AHLI BANK VISA CREDIT CARD INTERNATIONAL SPEND CAMPAIGN

Terms and Conditions

1. GENERAL

1.1 These Terms and Conditions govern the Ahli Bank Visa Credit Card International Spend Campaign (the **Campaign**) conducted by Ahli Bank Q.P.S.C. (the **Bank**).

1.2 The Campaign shall run from [30/07/2026] to [31/10/2026], both dates inclusive, unless extended, curtailed, suspended, cancelled or terminated earlier in accordance with these Terms and Conditions and applicable law (the **Campaign Period**).

1.3 The Campaign is subject to all applicable laws, regulations, regulatory approvals, licences and directions of any competent authority, including any approval or licence required from the Ministry of Commerce and Industry in the State of Qatar (**MOCI**).

1.4 The Campaign shall be conducted under MOCI approval/licence number [RAF-00110270], or such other approval or licence as may be issued by MOCI or any other competent authority.

1.5 The Bank reserves the right, subject to applicable law and any required regulatory approval, to extend, curtail, suspend, cancel, terminate, postpone or otherwise amend the Campaign, the Campaign Period, the draw date, the winner selection process, the reward allocation process, the Reward Structure or any Reward at any time.

1.6 In the event of any inconsistency between these Terms and Conditions and any approval, licence or direction issued by MOCI or any other competent authority, the terms of such approval, licence or direction shall prevail to the extent of the inconsistency.

1.7 By participating in the Campaign, each Eligible Cardholder acknowledges and agrees that he or she has read, understood and accepted these Terms and Conditions in full.

1.8 These Terms and Conditions are in addition to, and do not replace, the Bank's standard credit card terms and conditions, account terms, tariff of charges, privacy notice, digital banking terms, and any other terms applicable to the relevant credit card or customer relationship with the Bank.

1.9 Participation in the Campaign does not create any entitlement to receive a Reward unless all eligibility, Qualifying Spend, draw, verification, notification, claim, collection and regulatory requirements under these Terms and Conditions are satisfied.

1.10 The Bank's records, systems and transaction data shall be final and conclusive for the purposes of determining eligibility, Qualifying Spend, number of draw entries, winner selection, Reward allocation and disqualification, except in the case of manifest error.

2. DEFINITIONS

2.1 In these Terms and Conditions, unless the context otherwise requires:

Bank means Ahli Bank Q.P.S.C.

Campaign means the Ahli Bank Visa Credit Card International Spend Campaign governed by these Terms and Conditions.

Card Segment means one of the eligible card categories set out in Clause 4.

Eligible Card means an Ahli Bank Visa credit card product listed in Clause 3.1, provided that the relevant card account remains active, valid and in good standing during the Campaign Period and on each relevant reward calculation, draw, notification and Reward allocation date.

Eligible Cardholder means a principal cardholder who holds an Eligible Card and satisfies all requirements set out in these Terms and Conditions.

MOCI means the Ministry of Commerce and Industry in the State of Qatar or any successor or competent authority responsible for approving, licensing, supervising or regulating the Campaign.

Qualifying Spend has the meaning given to it in Clause 5.

Reward means any cash prize, gold prize, or other prize allocated under the Reward Structure, subject to these Terms and Conditions and any applicable regulatory approval.

Reward Structure means the reward tiers, draw pools and reward allocation table set out in Clause 7.

Supplementary Card means any supplementary or additional card issued under a principal cardholder's credit card account.

3. ELIGIBILITY

3.1 The Campaign is open only to principal cardholders of the following Ahli Bank Visa credit card products:

(a) Ahli Bank Visa Platinum Credit Card;

(b) Ahli Bank Visa Signature Credit Card;

(c) Ahli Bank Visa Infinite Credit Card.

3.2 To be eligible to participate in the Campaign and receive any Reward, the relevant credit card account must remain active, valid and in good standing throughout the Campaign Period and on each relevant reward calculation date, draw date, notification date and Reward allocation date.

3.3 Cards that are cancelled, closed, suspended, blocked, expired, over-limit, delinquent, in default, subject to collection action, subject to suspected fraud, subject to regulatory restriction, or otherwise not in good standing at any relevant time shall be excluded from the Campaign.

3.4 Eligibility shall be assessed on a per-principal-cardholder basis. Spend made using Supplementary Cards shall be consolidated with the principal cardholder's account for the purposes of calculating Qualifying Spend and draw entries.

3.5 Each Eligible Cardholder may win one Reward only during the entire Campaign Period. Where an Eligible Cardholder is selected for more than one Reward, the Bank shall allocate to that Eligible Cardholder the higher value Reward, or such Reward as may be required under the applicable MOCI approval and shall reallocate the other Reward in accordance with the reserve winners list, following draw or other applicable draw process approved by MOCI.

3.6 Employees of the Bank, members of the Bank's Board of Directors, and their first-degree relatives are not eligible to participate in or benefit from the Campaign. For the purposes of this Clause, first-degree relatives include spouse, parents and children, and the Bank may apply any broader exclusion required by MOCI or applicable law.

3.7 The Bank may request any information or documentation it considers reasonably necessary to verify eligibility, identity, transaction validity, Reward entitlement or compliance with these Terms and Conditions. Failure to provide such information or documentation within the timeframe required by the Bank may result in disqualification.

4. ELIGIBLE CARD SEGMENTS

4.1 The Campaign applies to the following Card Segments and minimum Qualifying Spend thresholds:

(a) **Group 1 – Platinum Credit Card**: minimum Qualifying Spend of QAR 20,000.

(b) **Group 2 – Signature Credit Card**: minimum Qualifying Spend of QAR 30,000.

(c) **Group 3 – Infinite Credit Cards**: minimum Qualifying Spend of QAR 75,000.

(d) **Group 4 – Infinite Credit Cards**: minimum Qualifying Spend of QAR 150,000.

4.2 A cardholder shall participate only in the Card Segment applicable to the relevant Eligible Card, *subject to the Group 3 and Group 4 rules set out in Clause 8*.

4.3 Where a cardholder holds more than one Eligible Card, Qualifying Spend shall be calculated separately for each Eligible Card unless the Bank determines otherwise in accordance with the approved Campaign mechanics.

5. QUALIFYING SPEND

5.1 ***Qualifying Spend*** means eligible retail purchase transactions made outside Qatar, or eligible online transactions billed in a foreign currency, using an Eligible Card during the Campaign Period, provided that such transactions are posted to the relevant card account within the period determined by the Bank for reward calculation purposes and are not excluded under these Terms and Conditions.

5.2 Qualifying Spend shall be calculated in Qatari Riyal. Transactions in foreign currency shall be converted into Qatari Riyal based on the exchange rate, Visa conversion process, applicable card terms and Bank posting practices applicable to the relevant transaction.

5.3 The Bank shall not be responsible for any difference arising from exchange rate fluctuations, posting dates, settlement dates, merchant processing delays or Visa/network conversion methodology.

5.4 Qualifying Spend shall be calculated on a cumulative basis during the Campaign Period for each relevant Eligible Card.

5.5 The following transactions shall not constitute Qualifying Spend:

(a) cash advances;

(b) balance transfers;

(c) cash withdrawals;

(d) quasi-cash transactions;

(e) money transfers;

(f) wallet top-ups;

(g) gambling, betting or gaming transactions;

(h) government payments;

(i) utility bill payments;

(j) insurance premium payments;

(k) domestic transactions made inside Qatar;

(l) finance charges, interest, fees, penalties or other bank charges;

(m) reversed, refunded, cancelled, declined, disputed or charged-back transactions;

(n) transactions that are not posted to the card account within the period determined by the Bank for reward calculation purposes;

(o) transactions made in breach of the Bank’s credit card terms and conditions;

(p) transactions identified by the Bank as fraudulent, suspicious, abusive, artificial, split, circular, non-bona fide, or intended to manipulate eligibility or draw entries;

(q) transactions involving merchant collusion, manufactured spend or misuse of the Campaign;

(r) transactions restricted or prohibited under applicable law, regulation, sanctions, AML/CFT requirements, Visa rules or the Bank’s internal policies; and

(s) any other transaction category excluded by the Bank, Visa, merchant category code classification, applicable law or competent authority.

5.6 Merchant category codes, transaction descriptions, posting information and transaction classifications are determined by the relevant merchant, acquirer, payment network, Visa and/or the Bank’s systems. The Bank shall not be liable for any loss of eligibility or Reward entitlement arising from merchant classification, incorrect merchant coding, late posting, failed settlement, transaction reversal or any third-party system or network data.

5.7 Where any transaction previously counted as Qualifying Spend is later reversed, refunded, disputed, charged back, cancelled, identified as fraudulent or otherwise excluded, the Bank may deduct such transaction from the Qualifying Spend calculation, cancel any related draw entry, disqualify the cardholder, withhold the Reward, recover the Reward, or take any other action permitted by law and the Bank's standard terms.

6. DRAW ENTRIES

6.1 An Eligible Cardholder shall receive draw entries based on the total Qualifying Spend achieved by the relevant Eligible Card during the Campaign Period.

6.2 For each Card Segment, the number of draw entries shall be calculated as follows:

N = (T) ÷ (M)*, where:*

N: means the number of draw entries

T: means total Qualifying Spend during the Campaign Period, divided by;

M: being the applicable minimum Qualifying Spend threshold for that Card Segment, rounded down to the nearest whole number.

6.3 No fractional draw entries shall be awarded. For example, if the applicable minimum Qualifying Spend threshold is QAR 20,000 and the Eligible Cardholder's total Qualifying Spend is QAR 45,000, the Eligible Cardholder shall receive two draw entries.

6.4 The Bank's records shall be final and conclusive in determining the number of draw entries allocated to each Eligible Cardholder, except in the case of manifest error.

6.5 Draw entries are personal to the Eligible Cardholder and may not be transferred, sold, assigned, exchanged or combined with any other person's entries.

7. REWARD STRUCTURE

7.1 The Rewards shall be allocated in accordance with the Reward Structure set out in this Clause 7, subject to eligibility, verification, successful completion of the draw, MOCI approval and these Terms and Conditions.

Group 1 – Platinum Credit Card

7.2 Minimum Qualifying Spend: QAR 20,000.

7.3 Number of winners: three winners selected through the draw.

7.4 The Rewards for Group 1 shall be allocated as follows:

(a) 1st ranked drawn winner: QAR 15,000.

(b) 2nd ranked drawn winner: QAR 10,000.

(c) 3rd ranked drawn winner: QAR 5,000.

Group 2 – Signature Credit Card

7.5 Minimum Qualifying Spend: QAR 30,000.

7.6 Number of winners: five winners selected through the draw.

7.7 The Rewards for Group 2 shall be allocated as follows:

(a) 1st ranked drawn winner: one gold ounce.

(b) 2nd ranked drawn winner: one gold ounce.

(c) 3rd ranked drawn winner: one gold ounce.

(d) 4th ranked drawn winner: QAR 15,000.

(e) 5th ranked drawn winner: QAR 10,000.

Group 3 – Infinite Credit Cards

7.8 Minimum Qualifying Spend: QAR 75,000.

7.9 Number of winners: five winners selected through the draw.

7.10 The Rewards for Group 3 shall be allocated as follows:

(a) 1st ranked drawn winner: one gold ounce.

(b) 2nd ranked drawn winner: one gold ounce.

(c) 3rd ranked drawn winner: one gold ounce.

(d) 4th ranked drawn winner: one gold ounce.

(e) 5th ranked drawn winner: one gold ounce.

Group 4 – Infinite Credit Cards

7.11 Minimum Qualifying Spend: QAR 150,000.

7.12 Number of winners: one winner selected through the draw.

7.13 The Reward for Group 4 shall be allocated as follows:

(a) 1st ranked drawn winner: 500g gold ounce.

7.14 For the purposes of the Campaign, "*one gold ounce*" means [one ounce of 24 carat gold / such gold item as approved by the Bank and MOCI], subject to availability and any applicable MOCI approval.

7.15 Rewards are non-transferable, non-assignable, non-exchangeable and may not be redeemed for cash unless expressly permitted by the Bank and approved by MOCI or any competent authority where required.

7.16 The Bank may substitute any Reward with another reward of equivalent or higher value if the original Reward becomes unavailable or where substitution is required for operational, legal, regulatory or supplier-related reasons, subject to applicable law and any required regulatory approval.

7.17 The Bank gives no representation or warranty in relation to any physical Reward, including any gold item other than any warranty provided by the relevant manufacturer, supplier or applicable law.

8. WINNER SELECTION AND REWARD ALLOCATION

8.1 Winners shall be selected through a random draw from Eligible Cardholders who achieved the applicable minimum Qualifying Spend threshold for the relevant Card Segment during the Campaign Period.

8.2 After the winners for each Card Segment are drawn, the drawn winners shall be ranked according to their total Qualifying Spend during the Campaign Period within the relevant Card Segment.

8.3 Rewards shall then be allocated to the drawn winners in in accordance with the Reward Structure.

8.4 For the avoidance of doubt, the random draw determines the pool of winners, and the spend ranking determines the order in which the Rewards are allocated among those drawn winners.

8.5 The draw shall take place on [10/11/2026] at [11:00am], or on such other date, time or location as may be approved by MOCI or any competent authority. The draw shall be conducted in accordance with applicable law, applicable regulatory approvals and under the supervision of MOCI or any relevant competent authority, where required.

8.6 The Group 4 draw shall be conducted before the Group 3 draw, and a cardholder drawn as the Group 4 winner shall not be eligible to participate in, or win, any Reward under Group 3 or any other Group.

8.7 Cardholders who satisfy the Group 4 minimum Qualifying Spend threshold but are not drawn as the Group 4 winner shall remain eligible to participate in the Group 3 draw, subject to the one-Reward-per-cardholder rule and the applicable MOCI approval.

8.8 Where two or more drawn winners have the same Qualifying Spend for ranking purposes, the Bank shall determine their ranking by reference to the earlier date on which the applicable Qualifying Spend threshold was achieved, unless MOCI or any competent authority requires another method.

8.9 If any winner is disqualified, cannot be contacted, fails to claim the Reward, refuses the Reward, fails to provide required documentation, or is otherwise unable or ineligible to receive the Reward, the Bank may allocate the relevant Reward to a reserve winner in accordance with the process approved by MOCI, include the Reward in the immediately following draw, or apply any other allocation process approved by MOCI or any competent authority.

9. NOTIFICATION, CLAIM AND FORFEITURE OF REWARDS

9.1 Winners shall be notified by the Bank using the contact details registered with the Bank, including by SMS, telephone call to the registered mobile or telephone number, email to the registered email address, registered mail to the registered mailing address, or any other communication channel determined by the Bank.

9.2 The Bank may use one or more of the communication methods referred to in Clause 9.1, and shall not be required to use all such methods before a winner is deemed to have been notified, provided that the Bank has made reasonable efforts to contact the winner using the contact details registered with the Bank.

9.3 Winners shall be notified within [7] calendar days following the end of the Campaign Period, and each winner must respond to the Bank and complete all claim, verification and collection requirements within thirty (30) calendar days from the date of the Bank's first notification attempt.

9.4 If a winner fails to respond within the period specified in Clause 9.4, cannot be contacted, declines the Reward, fails to provide any required identification or documentation, fails to sign any required acknowledgement, fails to complete the Bank's verification requirements, or is otherwise determined by the Bank to be ineligible, the winner shall be deemed to have irrevocably forfeited the Reward without the need for any further notice, demand, court order or other formality.

9.5 The Gold Prize shall be provided exclusively through the official gold retailer, licensed in the state of Qatar, designated by Ahlibank. The winner shall not be entitled to claim the Gold Prize from Ahlibank or any other retailer, nor to exchange the prize for cash or any other alternative. Ahlibank reserves the sole and absolute right to determine the designated retailer and the specifications of the Gold Prize at its discretion.

9.6 If the winner elects to sell the Gold Prize after taking possession thereof, such sale shall be undertaken solely at the winner's own risk and responsibility. Ahlibank shall have no liability or obligation whatsoever in respect of the sale, including, without limitation, the sale price, valuation of the Gold, or any loss, damage, claim, or dispute arising directly or indirectly from such sale.

9.7 Upon forfeiture under Clause 9.7, the Bank shall be immediately authorised, subject to applicable law and any required MOCI approval, to reallocate the forfeited Reward to a reserve winner approved by MOCI or, where applicable, to include the forfeited Reward in the immediately following draw or such other draw or allocation process as may be approved by MOCI or any competent authority.

9.8 To the maximum extent permitted by applicable law, any winner who forfeits a Reward under this Clause 9 irrevocably and unconditionally waives any right, claim, action, demand, compensation or recourse against the Bank, its directors, officers, employees, agents, service providers or representatives arising out of or in connection with such forfeiture, the reallocation of the Reward, or the winner's failure to respond, claim, verify or collect the Reward within the required period.

9.9 Winners may be required to provide valid identification, sign an acknowledgement of receipt, sign any required declaration, provide any document required by the Bank, MOCI or any competent authority, and complete any verification process before receiving the Reward.

9.10 Cash Rewards shall be credited to the relevant card account or paid by such other method determined by the Bank, subject to verification, applicable law and the Bank's internal policies.

9.11 Physical Rewards must be collected from the location designated by the Bank within the period specified by the Bank. Failure to collect the Reward within such period shall constitute forfeiture under this Clause 9, subject to applicable law and any applicable MOCI approval.

9.12 The Bank shall not be responsible for any failure or delay in notification where the winner's contact details registered with the Bank are incorrect, incomplete, outdated, unavailable, inaccessible, blocked, suspended or no longer used by the winner.

10. DISQUALIFICATION AND FRAUD PREVENTION

10.1 The Bank may disqualify any cardholder from the Campaign, cancel any draw entry, withhold any Reward, recover any Reward, or take any other action permitted by law where the Bank reasonably determines that the cardholder has:

(a) breached these Terms and Conditions;

(b) breached the Bank's credit card terms and conditions;

(c) engaged in fraud, attempted fraud, abuse, misuse or manipulation of the Campaign;

(d) conducted split, artificial, circular, manufactured or non-bona fide transactions;

(e) colluded with any merchant or third party to generate Qualifying Spend;

(f) used the card in a manner inconsistent with normal retail purchase activity;

(g) engaged in any suspicious activity, money laundering, sanctions-related activity or other activity prohibited by law or the Bank's internal policies;

(h) provided false, inaccurate, misleading or incomplete information;

(i) failed to provide documentation requested by the Bank; or

(j) ceased to satisfy the eligibility requirements under these Terms and Conditions.

10.2 The Bank may suspend Reward allocation pending investigation, verification, regulatory clearance, fraud review, chargeback resolution, dispute resolution or completion of any internal or external review.

10.3 The Bank's rights under this Clause 10 are without prejudice to any other rights or remedies available to the Bank under law, contract, regulation, Visa rules or the Bank's standard credit card terms and conditions.

11. DATA PROTECTION AND PUBLICITY

11.1 By participating in the Campaign, each Eligible Cardholder acknowledges that the Bank may collect, use, store, verify and process his or her personal data, contact details, account information and transaction information for the purposes of administering the Campaign, calculating Qualifying Spend, allocating draw entries, conducting the draw, verifying eligibility, notifying winners, awarding Rewards, maintaining records, complying with applicable law, and reporting to MOCI or any competent authority.

11.2 The Bank shall process personal data in accordance with applicable data protection laws and the Bank's privacy notice.

11.3 Winners may be required to consent to the publication or disclosure of their names, initials, masked card numbers, photographs or other limited winner information where required by MOCI, applicable law, regulatory approval, or the Campaign announcement process.

11.4 The Bank shall not publish more personal data than is necessary for such purposes.

12. TAX, COSTS AND CHARGES

12.1 The Bank shall not be responsible for any tax, fee, duty, charge, cost or expense that may arise in connection with the receipt, collection, use, ownership, transfer, maintenance or enjoyment of any Reward, except where such cost is expressly stated by the Bank to be borne by the Bank.

12.2 Winners shall be responsible for any personal costs associated with claiming, collecting or using a Reward, including transportation, documentation, insurance, registration, servicing, maintenance or any other ancillary cost, unless otherwise stated by the Bank in writing.

13. LIMITATION OF LIABILITY

13.1 To the maximum extent permitted by applicable law, the Bank shall not be liable for any loss, damage, cost, expense, claim or liability arising out of or in connection with:

(a) participation or inability to participate in the Campaign;

(b) failure to qualify for a Reward;

(c) any calculation of Qualifying Spend or draw entries;

(d) delayed, failed, reversed, refunded, disputed or charged-back transactions;

(e) merchant classification or merchant category coding;

(f) delayed transaction posting or settlement;

(g) Visa, payment network, merchant, acquirer, processor or third-party system data;

(h) foreign exchange conversion or exchange rate fluctuations;

(i) system, network, platform, communication or technical errors;

(j) non-receipt of SMS, email, telephone call, registered mail or any other notification;

(k) incorrect, incomplete or outdated customer contact details;

(l) disqualification under these Terms and Conditions;

(m) amendment, suspension, cancellation or termination of the Campaign;

(n) substitution, delay, unavailability, collection, use, misuse, defect, loss, theft or damage of any Reward; or

(o) any act or omission of any merchant, supplier, manufacturer, service provider, payment network, competent authority or other third party.

13.2 The Bank's total liability, if any, in connection with the Campaign shall be limited to the value of the Reward to which the relevant winner is finally determined to be entitled, except to the extent such limitation is not permitted under applicable law.

14. AMENDMENT, SUSPENSION AND TERMINATION

14.1 The Bank may, at any time and subject to applicable law and any required regulatory approval, amend, extend, curtail, suspend, cancel or terminate the Campaign, the Campaign Period, the eligibility criteria, the draw process, the Reward Structure or these Terms and Conditions.

14.2 The Bank shall provide reasonable prior notice of any material amendment, suspension, cancellation or termination where required by applicable law, regulatory approval or MOCI direction.

14.3 No amendment, suspension, cancellation or termination shall affect any accrued rights that cannot lawfully be excluded, provided that no cardholder shall have any vested right to receive a Reward unless finally confirmed by the Bank after verification and completion of all applicable requirements.

15. GENERAL CONDITIONS

15.1 The Bank's decision on all Campaign-related matters, including eligibility, Qualifying Spend, draw entries, winner selection, ranking, Reward allocation, verification, notification, claim, collection, forfeiture and disqualification, shall be final and binding, except in the case of manifest error or where otherwise required by applicable law.

15.2 No correspondence shall be entered into regarding individual reward calculations, draw entries, winner selection or Reward allocation, except where required by applicable law or the Bank's complaint handling procedures.

15.3 Rewards are personal to the winner and may not be assigned, transferred, sold, exchanged, pledged or otherwise disposed of without the Bank's prior written consent and any required regulatory approval.

15.4 The Campaign may not be combined with any other offer, campaign, promotion or reward programme unless expressly confirmed by the Bank in writing.

15.5 If any provision of these Terms and Conditions is held to be invalid, illegal or unenforceable, the remaining provisions shall remain valid and enforceable to the fullest extent permitted by law.

15.6 Any failure or delay by the Bank in exercising any right under these Terms and Conditions shall not operate as a waiver of that right.

15.7 These Terms and Conditions are prepared in English and may be translated into Arabic. In the event of inconsistency between the English and Arabic versions, the Arabic version shall prevail.

15.8 Headings are inserted for convenience only and shall not affect the interpretation of these Terms and Conditions.

16. GOVERNING LAW AND JURISDICTION

16.1 These Terms and Conditions and the Campaign shall be governed by and construed in accordance with the laws of the State of Qatar.

16.2 Subject to any mandatory consumer protection or regulatory requirements, the courts of the State of Qatar shall have exclusive jurisdiction to settle any dispute arising out of or in connection with these Terms and Conditions or the Campaign.