

البنك الأهلي
ahlibank



Cards Terms and Conditions

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Terms & Conditions

1. Definitions

'Bank'	means Ahli Bank QSC
'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:

- 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 the Visa/Mastercard 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:
Signature : Free, if the minimum spend on purchases during the previous year is QAR 75,000; else QAR 1,000 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 30,000; else QAR 500 p.a.
CashBack : Free, if the minimum spend on purchases and/ or cash advance during the previous year is QAR 30,000; else QAR 500 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. 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% for (Platinum, Titanium and CashBack cards) and 1.75% for (Signature card)
- 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 (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.
- 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.

- c) The Cardholder undertakes not to use the Card for purchase of goods or services that are prohibited by virtue of the laws and regulations applicable in State of Qatar, Qatar Central Bank regulations or any competent supervisory authority (such as but not limited to gambling, purchase of Virtual assets and Crypto Currencies, or other illegal activities). Accordingly, If the Cardholder breaches this undertaking, the Bank will be entitled to cancel the Card without prior notice and without any responsibility to the Bank. In this regard, any use of the Card, breaching this undertaking, will be reported to the competent supervisory authorities (if necessary).

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. 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 Ahli Bank QSC
- 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.

14. 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
- 1.2 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".
- 1.3 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
- 1.4 Easy Payment Plan Transactions will not be awarded Pearl points

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 recorded 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.

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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.

Terms & conditions

1. Definitions

- 1.1 'You,' 'your' and 'Customer' means any individual(s) holding any individual active account in Ahlibank.
- 1.2 'Ahlibank' means Ahlibank QPSC., its branches, departments, including its successors and assignees.
- 1.3 'Pearl Rewards', 'Pearl Rewards Program' means the rewards programme established by Ahlibank and subject to these terms and conditions.
- 1.4 'Pearl Rewards Account' means the account reflecting all transactions related to Pearl Rewards for a particular Pearl Rewards Accountholder in Ahlibank's records, including earned Pearl Rewards Points, adjusted Pearl Rewards Points, bonus Pearl Rewards Points, redeemed Pearl Reward Points and expired Pearl Rewards Points.
- 1.5 'Pearl Rewards Accountholder' means, in relation to each Pearl Rewards relationship, the customer or, where there is more than one person comprising the customer, the first named signatory holding such relationship.
- 1.6 'Pearl Rewards Booking Policy' means the booking policy to redeem Pearl Reward Points as published from time to time on the Pearl Rewards website.(<https://pearlrewards.ahlibank.com.qa>)
- 1.7 'Pearl Rewards Points' means the reward points credited/debited to the Pearl Rewards account as a result of any Pearl Rewards relationship or Pearl Rewards transaction.
- 1.8 'Pearl Rewards' has the meaning set out in clause 6.6.
- 1.9 'Pearl Rewards Statement' has the meaning set out in clause 5.1.

2. Binding effect and Interpretation of Terms and Conditions

- 2.1 The following terms and conditions (the 'Terms and Conditions') are applicable to Pearl Rewards and, by becoming a Pearl Rewards accountholder, you agree to be bound by the terms and conditions, as the same may be amended, supplemented, updated, replaced or otherwise varied by Ahlibank from time to time and you represent and warrant that you are aged at least 18 years. These Terms and Conditions supersede all previous terms and conditions applicable to the Pearl rewards.
- 2.2 All determinations in respect of Pearl Rewards shall be made by Ahlibank, at its absolute discretion and on the basis of Ahlibank records. Each determination shall be final, conclusive and binding on the Pearl Rewards Accountholder, except in the absence of manifest error made known to Ahlibank by the Pearl Rewards Accountholder in accordance with the time limit set out in clause 5.2
 - 2.2.1 Ahlibank reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to supplement, amend, replace, delete or otherwise vary any of the Terms and Conditions, including the schedules, as well as the terms and conditions of any other policy referred to in the terms and conditions, and to change, vary, modify, terminate or cancel Pearl Rewards or any of its benefits or features, or otherwise do any other act with respect to the whole or any part of Pearl Rewards, or to withdraw or change the membership criteria and/or to limit or change the value / validity of Pearl Rewards and/or the manner of redemption of Pearl Rewards. By becoming a Pearl Rewards accountholder, you acknowledge and accept that the mentioned foregoing acts may diminish the redemption value of Pearl

Reward points already earned and agree you shall not be entitled to claim compensation for any such loss in value.

- 2.2.2 By becoming a Pearl Rewards accountholder, you acknowledge and agree that the terms and conditions, as well as other information regarding Pearl Rewards, are published and may be accessed online at <https://pearlrewards.ahlibank.com.qa>, and you acknowledge and agree to keep yourself updated with the most up to date and current version.
- 2.3 In addition to the Terms and Conditions, each Pearl Rewards accountholder continues to be subject to the terms and conditions applicable to Ahlibank's website and to the general terms and conditions of account opening and the terms and conditions applicable to the relevant Ahlibank product which made him/her eligible for participation in Pearl Rewards, including without limitation, personal finance, auto finance, mortgage finance, investment products, bancassurance, credit card, debit card, current account, savings account, fixed deposit, electronic transaction channels and such other terms and conditions as may be included by Ahlibank from time to time, which are incorporated by reference herein and copies of which shall be provided to the Pearl Rewards accountholder upon request. In the event of a conflict, these Terms and Conditions will supersede solely on matters related to the Pearl Rewards program. These Terms and Conditions also contain certain disclosures and disclaimers, which are in addition to those provided in the terms and conditions applicable to Ahlibank's online website. In the event of a conflict, these disclosures and disclaimers will supersede solely on matters related to the Pearl Rewards program.

3. Membership

- 3.1 Membership in Pearl Rewards is automatic for each Ahlibank customer holding a Relationship with Ahlibank (Pearl Rewards Account holder) Pearl Rewards relationship and who is in good standing and otherwise not in breach of any terms and conditions relating to such Pearl Rewards relationship.
- 3.2 The Pearl Rewards membership is limited to the primary (i.e. First named) customer accountholder. Membership qualifies the Ahlibank accountholder to benefit from special offers and promotions which may be provided by Ahlibank from time to time, provided the Pearl Rewards Accountholder is in good standing and provided there has been satisfactory conduct of the customer's account.
- 3.3 Membership is also subject to the qualifications and conditions (including annual Pearl Reward points accrual limits, if any) as determined by Ahlibank. Ahlibank reserves the right, at any time and without notice, to impose a validity period on membership, as well as to extend or reduce the same.
- 3.4 In the event of joint or multiple holders of a Pearl Rewards relationship, all authorized signatories will be automatically enrolled on Pearl Rewards. However, the use and redemption of Pearl Reward Points shall only be available to the primary (i.e. First named) Pearl Rewards relationship signatory as per Ahlibank records and is limited as described in the terms and conditions. However, each Pearl Rewards Accountholder will accrue Pearl Reward Points with respect to his or her related accounts or services to be credited to the Pearl Rewards Account. Each Pearl Rewards Account is identified by the customer identification number of the primary (i.e. First named) Pearl Rewards relationship signatory as established by Ahlibank records.

- 3.5 In the event that a customer account signatory (ies) or a supplementary cardholder(s) is/are removed from the relevant Pearl Rewards relationship, then such signatory (ies) or supplementary cardholder(s) is/are no longer eligible to participate in Pearl Rewards.
- 3.6 Ahlibank shall not be responsible for any disputes involving Pearl Rewards Program or any other aspect of Pearl Rewards between joint signatories or multiple persons holding the relevant Pearl Rewards Relationship. Any personal liability arising out of the delivery or use of Pearl Rewards is solely the responsibility of the Pearl Rewards Account holder and any other holders of the relevant Pearl Rewards Relationship.
- 3.7 Ahlibank reserves the right, at any time, at its absolute discretion, without notice and without liability whatsoever on its part, to withdraw or discontinue any one or more of the Pearl Rewards relationships or Pearl Rewards transactions and terminate membership of Pearl Rewards and revoke any accrued Pearl Rewards Points.
- 3.8 Membership on Pearl Rewards is automatically terminated upon the death, bankruptcy, or unsatisfactory conduct of the account or relationship of the primary (i.e. First named) Pearl Rewards relationship holder.
- 3.9 Upon termination of membership, all Pearl Reward Points accrued in the Pearl Rewards account shall be immediately forfeited and cancelled by Ahlibank. Ahlibank may also delete the terminated Pearl Rewards Account on the Pearl Rewards website.

4. Pearl Rewards points

- 4.1 Ahlibank shall determine, from time to time, at its absolute discretion, which Pearl Rewards Relationships (including, without limitation, personal finance, auto finance, investment products, banc assurance, current / savings account, fixed deposit, debit card, credit card, prepaid card, mortgage finance and electronic channels), and which Ahlibank debit card, credit card and prepaid card transactions (each a " Pearl Rewards transaction") are eligible for inclusion in Pearl Rewards and how many Pearl Reward points each will earn, the associated limits on earnings as well as the number of Pearl Reward points required for redemption of Pearl Rewards. In the event of a reversal of any Pearl Rewards transaction, Pearl Reward Points credited to the Pearl Rewards Account as a result of such Pearl Rewards transaction will be deducted from the accrued Pearl Reward Points credit balance. Debits to the Pearl Rewards account unrelated to any reversed Pearl Rewards transaction will reduce the accrued Pearl Rewards credit balance as per the calculation criteria set out for a particular Pearl Rewards Relationship. No Pearl Reward points may be earned during a promotion, special offer or other black-out period or through the redemption of any Pearl Reward Points as determined by Ahlibank from time to time and at its absolute discretion.
- 4.2 pursuant to clause 4.1, Pearl Reward Points are earned for each of the Pearl Rewards Relationship or Pearl Rewards transactions subject to Pearl Rewards earning criteria, and no Pearl Reward Points shall be awarded retroactively. Schedule b sets out the list of further conditions attached to the earning of Pearl Reward Points in relation to each type of Pearl Rewards Relationship or Pearl Rewards transaction. Pearl Reward points are calculated by rounding down the transaction value to the nearest integer.
- 4.3 Pearl Reward Points are not assignable or otherwise transferable, nor can Pearl Reward Points of one Pearl Rewards Relationship holder or Pearl Rewards transaction holder be combined with those of another.

- 4.4 in the event of a change to the status of a Pearl Rewards Relationship (such as an upgrade or downgrade), the future calculation of Pearl Reward Points shall be adjusted by Ahlibank accordingly.
- 4.5 Pearl Reward Points are valid only for a period of two (2) years from the date of points credited. Unless used prior to the expiration date, Pearl Reward Points shall expire on such date. Upon expiration, unused Pearl Reward Points will be removed from the Pearl Rewards Account as of the expiration date and cannot be re-credited. It is the Pearl Rewards Relationship or Pearl Rewards transaction holder's responsibility to be aware of both the number of Pearl Reward Points outstanding in his/her account and their expiration date. This can be monitored at any time online on the Pearl Rewards website and also from the monthly rewards statement.
- 4.6 At any time and in Ahlibank's sole discretion (including, without limitation, where a Pearl Rewards Account holder is not eligible to earn a specific Pearl Rewards points pursuant to the Pearl Rewards), Ahlibank may correct the amount of Points or the credited to the Pearl Rewards account.

5. Pearl Rewards statement

- 5.1 It's a record of Pearl Rewards activity for each Pearl Rewards relationship which will be mailed electronically or otherwise made electronically available in the form of an electronic or online statement ("Pearl Rewards statement") to the Pearl Rewards Account holder on a regular basis, the regularity to be determined by Ahlibank at its absolute discretion. Pearl Reward Points shall be transferred on a periodic basis as per the Pearl Rewards Relationship or Pearl Rewards transaction activity into the Pearl Rewards Account for the purpose of accruing Pearl Rewards Points. All the Pearl Reward Points shall accrue and expire as described herein and any additional terms and conditions contained in the Pearl Rewards statement.
- 5.2 Any manifest error in the Pearl Rewards statement must be reported to Ahlibank within fourteen (14) days of the Pearl Rewards statement date.

6. Redemption of Pearl Rewards points

- 6.1 Provided that the Pearl Rewards relationship is active and in good standing, and subject to the approval of Ahlibank, Pearl Reward points may be redeemed (i) in exchange for air tickets, hotel stays or other specific merchandise, as may be published from time to time on the Pearl Rewards website, if available for purchase, (ii) vouchers for any of the items of merchandise mentioned in (i) above as determined by Ahlibank.
- 6.2 Only Pearl Reward points that are registered in and credited to the Pearl Rewards account, at the time of redemption, are eligible for redemption as determined conclusively by Ahlibank in accordance with the Ahlibank records and in the absence of manifest error.
- 6.3 The redemption of Pearl Reward Points by each Pearl Rewards account holder is effected by logging onto and using the Pearl Rewards website. Any instructions conveyed by the Pearl Rewards Account holder will be governed by the terms and conditions of the respective mode of redemption. Ahlibank, at its absolute discretion, may act upon the instructions received through these modes of redemption.
- 6.4 In the event where Pearl Reward Points are subtracted from the Pearl Rewards Account and it reduces or eliminates the accumulated Pearl Reward points resulting in a negative Pearl Rewards Account balance, Ahlibank may, at its absolute discretion has the right to suspend delivery of the

Pearl Rewards reward or permit the delivery of the Pearl Rewards until the equivalent amount has been recovered.

- 6.5 The Pearl Rewards Accountholder must have sufficient points available at the time of processing of the redemption. Ahlibank shall not be obliged to carry out any instructions unless the Pearl Rewards Accountholder has sufficient Pearl Rewards Points and is/are satisfactorily maintained.
- 6.6 Pearl Reward Points redemptions (each a " Pearl rewards") are always subject to Ahlibank 's approval, Ahlibank 's terms and conditions for the relevant Pearl Rewards reward, the availability of the Pearl Rewards at the time the redemption is requested, and any restrictions imposed by any supplier of the merchandise or provider of the services the subject of the Pearl Rewards. At any time and at its absolute discretion, Ahlibank may, without notice or liability, cancel the Pearl Rewards order and substitute the Pearl Rewards with another of comparable nature and value as determined by Ahlibank.
- 6.7 Details of the Pearl Rewards are set out on the Pearl Rewards website. Reasonable efforts have been made to ensure that the information contained in the Pearl Rewards rewards catalogue for goods and services is accurate. Ahlibank is not responsible, and shall not be held responsible, for any errors, inaccuracies or omissions appearing therein.
- 6.8 Redemption of air tickets, hotel stays, other merchandise or the issue of vouchers from Ahlibank -authorized merchants are subject to availability, terms and conditions as may be prescribed by the issuer or supplier thereof from time to time.
- 6.9 Once issued, redemption of air tickets, hotel stays, other merchandise and vouchers are not exchangeable, returnable, refundable, or redeemable for cash or credit, nor will they be replaced in the event of loss, damage or destruction. Once submitted, an order for a redemption of air tickets, hotel stays or other merchandise or a voucher cannot be cancelled, revoked, transferred or changed by the Pearl Rewards accountholder in any manner.
- 6.10 Redemption of air tickets, hotel stays and other merchandise or the issue of vouchers for the same are sent to the Pearl Rewards Accountholder's email id or billing address in Ahlibank records. If the Pearl Rewards accountholder wishes to have them sent to a different e-mail id or delivery address, the e-mail id or delivery address contained in the Pearl Rewards Accountholder's account profile on the Pearl Rewards website must be updated prior to redeeming any Pearl Rewards points. Ahlibank will not be responsible for any redemption of air tickets, hotel stays or other merchandise or the issue of a voucher sent to the wrong e-mail id or delivery address or returned as a result of the Pearl Rewards accountholder's failure to update his/her account profile information on the Pearl Rewards website.
- 6.11 Should the merchandise or services the subject of a Pearl Rewards be received in a damaged or defective condition, the Pearl Rewards accountholder must notify the relevant supplier of such damage or defect within the stipulated number of days as mentioned in the purchase receipt. Ahlibank shall use its reasonable efforts to convey the Pearl Rewards Accountholder's complaint to the supplier and arrange, whenever possible, for an appropriate replacement of comparable nature and value as determined by Ahlibank. Notwithstanding the foregoing, Ahlibank shall not be held responsible in any manner whatsoever for damaged or defective goods or services subject of Pearl Rewards Program.

7. Forfeiture of Pearl Rewards

All Pearl Rewards Points of a Pearl Rewards Accountholder shall be forfeited and shall be cancelled immediately and no additional or unprocessed redemption requests of Pearl Rewards Points shall accrue in the Pearl Rewards Account in the following circumstances: (a) the Pearl Rewards relationship has been closed or is not in good standing (as determined by Ahlibank at its absolute discretion); (b) breach of any of these terms and conditions and/or any other terms and conditions expressly incorporated by reference in these terms and conditions; or (c) any other event or circumstance exists, which, in the absolute discretion of Ahlibank , should result in such forfeiture.

8. Personal Information

To the extent necessary to carry out Ahlibank's functions and in order to comply with laws, Qatar Central Bank instructions or any governmental public body having legal authority to request such information, Ahlibank may disclose information about your personal data to authorized third parties, suppliers and merchants. You consent to the collection, use, and disclosure of your personal data by Ahlibank, the Pearl Rewards, and their authorized third-party agents and licensees to the extent permitted by law.

9. Trademark

The intellectual property in all design, text, graphics and other material and the selection or arrangement of such material in this website <https://pearlrewards.ahlibank.com.qa> is owned by Ahlibank and/or their respective licensors.

10. Internet Outages

Due to the nature of the internet, Ahlibank does not promise full and error free operation of the Website at all times. Ahlibank shall provide points earning, redemption, online banking and related services with minimum disruptions on a best of effort basis. Ahlibank cannot guarantee that these services will always function without disruptions, and cannot be held liable for any operational, process related and system errors during providing any of the Pearl Rewards services.

11. Limitation of Liability

Ahlibank, including its employees, personnel, directors and owners shall not be liable for losses, damages, expenses, claims or any other liability whatsoever, whether direct, indirect, consequential, incidental, special or punitive, sustained by a Pearl Rewards Accountholder as a result of the availability, non-availability, maintenance or operation of the Pearl Rewards website, the redemption of Pearl Rewards Points, the possession and/or use of a Pearl Rewards Points, or in any other way arising from membership in, or in connection with, Pearl Rewards, nor shall Ahlibank be responsible or held liable for any amounts payable by a Pearl Rewards Accountholder to any third party arising out of the purchase, supply, quality, installation, use or otherwise, of a Pearl Rewards Programme, or of any negligence, breach of statutory or other duty on the part of Ahlibank, any supplier, issuer, merchant and/or other person associated in any way, directly or indirectly, with Pearl Rewards.

12. No Warranties and No Representations

Ahlibank makes no representation and provides no warranty whatsoever, expressed or implied, and undertakes and assumes no liability whatsoever, in respect of the quality of any goods or services the subject of a Pearl Rewards reward or their suitability or fitness for any use or purpose. All goods or services the subject of a Pearl Rewards Programme shall be accepted by the Pearl Rewards relationship holder at his/her own risk and peril.

13. Taxes

Any tax or other liabilities or charges payable to any authority or body which may arise or accrue to the Cardholders by redemption as aforesaid or otherwise as result of this Pearl Rewards shall be borne by the Pearl Rewards accountholder.

14. Breach of terms and conditions

In the event of a breach by a Pearl Rewards accountholder of these terms and conditions or of any applicable provisions in any terms and conditions incorporated by reference in these terms and conditions, or in the event of the failure on the part of a Pearl Rewards accountholder to pay for any outstanding amounts due to Ahlibank within the prescribed time set by Ahlibank or for any other reason whatsoever, Ahlibank reserves the right, at its absolute discretion, to:

- 14.1 terminate the Pearl Rewards Accountholder's membership on Pearl Rewards and close his/her Pearl Rewards Account;
- 14.2 refuse to award any future Pearl Rewards Points;
- 14.3 withdraw any Pearl Rewards Points earned; and/or
- 14.4 refuse to permit the redemption of any Pearl Rewards points. Such action by Ahlibank in respect of a Pearl Rewards Accountholder may result, in Ahlibank 's absolute discretion, in the forfeiture of all of the Pearl Rewards accountholder's Pearl Reward points and any Pearl Rewards rewards purchased and unused.

15. Governing law

These terms and conditions are governed by the laws of the Qatar and the Parties hereby submit to the exclusive jurisdiction of the Courts in Qatar.

16. Language

These terms and conditions are in English and Arabic. If there is any discrepancy between the two languages: the Arabic shall take precedence to interpret the will of the parties.

Schedule A

Pearl Rewards relationship*

- Debit cards issued by Ahlibank
- Credit cards issued by Ahlibank
- Mobile banking registrations
- International remittance/transfers using online and Mobile Banking
- Or any other banker customer relationship as determined by Ahlibank from time to time.

* the Pearl Rewards earning table will be published on the Pearl Rewards website, and may be amended, supplemented, updated, replaced or otherwise varied from time to time by Ahlibank, at its absolute discretion without prior notice. The Pearl Rewards earning table sets out the specific terms and conditions relating to each Pearl Rewards relationship and each Pearl Rewards transaction and such table, terms and conditions shall be incorporated by reference in these terms and conditions.

Schedule B

For debit cards:

No Pearl Reward points shall be earned for Ahlibank debit card transactions on domestic point of sale, domestic ATM and international ATM transactions and related to the following: (a) fees and charges (b) transactions that Ahlibank determines, in its absolute discretion, are disputed, erroneous, unauthorized, illegal and/or fraudulent; and (c) any other transactions that Ahlibank may include on this list from time to time.

For credit cards:

No Pearl Reward points shall be earned for Ahlibank credit card transactions on domestic and international ATM transactions and credit card POS transactions related to the local government authorities and related to the following: (a) fees and charges (b) any payments or amounts deposited or credited to the card account (c) transactions that Ahlibank determines, in its absolute discretion, are disputed, erroneous, unauthorized, illegal and/or fraudulent; and (d) any other transactions that Ahlibank may include on this list from time to time.

For mobile banking registration:

- Bonus Pearl Reward points will be credited to the Pearl Rewards account upon any customer registering for Ahlibank online and mobile banking after the launch of loyalty program.
- Pearl Reward points will be credited to the Pearl Rewards account only on the first registration (once per customer).
- Providing Pearl Reward points on the first registration will be at the absolute discretion of the bank.

For international remittance / transfers:

- Pearl Reward points will be credited to the Pearl Rewards account on all international transfers through online and mobile banking if the amount remitted/transferred internationally is equivalent to a minimum amount as mentioned on the Earning table.
- International remittance refers to transfers outside Qatar.
- Providing Pearl Reward points on the international transfers will be at the absolute discretion of the bank.

Earning Table:

As an Ahlibank customer, you will be able to earn points every time you use one of the following products and services, which can be redeemed to purchase exciting and unique rewards.

Credit and Debit Card

Product	Product Name	Domestic POS	International POS	Earn Frequency
Credit Card	Infinite Privilege	QAR 2 = 1 Point	QAR 1 = 1 Point	Monthly
	Infinite	QAR 3 = 1 Point	QAR 3 = 1 Point	Monthly
	Signature	QAR 6 = 1 Point	QAR 4 = 1 Point	Monthly
	Platinum	QAR 10 = 1 Point	QAR 8 = 1 Point	Monthly
	Titanium	QAR 12 = 1 Point	QAR 10 = 1 Point	Monthly
	Titanium Cashback	No Points	No Points	NA
Debit Card	Junior	No Points	QAR 50 = 1 Point	Monthly
	Debit Classic	No Points	QAR 50 = 1 Point	Monthly
	Debit Platinum	No Points	QAR 50 = 1 Point	Monthly

E-Channels

Online banking/Mobile Banking

(1st Time Registration)	500 Points
International Remittance	50 Points / per transaction

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