

VISA

Infinite

Welcome to a
world of infinite privileges

Fees & Charges
Terms & Conditions

البنك الأهلي
ahlibank



Fees & Charges



Schedule of Fees and Charges

Infinite Card - 1st Year	Free
Annual Fee for Infinite Card for non-Ahlibank Private/Premium Banking Customer	QAR 2,000 per year
Infinite Card - Renewal	Free, if min. spend on purchases in previous year is QAR 100,000 else QAR 2,000 yearly
All Supplementary Cards - New	Free (up to 4 cards only) else QAR 2,000
All Supplementary Cards - Renewal	Free (up to 4 cards only and subject to meeting the annual usage criteria) else QAR 2,000
Infinite Card Stopped before 1 Year	QAR 2,000
Replacement Card	QAR 100
Upgrade Card	QAR 100
Temporary Card Limit Increase	QAR 100
Over Limit Fee (cards against cash collaterals)	QAR 150
PIN Re-issue	QAR 50
Cash Advance Fee	5%, Minimum QAR 15

Monthly Interest Rate	1% monthly (against salary) 2% monthly (against cash)
Processing Fee for non-QAR Transaction	0% for the 1st year. 2nd year onwards: Free, if a minimum of QAR 50,000 is spent internationally, in previous year, else 1.25% will be applied
Late Payment Interest	0.25% monthly
Minimum Payment Due	3% or QAR 100 (whichever is higher)
Credit Shield (mandatory)	0.59% of the outstanding balance at card billing cycle
Travel Insurance*	Free
Purchase Protection	Free
Copy of Sales Voucher	QAR 50 (charge back)
Non-collection of Credit Card for more than 90 days	QAR 50
Stop/Stolen Credit Card	QAR 25
Easy Payment Plan (EPP) Processing Fee	QAR 20
Easy Payment Plan (EPP) Cancellation Fee	QAR 20 + due interest

Easy Payment Plan (EPP) Amendment Fee	QAR 20
Easy Payment Plan (EPP) Early Settlement Fee	QAR 20
Request for Standard Credit Card Statement Frequency via Branches	Free
Request for Non-standard Credit Card Statement Frequency via Branches	QAR 10 per statement

* Please refer to the Travel Insurance Policy on the Bank Website

Terms and Conditions apply

Please also refer to our:

- 'Visa Infinite Card' brochure

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



Terms & Conditions



Terms & Conditions

1. Definitions

‘Bank’	means Ahli Bank QSC
‘Card’	means the Credit Card(s) – Visa Infinite Credit Card – 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:

- Sign the Card immediately upon receipt.
- Use the Card within the Credit Limit determined by the Bank from time to time.
- Not use the Card after the period for which it is stated to be valid or after its cancellation.
- Ensure the safety of the Card and prevent the Card Number and the PIN becoming known to any person.
- Not use the Card for any illegal card transaction.
- 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

- 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.
- 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.
- 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.
- 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.

- 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.
- 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 Visa International on the date such amounts are charged to the Card account.
- 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

- 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.
- Annual Membership Fee
First year : Free
Renewal fees as below:
Infinite : Free, if the minimum spend on purchases during the previous year is QAR 100,000; else QAR 2,000 p.a.
Annual fees for the first year shall be charged, if the card is cancelled prior to renewal.
- 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.
- 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.
- Interest on card transaction amount shall be charged on a daily basis at the rate of 1% per month for purchase 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: 0% for the 1st year. 2nd year onwards: free, if a minimum of QAR 50,000 is spent internationally, in previous year. Else 1.25% will be applied
- h) Additional statement charge: QAR 10
- i) Stop credit card: QAR 25
- j) Replacement card: QAR 100
- k) Upgrade card: QAR 100
- l) PIN re-issue: QAR 50
- 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.
- c) The Bank may issue a replacement for any lost or stolen Card subject to these or such other Terms and Conditions as we may consider appropriate and at a fee determined by us from time to time.

- d) If you recover the lost or stolen Card, you must immediately cut it in half and return it to us without using it.
- e) As the Cardholder you will exercise all possible care to ensure the safety of the Card and will prevent the PIN becoming known to any other person. The confirmation of the PIN must therefore be destroyed immediately after receipt. Any record of the PIN must be unidentifiable as such and kept entirely separate from the Card. The Cardholder will not disclose the Card number (embossed on the Card) to any third party. The Bank will not be liable for ATM failure or malfunction and whether or not it affects the ability of the Customer to use the Card.
- f) 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. Credit Shield

- a) Credit shield insurance covers all Credit Cardholders participants of the bank credit shield program.
- b) The sum covered is 100% of the outstanding balance of participant.
- c) Events covered are death or permanent disability of the participant.
- d) Entry age to the scheme is minimum of 18 and maximum of 64.

8. 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.

9. 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.

10. 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.

11. 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.

12. 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.

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 Infinite 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:

- 'Visa Infinite Card' brochure

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