البنك الأهلي
ahlibank

Cards
Terms and Conditions

ahlibank.com.qa

Terms & Conditions

1. Definitions

'Bank'	means Ahlibank Q.S.C.
'Card'	means the Credit Card(s) – Visa/ MasterCard – issued by the Bank to the Cardholder.
'PIN'	means the related Personal Identification Number issued to the Cardholder.
'Card Transaction'	means the purchase of goods or obtaining of services or cash advances by the use of the Card, the card PIN or in any manner authorised by the Cardholder.
'Card Account'	means account(s) maintained by the Bank in relation to the card transactions.
'Primary Cardholder'	means a person in whose name the Card Account is maintained.
'**Supplementary Cardholder'**	means a person who has been issued a Supplementary Card as defined in Condition (6) herein and whose card transactions are chargeable to the card account of the Primary Cardholder.
'Cardholder'	means 'Primary Cardholder' or 'Supplementary Cardholder'.
'Credit Limit'	means the maximum debit balance permitted under the card account as determined and notified to the Primary Cardholder by the Bank from time to time.

2. Use of the Card

The Cardholder must:

a) Sign the Card immediately upon receipt.

b Use the Card within the Credit Limit determined by the Bank from time to time.

c) Not use the Card after the period for which it is stated to be valid or after its cancellation.

d) Ensure the safety of the Card and prevent the Card Number and the PIN becoming known to any person.

e) Not use the Card for any illegal card transaction.

f) Not use the Card for purchasing goods or services or any other purpose that is prohibited by the local law as valid in the place of issue of the Card.

3. The Card Account

a) The Bank shall maintain a card account for each Primary Cardholder and shall charge to such account all amounts arising from card transactions and any expenses incurred by the Bank arising from the use of the Card.

b) The Bank shall normally send a monthly statement of the Card Account to the Primary Cardholder containing all the card transactions for the period stated in the statement.

c) The Primary Cardholder shall pay within 17 days from the date of each statement the minimum amount due specified in the statement or any greater amount chosen by the Primary cardholder. The minimum amount considered being 3% of the outstanding balance shown in the statement or QAR 100 whichever is higher.

d) The Primary Cardholder shall pay immediately any outstanding in excess over the Credit Limit, any arrears of previous payments and the amount of any card transaction made in breach of any of these terms and conditions.

e) Any payment to the Bank shall be effective only when received at the address notified by the Bank and credited to the card account which will be applied by the Bank, firstly, in payment of any bank fees; secondly, towards payment of all interest shown on the latest and any previous statements; thirdly, towards payment of all purchases shown on any previous statements; fourthly, towards payment of all purchases shown on the latest statement; fifthly, towards payment of all cash advances shown on any previous statements; sixthly, towards payment of all cash advances shown on the latest statement; seventhly, towards payment of any purchases made and debited to the card account but not then shown on any statement; and lastly, towards payment of any cash advances made and debited to the card account but not then shown on any statement.

f) All payments made by the Cardholder shall be in the billing currency of the card account. The amount of any card transaction in a currency other than Qatari Riyals shall be converted into Qatari Riyals at the prevailing rates of exchange as determined by the Visa/MasterCard International on the date such amounts are charged to the Card account.

g) All amounts due under these terms and conditions shall be covered by the Bank under the Credit Shield programme (will be available soon). The Primary Cardholder will be automatically covered under this policy, whereby the outstanding amounts payable by the Primary Cardholder will be settled by the Bank in case of the Primary Cardholder's death, unless the customer opts out of this policy coverage by requesting in writing. However, all amounts due shall be immediately payable by the Primary Cardholder in full on bankruptcy of the Primary Cardholder. In all cases the obligations of the Primary Cardholder shall remain in full force and effect until they are fully satisfied.

4. Charges

a) The Bank shall charge an annual subscription fee to the card account upon issuance of a Credit Card every year thereafter for both primary and supplementary cards, which shall be determined by the Bank from time to time.

b) Annual Membership Fee
First year : Free

Renewal fees as below:

Signature : Free, if the minimum spend on purchases during the previous year is QAR 50,000; else QAR 700 p.a.

Platinum : Free, if the minimum spend on purchases during the previous year is QAR 30,000; else QAR 500 p.a.

Titanium : Free, if the minimum spend on purchases during the previous year is QAR 25,000; else QAR 400 p.a.

CashBack : Free, if the minimum spend on purchases and/ or cash advance during the previous year is QAR 12,000; else QAR 200 p.a.

Gold : Free, if the minimum spend on purchases during the previous year is QAR 25,000; else QAR 400 p.a.

Classic : Free, if the minimum spend on purchases during the previous year is QAR 15,000; else QAR 200 p.a.

Annual fees for the first year shall be charged, if the card is cancelled prior to renewal.

c) Customers have the choice of settling your bills in full or installments. The minimum amount have to pay per month is 3% of Current Balance or QAR 100 whichever is higher.

d) The Bank shall charge a handling fee of 5% flat on any cash advance to the card account subject to a minimum fee of QAR 15.

e) Interest on card transaction amount shall be charged on a daily basis at the rate of 1% per month for purchase transactions and QAR 50 for cash transactions. Interest is calculated from the date the card transaction is processed by the Bank until full repayment is received and credited to the card account. Although interest will not be charged if the full outstanding balance is repaid and credited to the card account on or before the Payment Due Date, interest will be still charged on Cash Advance transaction from the transaction posting date until it is fully paid.

f) A late payment interest of 0.25% shall be charged if the minimum amount due is not received by the Bank within 17 days from the statement date.

g) Processing fee for non-QAR transaction: 2.5% (free for Signature card)

h) Additional statement charge: QAR 10 (free for Signature card)

i) Stop credit card: QAR 25

j) Replacement card: QAR 100 (free for Signature card)

k) Upgrade card: QAR 100

l) PIN re-issue: QAR 50 (free for Signature card)

m) Copy of sales voucher: QAR 50 (charge back)

n) No collection of card during 60 days: QAR 50

o) Credit Shield: 0.59% on monthly outstanding balance

p) The Bank reserves the right to vary the above or introduce any other charges from time to time at its sole discretion and notify the cardholder from time to time.

5. Loss of the Card and PIN

a) The Cardholder shall exercise all possible care and ensure the safety of the card and shall prevent the Card Number and the PIN becoming known to any person.

b) If the Card is lost or stolen or the PIN has become known to any unauthorised person, the Cardholder shall immediately notify the Contact Centre on (+974) 4420 5222. The notifications shall be confirmed in writing and sent within 24 hours to the Bank on Card Services:

P.O. Box 2309, Salwa Road, Doha, Qatar

Fax No. (+974) 4443 1096 or

E-mail: card.centre@ahlibank.com.qa

c) The Cardholder shall be fully liable for all card transactions and losses, which result from unauthorised use of the Card before the notification stated in (b) above. In all cases, the Cardholder shall be liable if the loss of the Card or misuse of the Card arises as a result of the Cardholder's negligence or consent.

6. Supplementary Card

The Bank may at its absolute discretion issue a Supplementary Card to a person nominated by the Cardholder with a written request of the Cardholder duly approved by the Bank.

The Primary Cardholder shall be liable for all amounts arising from the use of the Card by the Supplementary Cardholder.

The Primary Cardholder shall indemnify the Bank against any loss, damage, liability, and cost or otherwise incurred by the Bank by reason of any breach of these terms and conditions.

The terms and conditions applicable herein to the Primary Cardholder shall apply with the applicable changes to the Supplementary Cardholder.

7. Termination

The Primary Cardholder may at any time terminate the use of all cards by a notice in writing and by returning all cards to the Bank. The termination shall only be effective on the return to the Bank of all cards and full payment of all charges and liabilities under the card account.

The Bank may at its sole discretion at any time and without notice terminate, reduce credit limit or suspend the use of the card entirely or in respect of specific facilities.

The Bank shall terminate the use of the Card without notice upon the death, bankruptcy or insolvency of the Primary Cardholder.

8. Set-off

In addition to any general right to set-off or other rights conferred by the law to the Bank, the Cardholder agrees that the Bank may at its sole discretion at any time and without notice combine and consolidate all or any account held with the Bank of whatever description and wheresoever located and in whatever currency or set-off or transfer any sum standing to the credit of any such account towards the discharge of all amounts due to the Bank.

9. General Terms

a) The Bank shall not be liable if it is unable to perform its obligations according to these terms and conditions due (directly or indirectly) to the failure of any machine, transmission link, refusal of any merchant or financial institution to honor and accept the card or malfunction of any ATM or for any other reason beyond the Bank's control. In case the Bank is unable to produce or send a statement, the Primary Cardholder's liability for interest shall continue and for the purpose of calculating interest and establishing the date on which payment is due, the Bank may select a date each month as statement date.

b) The Cardholder must immediately notify the Bank in writing of any change in employment or business or address.

The Cardholder undertakes and agrees to indemnify the Bank against any loss, damage, liability, cost and expenses which the Bank may incur by reason of these Terms and Conditions or any breach thereof or the enforcement of the Bank's rights as herein provided.

In case the Bank, on behalf of the Primary Cardholder, enters into any agreement with insurance companies and other international institutions for the procurement of certain benefits to the Cardholder, it will be the sole responsibility of such companies and institutions to execute those benefits.

Any other facilities or benefits made available to the Cardholder such as credit limit, discounts, offers etc., and not forming part of these terms and conditions, may be reduced or withdrawn at any time without notice.

10. Variation

The Bank may from time to time amend these terms and conditions and notify the Cardholder by such means as deemed fair provided that such amendment will be considered to be ratified if no objections are received within 30 days from the date of notification.

11. Law and Jurisdiction

These terms and conditions shall be governed by and construed in accordance with the laws of the State of Qatar and the Cardholder hereby submits to the non-exclusive jurisdiction of the Qatari Courts.

12. Terms and Conditions for Cashback Credit Card

1. Definitions

a) "CashBack Table" means a table that defines the spend-tiers and the rate of CashBack.

b) "Cash Points" means the amount of CashBack earned on Ahlibank CashBack Credit Card. All CashBack earned is credited to Ahlibank CashBack Credit Card in the form of Cash Points.

1 Cash Point = QAR 1.

c) "CashBack" means CashBack earned based on pre-defined Spend amount tiers.

d) "Purchase Transactions" means purchases made on Ahlibank CashBack Credit Card by the Card Member that excludes cash advance, quasi cash transactions, any refunds, any bank charges or reversals, Balance Transfer transactions, Cash on Phone transactions, Credit Card Payments or any other transaction as determined by Ahlibank from time to time; hereinafter also referred to as 'Purchase'.

e) Cash Advance: means withdrawal of cash from ATMs by using Ahlibank CashBack Credit Card.

f) "MCC" means a merchant category code defined by MasterCard to classify transactions.

g) "The Bank" means Ahlibank Q.S.C.

h) "Spend Amount Tier" means total purchases spend and cash withdrawal during the month for both purchase transaction and/or cash advance. Spend amounts tiers that get included in this programme are at the sole discretion of Ahlibank and final and binding to the programme. Spend Amount may be increased, decreased or modified as determined from time to time by Ahlibank.

2. CashBack Program

a) The CashBack Programme is available on Ahlibank CashBack Credit Card primary and supplementary.

b) CashBack is earned on Purchase Transactions and/or cash advance that belong to Spend Amount Tier.

c) Each purchase and cash advance will start earning monthly CashBack based on:

- Minimum spend on monthly purchases and/or cash advance is QAR 1,000.
- The Spend Amount Tier it belongs to and
- The value of the purchase and cash advance made on the Credit Card

d) CashBack is earned on the total Spend Amount Tier during the month and not on each transaction individually.

e) All purchase transactions and/or cash advance done up to the billing cycle and reflecting in the statement will be summed up and this sum total will be awarded

CashBack at the rate defined in CashBack Table below:

Spend Amount Tier	CashBack rate per month
QAR 1,000 to 10,000	0.5%
QAR 10,001 to 15,000	1%
Above QAR 15,000	2%

3. CashBack: Earning, Redemption & Expiry

a) Participation to CashBack program is automatic, provided that Ahlibank CashBack Credit Card account is active and in good standing as determined by the Bank from time to time.

b) Transactions on the Supplementary Ahlibank CashBack Credit Card will also earn CashBack and this CashBack will accrue to the account of the Primary Ahlibank CashBack Credit Card Member.

c) The amount of CashBack earned will reflect as 'CashBack for the month' in the monthly Credit Card statement.

d) Unless stated otherwise, the maximum amount of CashBack that a customer can earn monthly is QAR 500/-.

e) The Bank will credit automatically the Primary Card Account with the CashBack redemption amount and will be reflected in the customer's monthly Credit Card statement.

4. Generic

a) CashBack are not exchangeable for other rewards, or refundable, replaceable, or transferable under any circumstances, nor can this be reconverted back to CashBack accrued.

b) The CashBack is an accrual payable automatically at the end of every month.

c) Any abuse or fraud relating to the earning and redemption of CashBack may result in the cancellation and forfeiture of the CashBack Amount and may also result in card termination.

d) The Bank reserves the right to suspend, cancel, modify or substitute the CashBack Program conditions or the method in which the computation of the CashBack is done or the CashBack terms and conditions at any time without prior notice to the Card Member.

e) In the event that the Primary Card account is voluntarily closed by the Card Member, the Card Member must redeem all CashBack amount else they will stand forfeited. In case of card cancellation for any other reason or if the Card is blocked or suspended for any reason, all CashBack amounts will stand forfeited.

f) The Bank's decision on the computation, redemption, cancellation, forfeiture, credit or debit of CashBack amount is at the sole discretion of the Bank and will be binding on the Card Member.

g) The Bank may impose fees on the program or change the conditions of the program at its sole discretion from time to time.

h) These Terms and Conditions constitute an integral part of the Credit Card Terms and Conditions and any document related to the Credit Card signed or acknowledged by the Cardholder and/or the Supplementary Cardholder except for the CashBack Programme.

13. Credit Card Easy Payment Plan (EPP)

1. General

1.1 Credit Card Instalment Plan is open to the holders of Credit Cards issued by Ahlibank, hereinafter referred to as the "Cardholder". All Visa and MasterCard credit cards issued by Ahlibank are hereinafter referred to as the "Credit card". Easy Payment Plan is hereinafter referred to as the "EPP".

1.2 The purpose of EPP is to enable the Cardholder to purchase goods and services using the limit available on his/her Credit Card and repay the amount of the purchase in equal monthly instalments in accordance with these Terms and Conditions

2. Eligibility

Every cardholder who meets the Credit Card Terms & Conditions of Ahlibank and whose accounts are current (as determined by the Bank) will be automatically eligible for benefiting from EPP. EPP is available for both primary Credit Cards and supplementary Credit Cards.

3. Conducting an EPP Transaction

3.1 The EPP comprises of two plans. Under the first plan the cardholder will be offered selected offers that can be availed at 0% interest rate for a specified period, certain amount and merchants. Under the second plan, EPP is offered on all Credit Cards purchases transactions above a certain amount, at a special interest rate as specified by the bank from time to time.

3.2 The selected goods and services offered by the specific merchants and the number of monthly instalments to be paid (the "EPP Term") for each good and service shall be determined by the Bank from time to time and communicated to the Cardholder accordingly (hereinafter referred to as the "Offer").

3.3 The EPP Term will vary from one Offer to another and from one product to another on selected products applicable during the offer period.

3.4 Ahlibank will authorise an EPP transaction provided that the amount of the EPP transaction is within the Cardholder's available total credit limit available on the Credit Card and that the Cardholder's Credit Card is in good standing position as per Ahlibank Credit Card and EPP terms and conditions signed by the Cardholder or voice recording through Ahlibank Contact Centre on +974 44205222 at the time of conducting the EPP transaction.

4. Billing & Payment of the EPP Instalments

4.1 The amount to be paid every month "Equated Monthly Instalment (EMI)" will be computed by dividing the Total EPP Price by the EPP Term. The Total EPP Price is arrived by adding the Purchase Price of the goods or services and the interest charges for the EPP Term (if applicable).

4.2 EPP Monthly Instalments shall be billed to the Cardholder starting from the immediately following statement date after the date of purchase and every month thereafter until the Total EPP Price is billed in full.

4.3 When a Cardholder makes a purchase(s) under the EPP, the Monthly Minimum Due on the statement will be the sum of the EPP Monthly Instalment(s) plus all other outstanding transactions multiplied by the required payment percentage determined by Ahlibank and notified to the Cardholder, plus any excess amounts over the credit limit and all past due amounts, if any.

4.4 If the Cardholder pays less than the Monthly Minimum Due for 2 payments on the due date specified in the cardholder's Credit Card monthly statement then the entire outstanding amount shall immediately become due and payable by the Cardholder multiplied by the required payment percentage determined by Ahlibank. The Bank shall have the right to demand the immediate payment thereof at its discretion.

4.5 The Cardholder requests for reducing the EPP Term i.e. the number of EPP Monthly Instalments will not be entertained.

4.6 The Cardholder will be allowed the option of prepaying the Total EPP Instalment Price in one lump sum prepayment. There will be an EPP Cancellation Fee (determined by the bank from time to time) to process such requests.

4.7 There will be an EPP Cancellation Fee (determined by the bank from time to time) to process a cancellation request on account of refund/void transactions.

4.8 If the Cardholder fails to make payment for 2 months, any existing EPP transactions will be converted to a revolving interest bearing transaction.

4.9 If the card is closed while a transaction is still under EPP, the EPP will cease to exist and the unbilled amount of the EPP will be immediately billed to the Cardholder. The entire outstanding amount shall immediately become due and payable by the Cardholder and the Bank shall have the right to demand the immediate payment thereof at its discretion.

5. Product Liability
Ahlibank will not be liable for any damage or loss incurred by the Cardholder arising out of the purchase, installation, use or otherwise of the good(s) and/or service(s) under EPP as for any negligence, breach of statutory or other duty on the part of Ahlibank nor shall Ahlibank be responsible in any way for the quality of the goods and/or services purchase under EPP. Any complaint as to the quality of the goods purchased or services rendered through EPP shall be referred to the supplier or merchant and shall not affect Cardholder's obligation to continue paying the EPP Monthly Instalments to Ahlibank.

6. Modifications, Amendments and Cancellation

   6.1 Ahlibank is entitled at any time and without any prior notice or liability to the Cardholder in any manner whatsoever terminate EPP or cancel or vary its benefits or features, or vary, or add or delete any of these Terms and Conditions. However, such termination shall not affect transactions concluded by the Cardholder and accepted by Ahlibank under EPP before the termination decision. Ahlibank is also entitled to determine a floor limit for the minimum amount of purchase allowable under EPP for each particular Offer.

   6.2 Ahlibank reserves the right to disqualify any Cardholder from further participation in EPP, if in its judgment, that Cardholder has in any way violated the rules and conditions herein, or has violated the Terms & Conditions attached to their Ahlibank Credit Card. Suspension and disqualification shall not lead to termination of transactions already concluded by the Cardholder and accepted by Ahlibank before such decision.

   6.3 Ahlibank shall be entitled to disallow/refuse any transaction submitted by the Cardholder to it under EPP without assigning any reason whatsoever.

7. Indemnity

   Ahlibank shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside the control of Ahlibank. Nor shall Ahlibank be responsible for any delay in the transmission to Ahlibank of evidence of EPP by the specified merchants or any other third party.

8. The Terms and Conditions herein shall be without prejudice to the existing Credit Card Terms and Conditions governing the issue of and use of the Ahlibank Credit Card and shall apply to the EPP.

9. If at any time dispute arises in connection with either the EPP or these Terms and Conditions, Ahlibank decision in connection with the same shall be final and binding. Ahlibank reserve the right to terminate the EPP without prior notice.

10. These terms and conditions are governed by the laws of the state of Qatar. The Qatari courts shall resolve any dispute that may arise between the parties.

11. If a conflict arises between the Arabic and the English texts of these terms and conditions, the Arabic version will legally prevail.

Please also refer to our:

- ‘Cards’ brochure
- ‘Cards Fees and Charges’ brochure

For further information please also visit
ahlibank.com.qa or call us on +974 4420 5222