

Please Sign this Authorisation

Applicable for Applicant/Supplementary Card Applicants

I hereby apply for the issue of an Ahli Bank Credit Card and declare that the information provided on this application is true and correct. I hereby authorise Ahli Bank to verify any information from whatever sources it may consider appropriate. I acknowledge and agree that the use of the card will be deemed as an acceptance of the terms and conditions of the Ahli Bank 'Card Membership Terms and Conditions' which accompany the card(s) and which are applicable to the Primary as well as Supplementary Cards, if any.

If the Supplementary Card Applicant is a minor, I hereby authorise Ahli Bank to issue the applicant a card and authorise transactions carried out by the Supplementary Applicant. I confirm that I am the Supplementary Applicant's guardian. I accept that Ahli Bank is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever. Upon approval, I agree to pay the prevailing annual fees. I hereby delegate and authorise the Bank to debit my account(s), whatever their nature are, for all the due amounts resulting from using the Card(s), as per the chosen percentage as mentioned in the Direct Debit Clause. We, the applicant and co-applicant of the Supplementary Card, understand and agree that we are jointly and severally liable for all charges incurred on the Primary Card and the Supplementary Card for goods and services and cash advances obtained and all transactions generated by the use of the Primary Card and Supplementary Card. The Supplementary Card Applicant further acknowledges that the use of the card will be deemed an acceptance of the Terms and Conditions of the Ahli Bank 'Card Membership Terms and Conditions', which accompany the card.

Any subject not covered or partially covered here will be governed by respective provision/s of the general Terms and Conditions. References to general/combined Terms and Conditions or 'Terms and Conditions' shall be understood to be referenced to the terms and conditions contained in the Customer's completed application form together with the terms and conditions delivered to the customer along with the card, which is also available upon request at the branches and at the Bank's website <http://www.ahlibank.com.qa>. If the Customer avails of any Ahli Bank product offered or made available to the Customer, in doing so (i.e. activation of a credit card, draw-down or acceptance of a loan, making a payment or receiving funds or otherwise utilising Ahli Bank's products or services), confirms that he/she has read and agreed to be bound by these Terms and Conditions. In case of a conflict between the terms and condition(s) here and the general terms and conditions, the provisions of this form will supercede. The Terms and Conditions may be changed by Ahli Bank from time to time. The Customer/Borrower/Co-Borrower/Applicant hereby consents to disclose information available with Ahli Bank at any time concerning the Customer, to Ahli Bank's head office, subsidiaries and/or affiliates, service providers, agents, insurers, third party financial institutions, credit reporting agencies, debt collection agencies in compliance with the Qatar Central Bank confidentiality requirements.

As an acceptance of the above, I hereby include my signature below. I also agree that in case I am not eligible for the Platinum card or Gold card (as applied in this application), I may be issued a card as per my eligibility.

This Credit Card Application is executed in both Arabic and English languages and in case of any discrepancies, the Arabic version shall prevail.

Applicant Signatures:

Date:

Key Terms Disclosure – Bank Copy

1. Annual Membership Fees
Platinum: Free, if the minimum spend during the previous year is QR 30,000; else QR 500 p.a.
Gold: Free, if the minimum spend during the previous year is QR 25,000; else QR 400 p.a.
Classic: Free, if the minimum spend during the previous year is QR 15,000; else QR 200 p.a.
First year: free.
2. Annual fees for the first year shall be charged, if the card is cancelled, prior to renewal.
3. You have the choice of settling your bills in full or instalments. The minimum amount you have to pay per month is 10% of your Current Balance or QR 100 whichever is higher.
4. Overlimit charge = QR 150.
5. Late payment fee = QR 100.
6. Monthly percentage rate: For transactions: 1.75% p.m.;
For cash withdrawals: 2% p.m.; Min. int. = QR 25.
7. Cash advance fee = 4.5%, minimum QR 15.
8. Credit card replacement fee = QR 100.
9. Return cheque charges = QR 100.
10. Reference letter charge = QR 100.
11. Processing Fee for non-QR transaction: 2.5%.
12. Liability letter charge = QR 300.
13. Manager's cheque issued for credit balances = QR 100.
14. Additional statement charge = QR 25.

Applicant Signatures:

(SIGN WITH BLACK INK ONLY)

For Bank use only

Sales code: Approved by:

Application No.:

Promotion code:

C.L.: C.T.: P.I.:

Charges are subject to change.

Key Terms Disclosure – Customer Copy

1. Annual Membership Fees
Platinum: Free, if the minimum spend during the previous year is QR 30,000; else QR 500 p.a.
Gold: Free, if the minimum spend during the previous year is QR 25,000; else QR 400 p.a.
Classic: Free, if the minimum spend during the previous year is QR 15,000; else QR 200 p.a.
First year: free.
2. Annual fees for the first year shall be charged, if the card is cancelled, prior to renewal.
3. You have the choice of settling your bills in full or instalments. The minimum amount you have to pay per month is 10% of your Current Balance or QR 100 whichever is higher.
4. Overlimit charge = QR 150.
5. Late payment fee = QR 100.
6. Monthly percentage rate: For transactions: 1.75% p.m.;
For cash withdrawals: 2% p.m.; Min. int. = QR 25.
7. Cash advance fee = 4.5%, minimum QR 15.
8. Credit card replacement fee = QR 100.
9. Return cheque charges = QR 100.
10. Reference letter charge = QR 100.
11. Processing Fee for non-QR transaction: 2.5%.
12. Liability letter charge = QR 300.
13. Manager's cheque issued for credit balances = QR 100.
14. Additional statement charge = QR 25.

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