

Campaign Overview

The Ahlibank Visa International Spend Campaign is a promotional campaign available exclusively to selected Ahlibank customers who receive an invitation to participate.

The Campaign is valid from 1st of August 2026 until 31 August 2026 (both dates inclusive).

By participating in the Campaign, customers agree to be bound by these Terms and Conditions.

Eligibility

The Campaign is open only to Ahlibank VISA cardholders:

- Have been specifically targeted and invited by Ahlibank to participate in the Campaign.
- Hold an eligible Ahlibank Visa card as communicated by the Bank.
- Meet the minimum spend threshold assigned to their respective segment during the Campaign period.
- Ahlibank reserves the right to determine customer eligibility at its sole discretion.

Qualifying Transactions

Eligible customers must spend in foreign currency using their Ahlibank Visa card during the Campaign period.

Eligible international transactions shall mean transactions processed in a currency other than Qatari Riyals (QAR), or transactions conducted with merchants classified as international merchants under VISA's operating regulations and merchant classification criteria.

Qualifying transactions are:

- International point-of-sale purchases.
- E-commerce purchases conducted in a currency different from Qatari Riyals.

The following transactions shall not qualify:

- Cash withdrawals
- Reversed, disputed, refunded, or cancelled transactions
- Fees, charges, interest, and any non-purchase transactions
- Any transaction deemed fraudulent, abusive, or in violation of the Bank's policies
- Cash-like Transactions
- Gambling
- Financial services
- Government payment
- Crypto purchases
- Ahlibank Visa Debit cards' transactions in any of the GCC (Gulf Cooperation Council) countries are not eligible for the cashback

Spend Thresholds

Segment	Qatar (QAR)
Segment 1	12,000
Segment 2	6,000
Segment 3	2,500
Segment 4	1,000
Segment 5	250

The spend threshold applicable to each customer will be communicated directly by Ahlibank.

Reward Structure

Customers who achieve or exceed their assigned spend threshold during the Campaign period will earn:

- 5% cashback on qualifying international spend transactions.
- Cashback will be calculated based on the original transaction amount, excluding any fees, charges, commissions, or foreign exchange difference.
- Cashback will be calculated only on eligible international transactions completed during the Campaign period.

Reward Cap per customer segment:

Segment	Qatar (QAR)
Segment 1	1,000
Segment 2	1,000
Segment 3	500
Segment 4	500
Segment 5	500

Once the applicable cashback cap is reached, no additional cashback will be awarded.

Reward Fulfilment

- Cashback will be credited to the eligible card account after the Campaign ends and upon completion of the Bank's validation process in 60 days maximum.
- The eligible card and the associated account must remain active and in good standing throughout the Campaign Period and until the cashback is credited. Ahlibank reserves the right, at its sole discretion, to deny, withhold, or cancel any cashback reward where the card or account has been closed, suspended, restricted, or is otherwise not maintained in good standing.
- Ahlibank reserves the right to verify all transactions before awarding cashback.

- Any cashback awarded in error may be reversed by the Bank.

Fraud and Misuse

Ahlibank reserves the right to disqualify any customer from participation if:

- Fraudulent activity is suspected.
- Transactions are determined to have been conducted solely for the purpose of obtaining rewards.
- The customer breaches these Terms and Conditions or any applicable cardholder agreement.
- The Bank's decision regarding eligibility and reward entitlement shall be final and binding.

Complaints

- Any complaints related to the Campaign or cashback rewards must be submitted within 30 days from the date the cashback is credited.
- Complaints submitted after this period may not be considered.

Liability

- Ahlibank's decisions regarding eligibility, qualifying transactions, cashback calculations, and reward fulfilment shall be final.
- Ahlibank shall not be responsible for any technical, system, network, merchant, or processing issues that may affect participation in the Campaign.
- Ahlibank shall not be liable for any losses, damages, or expenses arising from participation in the Campaign.

Regulatory Compliance

- Participation in the Campaign is subject to all applicable laws, regulations, Visa rules, and Ahlibank policies.
- Customers must comply with all applicable legal and regulatory requirements.

Amendments and Termination

Ahlibank reserves the right, at its sole discretion, to:

- Amend these Terms and Conditions.
- Modify the Campaign structure, eligibility criteria, rewards, or cashback caps.
- Suspend or terminate the Campaign without prior notice where required by operational, regulatory, legal, or business considerations.
- Any such changes shall become effective upon publication or communication by Ahlibank.

General

- Participation in the Campaign constitutes acceptance of these Terms and Conditions.
- These Terms and Conditions shall be governed by the laws and regulations of the State of Qatar.
- Subject to the applicable laws and regulations of the State of Qatar, Ahlibank's decision in relation to any aspect of the Campaign shall be final and binding.