

The AHLI BANK Rewards Program details, Terms and Conditions:

1. Eligibility

1. The AHLI BANK Rewards programme ("Programme") is available to Basic Credit Card holders. Supplementary Cards will automatically be included with the Basic Card on enrolment. Supplementary Cards cannot be enrolled separately from the Basic Card.
2. All Linked Accounts must be in good standing (i.e. Not overdue or in collection) at the time of enrolment. Any Card account, which is not in good standing at the time of enrolment, will not be eligible for enrolment in the programme.

Accrual of AHLI BANK Pearls ("points") in the programme.

1. Each Card holder holding AHLI BANK credit card will accrue point(s) in his/her programme account.
2. Each Card holder holding the AHLI BANK Credit Card will earn calculated pearl points for every Qatari Riyal spent on the AHLI BANK credit card.
3. Points accrued in a credit card account for any given year will be carried forward on the enrolment date anniversary provided all other conditions set out herein have been met.
4. Eligible charges do not include the following:
 - All Service charges
 - All Fees charged by the bank e.g. late payment fees/Annual fees/Over limit fees/Cheque returned fees
 - Debit credit adjustments
 - Fees on returned payments and cash withdrawals
6. Points accrued in any credit card account do not constitute property of the Card holder and are not transferable by operation of law or otherwise to any person or entity and cannot be transferred to any other credit card account.
7. Credits posted to a Card holder's Linked Account (other than Card holders payments received), including those arising from returned goods or services, will reduce the points accrued in the Cardholder's programme account.
8. Points accrued in the programme account have no cash or monetary value and shall expire three years from date of being awarded.

Converting or Redeeming points

1. Points accrued in the Card holder's programme account may be converted into any one or more frequent flyer programmes of participating airlines or redeemed for hotel room night vouchers or other rewards or for conversions into frequent stayer points of participating hotels. The Cardholder must first join or be a member of the relevant frequent flyer or frequent stayer programmes prior to requesting conversion. Enrolment in such programme(s) is the Cardholder's responsibility.
2. A Cardholder may convert points in their Programme account to programmes of participating airlines and hotels, in the points increments indicated in the Programme communications.
3. Card holders are subject to and must comply with the terms and conditions of the frequent flyer programmes of the participating airlines and the frequent stayer Programmes of the participating hotel groups in which they are enrolled and the terms and conditions of the room night vouchers and retail vouchers issued.
4. AHLI BANK assumes no responsibility for points converted from a Card holder's programme account into a participating airline's frequent flyer programme or any participating hotel group's frequent stayer programme or for the actions of any participating airline or participating hotel group in connection with its frequent flyer or frequent stayer programme or otherwise.
5. AHLI BANK assumes no responsibility for the provision of goods and services by

Participating Hotel Groups or Participating Retail Establishments in relation to a Card holder's use of room nights, restaurant discounts, shopping vouchers or otherwise.

6. Any airline or hotel group's participation or any other reward availability in the programme is subject to change with or without notice.

7. The Cardholder insurance programmes listed below will not apply to flights taken with frequent flyer tickets even if such tickets were obtained by using points converted from a programme account. Insurance coverage will only be activated pursuant to the terms and conditions of such coverage.

-Travel Accident Insurance

- Emergency Medical Insurance

-Travel Inconvenience Insurance

-Personal Liability

Rewards

1. All Rewards are subject to availability. Certain Rewards are available only during the Time periods described in the programme communications. Certain restrictions apply to Rewards. Terms and conditions of each Reward are set forth in programme Communications. Merchants participating in the Programme are subject to change.

Some Rewards have limited availability.

2. Redeemed Rewards are not refundable, exchangeable replaceable, redeemable, or Transferable for cash, credit other Rewards, or points under any circumstances.

3. By redeeming Rewards, the Cardholder releases AHLI BANK and affiliates from any and all liability regarding the redemption or use of Rewards, or other participation in the Programme.

4. Rewards must be redeemed in accordance with programme communications. AHLI BANK and participating merchants are not responsible for replacing lost, stolen, or mutilated certificates or tickets.

5. AHLI BANK reserves the right to modify or cancel any Reward at any time.

6. Any additional travel or accommodation arrangements made in connection with any Reward will be the sole responsibility of the Cardholder.

Certificates

1. AHLI BANK Rewards certificates and vouchers (collectively "Certificates") may not be combined with any other promotional offers from AHLI BANK or participating merchants.

2. Certificates are valid at participating merchants only, until the expiration date printed on the front of the Certificate.

3. Certificates must be surrendered at redemption, and no photocopies of Certificates will be honoured.

4. Fulfilment of the Certificates is the sole responsibility of the participating merchant, Not AHLI BANK.

5. Certificates are not valid toward previous purchases, and cannot be used as payment On existing account balances with either the participating merchant or AHLI BANK.

6. Certificates have no other cash value.

7. Certificates are not transferable unless otherwise noted on the Certificate.

8. Certificates are void where prohibited by law.

9. Unless otherwise stated on the Certificate, Certificates for Rewards offered do not include any taxes, which are the sole responsibility of the Card holder.

10. Use of any Certificate is subject to any additional restrictions listed on the Certificate.

11. AHLI BANK shall not accept any request to void or reissue any certificate(s).

Programme Account

1. Points accrued in the Card holder's Programme account may be converted to a participating frequent flyer/stayer programme or otherwise redeemed provided that the Card holder's Programme account has not been cancelled or terminated by AHLI BANK Or the Card holder (except as provided below) at the time of conversion request and All of the enrolled Credit Card Accounts are in good standing. If any Credit card Account is not in good standing, the Cardholder's enrolment in the Programme may be cancelled or points accrued in the Programme account may be forfeited. A Card holder's enrolment in the Programme will be cancelled and points accrued in the Programme account forfeited if the Card holder has at any time failed to adhere to the Card holder Agreement.
2. If for any reason AHLI BANK cancels any Credit card Account(s), any points accrued in the Programme account will be forfeited. If AHLI BANK reinstates the Credit card Account(s) within six months of cancellation, any points accrued in the Card holder's Programme account may be redeemed, provided all other conditions set out herein have been met.
3. If a Card holder has more than one AHLI BANK Card account enrolled in the programme, voluntarily cancels any Card account and keeps at least one AHLI BANK Basic Card account enrolled in the programme, any points accrued in the programme account as a result of charges billed to the cancelled Card account can be transferred onto the other credit card account before cancellation, provided all other conditions set out herein have been met.
4. If a Cardholder cancels a Credit card account(s) all points accrued in the programme Account will be forfeited immediately.
5. Once accrued points in a Card holder's programme account have been converted into A participating airline's frequent flyer programme or participating hotel group's frequent stayer programme or voucher requested, the points cannot be converted back into the Card holder's programme account.

General

1. AHLI BANK reserves the right to terminate the programme at any time. AHLI BANK also reserves the right to change the programme terms and conditions at any time including but not limited to conversion rates for AHLI BANK Rewards points into participating airline's frequent flyer or participating hotel group's frequent stayer programmes or points required for issuance of a room night voucher or a retail voucher or any other reward.
2. The request for redemption or conversion of points from the programme account to a Participating airline's frequent flyer programme or participating hotel group's frequent Stayer programme must be made by the Basic Card holder. Basic Card holders must Initiate a request for redemption or conversion of points by filling up the Redemption form.
3. Fraud or abuse relating to the accrual of points in the programme or conversion of Points may result in forfeiture of accrued points as well as cancellation of a Card Holder's programme account and any AHLI BANK Card account.
AHLI BANK failure to enforce a particular Term or Condition does not constitute a waiver of that Term or Condition by AHLI BANK.