit card shall be non-transferable to third parties, and therefore, it shall be only be used by the Cardholder.
- D) The Cardholder shall activate the credit card within sixty (60) calendar days from the issuance date . Otherwise, the credit card will be automatically canceled. The credit card will initially be valid for a period of sixty (60) months from the issuance date and shall be automatically renewed for an equivalent period unless the Bank decides not to renew it at its discretion, or the Cardholder requests its cancellation through written notice at least thirty (30) calendar days prior to the intended cancellation date. The Cardholder shall return the Credit Card to the Bank upon its expiry date, following its destruction by cutting the card in half through the magnetic stripe. The Cardholder further undertakes to settle any outstanding liabilities arising from their use of the Credit Card.
- E) The cardholder is responsible for protecting the credit card, and to avoid, in all possible and necessary ways, any damage or misuse. The precautions include, for example but not limited to:
- ✓ signing the credit card when received.
 - ✓ not allowing anyone else to use it.
 - ✓ protecting it from the dangers of loss or stealing.
 - ✓ always preserving its PIN code.
- F) Signing the application and/or using the credit card after receiving it, means that the cardholder has read, understood and accepted these terms and conditions.
- G) The cardholder cannot exceed the credit limit decided for the credit card. The bank will, from time to time, revise the credit limits as it sees appropriate.

4- Account Statement

The bank will issue an account statement that shows all the transactions that were made on the credit card and their related fees, charges and expenses, during the last billing cycle. This statement is considered as correct and binding on cardholder. For further explanation or clarification, a demand must be written and delivered to the bank within thirty (30) days as of the issuance of the account statement.

5- Due Date

The cardholder is responsible for any financial charges or dues resulting from the use of the credit card, including any payable taxes for the charges of the services provided, in accordance with the Value-Added Tax Law and applicable laws of the Kingdom of Saudi Arabia. All charges or dues related to the credit card for every month become due on the salary transfer date, or according to the date mentioned in the account statement.

6- Financial commitments

- A. The cardholder shall be responsible for paying all fees of the credit card, related to its issuance, renewal and annual fees, including any payable taxes for the charges of the services provided, in accordance with the Value-Added Tax Law and applicable laws of the Kingdom of Saudi Arabia. Cardholder also commits to pay fees of cash withdrawals (such fees are neither refundable nor irreversible). The cardholder has authorized the Bank to deduct from the account the fees and expenses. The following table shows the fees related to the credit card:
- B. Annual fees payable by the client shall become due after one year of the card issuance, and may only be refunded if the Bank decides otherwise.
- C. Issuance fees are immediately deducted when the credit card is issued and activated, and the cardholder is notified on the first account statement. The annual fees and related taxes are calculated plus VAT at the beginning of each new year and are communicated to the cardholder in the monthly billing statement. Annual fees are calculated according to the actual expenses and taxes of the bank.
- D. The bank has the right to revise and amend these fees, wholly or partially, and the amended fees of the revision are applied thirty (30) days after notifying the customer

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Client Signature

- E. If the Cardholder uses the Card to pay for purchases or services in any foreigner currency, the Cardholder's account will be debited immediately, and the Customer will bear the differences resulting from the difference in exchange rates between currencies. The Bank does not control the exchange rate of the transaction. the exchange rate of the transaction is calculated by Visa.

| Fees in Saudi Riyal (ﷲ) | Silver | Tamkeen Platinum | Platinum | Signature | Infinite |
|--|--|------------------|----------|-----------|----------|
| Issuance Fees | 230 | 805 | 460 | 517.50 | 575 |
| Annual Renewal Fees for Main Card | 195.5 | 770.5 | 425.5 | 483 | 540.5 |
| Additional Card Issuance Fees | 57.50 | 115 | 115 | 115 | 115 |
| Annual Fees for Additional Card | 57.50 | 115 | 115 | 115 | 115 |
| Re-issuance Fees | 17.25 | | | | |
| Cash Withdrawal Fees from ATM | 3% of the transaction amount plus VAT, up to a maximum of 23 ﷲ | | | | |
| Cash transfer from card to current account | Free | | | | |
| Recharging digital wallet | Free | | | | |
| Fees of replacement - Additional Account Statement | 23 | | | | |
| Balance inquiry via ATM | 1.72 | | | | |
| Invalid objection to a transaction | 28.75 | | | | |
| International transactions Fees | 1.15% of the transaction amount plus VAT | | | | |
| Use credit card locally via point-of-sale devices or online purchases. | Free | | | | |

| Example showing the method of calculation of international transactions fees | | | | | |
|--|---------------|---------------------------------|-------------|---------------|--------------------|
| Due Amount | VAT Amount | International Transactions Fees | Amount in ﷲ | Exchange Rate | Transaction Amount |
| 3,982+45.8+6.87 = 4034.67 ﷲ | 45.8*15%=6.87 | 3,982*1.15%=45.8 ﷲ | 3,982 ﷲ | 3.982 | 1000 Euro |

* This is considered as an example to show how to convert the currency and not the real exchange rate

✓ Example of the Mechanism of Payment for Tamkeen Platinum

| No. of Months for Card payment | Minimum amount for Payment | Monthly Profit Margin | APR |
|--------------------------------|-----------------------------------|-----------------------|------|
| 46 Months* | 5% or 200 ﷲ , whichever is higher | N/A* | N/A* |

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Client Signature

- No. of Months for Card payment: Assuming that the credit limit of the Card is 15,000 ﷲ, which is the highest limit, and the Card has not been re-used during the payment period.
- Monthly Profit Margin: No monthly profit margin will be calculated.
- APR: No APR will be calculated.

7- Payment of Debt Balance

- A) Taking into consideration what was mentioned in paragraph six (6) of these terms and conditions, the cardholder shall pay the bank all monthly due amounts , 5% or ﷲ 200 (whichever is higher) of the amounts due on the Tamkeen Cards plus the amount of any taxes required to be calculated and deducted under any applicable law in the Kingdom of Saudi Arabia for all credit cards. Late payment or continuous non-payment for three consecutive months will be considered a default and breach on the part of the Cardholder. As a result, the Cardholder's name will be provided to the Saudi Credit Bureau (SIMAH) to be added to its blocked lists, which are accessible to all banks in the Kingdom of Saudi Arabia, and the Cardholder's name will not be removed from these lists until all outstanding amounts have been paid.
- B) The cardholder can pay the amount owed on the credit card either in full or partially before the due date. If there are amounts exceeding the due amounts, then, such amounts shall be added to the available balance.

8- Additional Credit Cards

- A) Based on a documented request from the cardholder and the bank's approval of the request, an additional card may be issued to any of the cardholder's family members (first-degree relatives aged over 18 years). Such additional credit cards shall be subject to the same terms and conditions as the main credit card and within the same credit limits as the main credit card. Additional credit cards are only considered supplementary to the main credit card.
- B) The account for the additional credit cards shall be the same as the account of the cardholder's main credit card. Therefore, any transaction made by the holders of the additional credit cards shall be recorded/charged to the main credit card account.
- C) All charges, fees, and taxes applicable to the additional credit card shall apply.
- D) The main credit card holder shall be responsible for all commitments and obligations arising from using of the additional credit card.

9- Losing / Missing / Stealing Credit Cards

- A) The cardholder shall be responsible for ensuring that the credit card is protected against misuse by unauthorized users. In the event of the card is lost, missed, or stolen, the cardholder shall immediately notify the bank. If the cardholder is residing in the Kingdom of Saudi Arabia, he can contact Bank Albilad toll-free number at (8001230000) or, if calling from outside the Kingdom, at 00966920001002. Also, the cardholder can report losing, missing or stealing the card at any Bank Albilad branch by providing such branch with all the required data/information. Premium customers within the Kingdom of Saudi Arabia can contact 8001238888 or, if calling from outside the Kingdom, at (966920001002).
- B) The cardholder acknowledges that he is fully aware and agrees that he only is responsible for all financial obligations and liabilities resulting from losing, missing or stealing the credit card until the bank is officially notified of losing, missing or stealing it through the aforementioned channels.
- C) If issued upon his request, the cardholder shall pay the fees for issuing a replacement credit card for the lost, missed, or stolen card, along with any applicable taxes.

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Client Signature

- D) In the event that the card status is changed to "Stolen" or "Lost," the card shall remain active in the Apple Pay wallet. In the event that the cardholder wishes to completely deactivate the card in the Apple Pay wallet, he shall select the "Deactivate" option for the card.
- E) The cardholder shall be responsible for protecting the credit card against misuse by unauthorized users. In the event that the card is lost, missed, or stolen, the cardholder shall immediately notify the bank. Such notification may be made through the following channels:
- If the cardholder is residing in the Kingdom of Saudi Arabia, he may contact the toll-free number at 8001230000 or, if calling from outside the Kingdom, at 00966920001002.
 - Providing the branch with all required data/information by visiting any of branch of Bank Albilad.
 - For premium customers within the Kingdom of Saudi Arabia, call 8001238888- reporting from outside the Kingdom of Saudi Arabia; call 00966920001002.

10- Cardholder Responsibilities

- A) Cardholder shall acknowledge that he will be responsible for compensating the bank for any losses or expenses the bank may incur as a result of violating or breaching these terms and conditions.
- B) Without prejudice to the provisions of (10-C) mentioned below, the cardholder shall be responsible for all losses resulting from losing or stealing the credit card, except for losses incurred as a result of losing or stealing the card, or using it by unauthorized persons, after notifying the bank by calling the telephone banking or visiting the nearest branch when the card is lost or stolen.
- C) In the event of unauthorized use of the lost or stolen credit card, the maximum liability of the cardholder before notifying the bank that the credit card is lost or stolen shall not exceed the credit limit available to him.
- D) The cardholder shall be liable for any transactions or uses resulting from circumvention, negligence, or violation of these terms and conditions. The cardholder shall be liable to the bank for any illegal or unauthorized use.
- E) The cardholder shall be prohibited from using it in the prohibited countries, markets, and goods as the card is subject to suspension in such cases.
- F) If the customer wants to suspend the recurring subscriptions, he must do that by contacting the relevant merchant, not by deactivating the card. These actions shall be the customer's sole responsibility, and the bank shall not bear any responsibility for suspending the recurring subscriptions which the customer wants to suspend after deactivating the card.
- G) The customer must register in the Mukafaat Albilad program (Bank Albilad's Rewards Program) to be eligible for reward points. If the customer does not register in the Mukafaat Albilad program, the bank shall not be obligated to deposit any reward points to the customer.

11- Limits of Bank's Liabilities

- A) The relationship shall be between the bank and the cardholder. The bank shall not be liable in any way to any third party in the event that the cardholder uses the credit card to purchase any goods or services or conduct any ATM transactions, whether such liability is related to the use of the credit card or any other documents.
- B) The bank shall not be liable, in any way, to the cardholder in any of the following cases:
- Any shortage, defect, or fault in cash withdrawals, goods, or services purchased or paid using the credit card.
 - Any loss or damage resulting from declining the credit card by any of the merchants, institutions, suppliers, credit card terminals, or ATMs.

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Client Signature

- If the Bank fails to fulfill its obligations under these terms and conditions as a direct or indirect result of a failure in the equipment, authorization system, data processing, communication system, or transfer links, or in the event of industrial or market conflicts/disputes, wars, or any other force majeure circumstances which are beyond the control of the bank, its employees, or agents.

C) The above mentioned limits of liability shall remain in effect after the expiration of these terms and conditions or cancellation of the credit card.

12- Documents

Bank Albilad shall not obligated to send invoices, receipts, or vouchers to the Card holder. If the Cardholder requests copies of these documents, this shall be subject to defined fees if the transactions are valid. If the transactions are not invalid, the Bank will waive these fees.

13- Cancellation of Credit Card / Reissue / Suspension of these terms and conditions

- A) Bank Albilad shall reserve the right at all times to cancel/reissue the credit card or any additional credit cards and to suspend these terms and conditions with or without prior notice. In this case, the card holder must return the credit cards and additional credit cards (if any) to Bank Albilad after destroying them by cutting the card in half and passing through the magnetic strip. Upon such cancellation or termination, all overdue amounts on the credit card and additional credit cards shall become due and payable to the bank immediately.
- B) The card holder may request the cancellation of the credit card and additional credit cards Or suspension of these terms and conditions by submitting a written notice to the bank, attached with the cards to be cancelled, after being destroyed by cutting them in half through the magnetic strip. All overdue amounts on the credit card or additional credit cards (if any), upon such a request, will become due and payable to Bank Albilad immediately. If the customer decides not to obtain the card and does not activate or use it within ten business days, the bank shall refund the fees and commissions imposed to the customer.
- C) Cancellation of the credit card or suspension of these terms and conditions will not have any negative implications or impact on matters or transactions already completed or executed prior to such cancellation or termination, nor shall it affect the operation of the account unless the customer decides and requests otherwise from Bank Albilad.
- D) After card cancellation, if any amounts have been authorized by the card holder and not debited by the merchant, Bank Albilad, shall reserve the right to claim the amount from the customer within one month.

14- Notices

All notices shall be sent to the card holder at the address provided on the form. Any notice or letter sent to that address shall be deemed to have been received by the customer at the time. Bank Albilad shall not be responsible for failure to receive any document sent to the card holder if the card holder changes his address and does not notify Bank Albilad in writing of the change at least seven (7) calendar days prior to the change. In this case, the card holder shall provide his address and telephone number. Bank Albilad shall not be responsible if the card holder fails or is unable to implement that. The card holder shall be deemed to have agreed to any notices sent to him if he does not respond to the notice indicating his objection within (30) calendar days of their issuance.

15- Card holder Obligations

- A) The card holder shall be responsible for any obligations arising from the issuance of the credit card.
- B) All charges and taxes arising from the use of the credit card, including cash withdrawals, purchases, or other transactions, shall be deducted from the card holder's account with the bank. In these cases, the card holder shall be responsible for all obligations related to such uses, whether he executed the transactions himself or someone else executed them on his behalf. The card holder shall agree to provide Bank Albilad with any information or data Bank Albilad may request to

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Client Signature

open and operate a bank account with the bank or for audit purposes. The card holder shall acknowledge that he has authorized the bank to obtain any information related to him from "SIMAH" or any other entity approved by "SAMA". The card holder shall also authorize the bank to disclose any information related to him and submit it to "SIMAH" or any other entity approved by "SAMA."

- C) The card holder's failure to sign any receipts, cash advances, or purchase order vouchers shall not relieve him/her of liability toward the bank regarding such sales or purchases. The card holder shall object to any amount recorded on the card account within 30 days.
- d) The annual fees due from the customer shall become due upon the commencement of a new year of card issuance and shall not be refunded unless the bank decides otherwise.

16- Card holder Complaint

- A) Card holders can file any complaints or inquiries related to their credit card using any of the following methods:
- Number 8001230000 (within the Kingdom of Saudi Arabia) - 00966-920001002 (from outside the Kingdom of Saudi Arabia). For Premium Customers within the Kingdom of Saudi Arabia, call 8001238888, and from outside the Kingdom of Saudi Arabia, call 00966920001002.
 - Writing to the Customer Complaints Unit - Bank Albilad - Head Office - 8229 Al-Mu'tamarat District - Unit No. 2 - Riyadh 12711 - 3952 - Kingdom of Saudi Arabia
- B) The card holder can submit his complaint to any branch of Al-Bilad Bank and providing it with the required information.

17- Amendments to the Terms and Conditions

Bank Albilad shall reserve the right at all times to change or amend these terms and conditions, subject to the approval of the Bank's Sharia Board and relevant regulatory authorities, or pursuant to instructions issued by the Saudi Central Bank. Such change or amendment shall take effect after thirty (30) days from the date on which the customer is notified. If the card holder does not agree to such changes or amendments, Bank Albilad may suspend these terms and conditions and cancel the customer's credit card(s).

18- General Provisions

- A) Bank Albilad shall reserve the right at all times, and at its sole and absolute discretion, to issue a replacement credit card or a new PIN under the terms and conditions it deems appropriate. Bank Albilad shall also reserve the right to impose any administrative fees and charge the Customer the related value-added tax.
- B) Time element shall be the essence wherever mentioned in these terms and conditions. It shall be noted that any delay or failure by Bank Albilad to exercise any of its rights, privileges, powers or procedures provided for in these terms and conditions shall not impair or weaken such rights, privileges, powers or procedures, and shall not be deemed a waiver of the foregoing. It is also understood that any unilateral or partial exercise of such rights, privileges, powers or procedures shall not prevent any subsequent exercise of any other rights, privileges, powers or procedures in the future. The rights, privileges, powers and procedures in these terms and conditions shall be additional and do not prevent the exercise or maintenance of any rights, privileges, powers or procedures provided for in applicable laws or regulations.
- C) If any provision or condition of these terms and conditions is or becomes invalid or unenforceable for any reason under applicable law, this shall not affect the legality, validity, or enforceability of the remaining terms and conditions.
- D) These terms and conditions shall be written in both Arabic and English, but the Card holder shall agree that the Arabic language shall prevail over the English language and shall be the preferred language in the event of any dispute or disagreement.

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E) If the customer requests to receive the original card, the customer shall authorize the bank to disclose the delivery information and addresses, and contact numbers to a third party who will act as the delivery party and communicate with the customer in order to receive the card envelope that will be delivered to the customer.

19- Applicable Law and Litigation

Such terms and conditions, and the rights arising therefrom for the primary card holder and/or the additional credit card holder, as well as the rights of Bank Albilad, shall subject to implementation and interpretation in accordance with the laws and regulations in force in the Kingdom of Saudi Arabia, including the value-added tax law, and in accordance with the instructions issued by the Saudi Central Bank (SAMA), provided that they do not conflict with Islamic law. Accordingly, any claim, dispute, or disagreement arising from the application of these terms and conditions shall be submitted to the competent judicial authority in the Kingdom of Saudi Arabia.

Card holder Information (To be filled upon application)

| | |
|-----------------------------|------------------------|
| Cardholder Name | Agreement Date |
| Civil Registry, Residence | |
| Permit, or Commercial | Agreement Number |
| Registry Number | |

Credit Card Information

| | | | |
|----------------------------------|---|------------------------------|--|
| Credit Card Limit (in ﷲ) | Will appear on the account statement sent by mail | Annual Percentage Rate (APR) | Issuance Fees Only |
| Administrative Fees (in ﷲ) | Not currently applicable | Term Cost | Not applicable |
| Annual Fees (in ﷲ) | According to the card type specified in Financial Obligations, Clause (6) | Minimum Due Amount | Full amount for Bank Albilad credit cards and 5% or 200 riyals (whichever is greater) for Tamkeen credit cards |
| Foreign currency conversion fees | According to the country | Settlement date | Salary disbursement date |
| Other fees | Review the application form | Late payment fees | Not applicable |

Key Credit Card Terms and Conditions

| | |
|---|---|
| Implications of Foreign Currency Transactions | Article or Clause ("Financial Obligations" Clause No. 6) (Page 4) |
| Implications of Paying the Minimum Amount Due | Article or Clause ("Debit Balance Repayment" Clause No. 7) (Page 6) |
| Implications of Default | Article or Clause ("Debit Balance Repayment" Clause No. 7) (Page 6) |
| Implications of Cash Withdrawals | Article or Clause ("Financial Obligations" Clause No. 6) (Page 4) |
| Implications of Cash Transfers | Article or Clause ("Financial Obligations" Clause No. 6) (Page 4) |

Client Name:

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Client Signature

Credit Card Features

Please visit the bank's website www.bankalbilad.com to learn about the features of Bank Albilad credit cards and Tamkeen cards.

No additional fees are charged on the amount due on the card, other than taxes applicable in accordance with the

Note: Reviewing this summary shall not replace reading the entire contents of the credit card terms and conditions and their appendices, nor shall it exempt you from the obligations contained therein.

Card holder's signature acknowledging receipt and acceptance

Name Signature Date

❖ For Bank / Banking Agent Use:

The signature was signed in front of me after verifying the identity of the signatory by examining the original ID card.

| Name | Job Number | Signature | Date |
|-------|------------|-----------|-------|
| | | | |

● For use at bank branches only:

The customer's signature has been verified based on the bank's records after verifying the signatory's identity based on the original national ID.

| Name | Job Number | Signature | Date |
|-------|------------|-----------|-------|
| | | | |

Credit Card Issuer Information and Contact Information:

Seal

Bank Albilad

8229 Al-Mu'tamarat District

Unit No. 2

Riyadh 12711 - 3952

Toll Free: 8001230000

www.bankalbilad.com

Client Name:

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Client Signature