

Fransi Credit Card Terms and Conditions

MasterCard and Visa cards issued by Banque Saudi Fransi (whether cards with credit or debit facilities) are subject to the terms and conditions specified below. Cardholders' request to obtain a MasterCard or Visa card implies the acceptance and full consent to these terms and conditions.

- General:**
 - The Bank reserves the right to accept or reject any credit or debit card application.
 - In case the credit card application is rejected, the applicant will receive the reason for rejection within 5 days.
 - If the application is accepted, the Cardholder can receive his/her card through one of the Bank branches or through courier, provided that this is determined in advance by the applicant in the application form.
 - The credit limit assigned to his/her card will be according to the monthly net income and will be assigned subject to the discretion of the Bank. The credit card limit will be disclosed in the document that accompanies the approved card.
 - The Bank may issue, if it decides to issue a card, a card type of its own choice irrespective of what the Cardholder has asked for and assign the credit limit it deems fit.
 - All credit and debit cards are a property of the bank and the bank may decide to withdraw the card(s) at any time or block or discontinue the service without any prior notice to protect the interests of the Cardholder and/or the bank.
 - After receiving the card, Cardholder shall sign in the space dedicated for this purpose on the back of the card. He/she shall activate the card by calling the Bank toll free telephone directly or through one of the Bank branches or through any of the electronic channels of the Bank such as FransiPlus, FransiMobile or the ATM or any other mode the Bank may introduce.
 - The Cardholder has the right to cancel his/her credit card, if not already activated, within ten (10) days of the issuance date without the annual fee being levied. If the Cardholder has failed to update his/her address details with the Bank, then he/she forfeits this right.
 - Cardholder assumes full responsibility for the obligations arising throughout the term of use of his/her card. He/she shall pay the principal amounts, service charges, and any other fees, penalties levied by the Bank or Visa/MasterCard or any other entity which are according to the Terms and Conditions due to the Bank immediately, and without any delay.
 - The product features and benefits may be changed from time to time without any prior notification, and these include those provided by Visa/MasterCard as well.
 - The Bank is not liable for any misuse or mismanagement of products and services offered to a Cardholder by the Bank.

2. Credit Limit/Purchase Level:

- Credit Cardholder may not exceed the credit limit, and the debit Cardholder may not exceed the purchase level.
- If a transaction is performed and the transaction amount exceeds the credit limit, the Bank is not liable to approve the transaction. However, the Cardholder agrees that the Bank may approve such transactions and charge appropriate over limit fees. In addition, the Cardholder will be responsible for any surplus amount, in addition to the service fees and any other amounts accrued due to the fees mentioned in the Initial Disclosure Document.
- If the service charges and fees applied to the overall balance add up to beyond the credit limit assigned, then the cardholder will be charged an over-limit fee. Or in the case of offline transactions, the delayed transaction may cause the account to go over limit in which case also the Bank will charge the over-limit fees. It is the responsibility of the Cardholder to ensure that he/she does not exceed the credit limit.
- In the event the Cardholder exceeds the credit limit, besides an assessment of over-limit fees, the Bank at its discretion may suspend the card.
- In all cases of exceeding the credit limit, the over limit amount is payable immediately, along with the minimum amount due and overdue amount, if any.
- Cardholder may request for a credit limit increase which the Bank may allow at its own discretion.

3. Fees: (For applicable Fees, please refer to Initial Disclosure Document)

- Annual fees are charged upon issuance of the card for the first time and every year upon renewal.
- Annual fees are charged to the Cardholder in a month chosen by the Bank, and the Cardholder may not reclaim those fees even if the card is cancelled and account is closed before expiry.
- Service fees will be charged to the unpaid outstanding balance of the credit card and payable by the Cardholder.**
- To avoid service fees and/or additional fees, the outstanding balance shall be fully paid and received by the Bank before the payment due date as shown in the statement of account.
- In case of an amendment to the fees as stated in the Initial Disclosure Document, the Bank will inform and notify the Cardholder the new prices and/or charges related to the credit cards 30 days in advance of such change through any of the electronic channels, paper statements, SMS or e-mail.

4. Cash withdrawals: Withdrawals are limited to 30% of the Cardholder's credit limit, the cash advance fee will be calculated for each cash withdrawal transaction as per the Initial Disclosure Document.

5. Statement and Payments:

- If the Cardholder decides not to pay the total outstanding balance, he/she will pay no less than the minimum amount due shown in the card statement. Cardholder shall, in all cases, make sure that the Bank has received the payment through a cheque before no more than four business days (excluding Fridays and Saturdays) of the due date, to ensure that the Bank has received the due amount on or before date of maturity, bearing in mind the period required for collecting the cheque value as no amount will be registered in account till the required amount is received. In all the cases, the payment amount should be credited to the credit card account by or on the payment due date so that service charges and other associated charges such as the late payment fees, and not limited to it, is applied.
- The minimum payment amount on the credit card is 5% of the total outstanding amount or SAR100; whichever is greater. If the actual amount to be payable is less than SAR 100, then that amount will be collected.
Example 1: Total outstanding amount is SAR 10,000 and the Minimum Payment is 5%, i.e., $10,000 \times 0.05 = \text{SAR } 500$. Hence Minimum Payment = SAR 500
Example 2: Total outstanding amount is SAR 1,500 and the Minimum Payment is 5%, i.e., $1,500 \times 0.05 = \text{SAR } 75$. Hence Minimum Payment = SAR 100
- Statement of account will be generated on monthly basis and will be provided to the Cardholder through electronic means on regular basis. If the Cardholder requires a paper-based statement, he/she may request the Bank and the Bank shall mail it to the Cardholder's provided address.
- The Bank will generate monthly statements on the 1st, 5th, 7th and 10th of every month (Gregorian calendar) or any other day the bank deems fit; Cardholder can choose any of the above dates of his choice. The Bank, however, has the right to change one or all dates at its discretion. The Cardholder will get a grace period of approximately twenty one (21) days from the statement generation date to either pay in full or the minimum payment of 5% of the outstanding balance.
- If the full balance is not repaid by the payment due date, service charges/commission will accrue on the outstanding balance at an Annual Rate applicable, calculated on daily basis from the transaction date up to the date when full repayment is credited to the Credit Card Account.**

Example:

Transaction date: 18/12/2007

Statement date: 10/01/2008

Outstanding amount: SAR 2000

Number of days: 23

Services Charges or Commission: $(\text{SAR } 2000 \times 27\% \times 23) \text{ Divided by } **360 \text{ days} = \text{SAR } 34.50$

*27% is the indicative annual percentage rate used only for illustrative purpose.

** Interest is based on twelve 30-day months.

- The statement billing currency amount will be in Saudi Riyals; however all foreign currency transactions will be converted first into US Dollar as per the prevailing interchange conversion rate on the date of the transaction made by the Cardholder. The Cardholder would be liable for any difference of fee or currency rate when they will be posted to the Cardholder's account by the Bank.
- If the Cardholder will deposit minimum payment due or full outstanding balance after the due date mentioned on the monthly statement he will be charged with a Late Payment Fee applicable, and shared in the latest Initial Disclosure Document
- Cardholders that charge over their assigned credit limit will be charged with an over limit fee applicable, and shared in the latest Initial Disclosure Document.
- All Cash Withdrawal Transactions from ATM machines or by FransiPlus (online banking) or by Bank branches or transfer from credit card account to current account will be charged the applicable cash advance fee and the service charges at the prevailing rate will be applicable from the transaction date of cash withdrawal. Cash withdrawals are limited to 30% of credit limit.
- All transactions carried out in the last 90 days are billed to the Cardholder and the Bank will seek Cardholder's documented approval before debiting any transaction beyond 90 days.
- The Bank will report to SIMAH (Saudi Credit Bureau) as and when it requires details of the Cardholder's credit card account including default and outstanding/repayment amounts on the Credit Card.**

6. Debit amounts in the current account and overdraft expenses:

- The debit Cardholder shall maintain the current account with the Bank as long as he/she keeps the debit card. The balance in that account must always be sufficient to cover the amounts due occurred through either cash advance and/or service charges or any other fees that may be charged or on account of delayed advise received for offline transactions.
- The Cardholder authorizes the Bank, without having issued any another authorization, to charge all the transactions to the current account; even if this leads to overdraft.
- The Bank has the right to debit another account of the debit cardholder to compensate for the overdrawn funds from the debit card account.**
- Cardholder will be charged a transaction fee as per the information in the Initial Disclosure Document in the case of disputing a genuine transaction upon request of a copy of the slip for personal use.

7. Use of the Banque Saudi Fransi Internet Card: This card is restricted to online use only. It cannot be used at ATM machines or Point of Sale terminals.

8. Use of Banque Saudi Fransi credit cards on the Internet: The Cardholder can use his/her credit card for Internet purchase transactions using the Verified by Visa or MasterCard SecureCode service as applicable. To complete the transaction, a one-time password (OTP) is sent to the Cardholder's mobile number and the OTP has to be provided on the Internet screen in the required field. To receive the OTP, transaction alerts and other communication from the Bank, updating the mobile number in the Bank's record is a must. The Cardholder undertakes to take responsibility for updating the Bank records with the correct mobile number and correct address. The Bank is not responsible for the cardholder not receiving SMS messages or SMS messages transformed in transit for any reason. The cardholder is required to react immediately to any SMS message he/she notices which is not in line with the card usage or the Cardholder expectation.

9. Exchange and Taxation Restrictions: The Cardholder promises to abide by the exchange and taxation restrictions which may be imposed as a result of the use of card, and the Cardholder will be responsible thereof. The Bank will also be authorized to debit all the damages, claims and expenses to which the Bank is exposed, to the account of the Cardholder as a result of these laws, and also all the taxation, fees and expense as well as all the amounts imposed by the government for any transaction.

10. Account Currency: The billing statement currency amount will be in Saudi Riyals, however all foreign currency transactions will be converted first into US Dollar as per the prevailing interchange conversion rate on the date of the transaction made by the Cardholder. The Cardholder would be liable for any difference of fee or currency rate when they will be posted to the Cardholder's account by the Bank. All non-Saudi Riyal transactions attract the foreign exchange mark-up charges and the bank will apply the US Dollar to Saudi Riyal exchange rate.

11. Statement of Account: The statement of account is sent monthly to the Cardholder through mail or e-mail after the last day of the statement generation date. Responsibility of reviewing the statement is assumed by

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the Cardholder, and he/she shall inform the Bank of any dispute, provided that this is made immediately within thirty (30) days from date of the statement. In case that the Cardholder does not raise any dispute to the Bank, the statement will be considered as final and effective for all the amounts due and payable by the Cardholder. The bank will provide the statement in the secure Internet area of the Cardholder and the Cardholder is deemed to have received it. If the Cardholder needs a paper statement, he/she may request the Bank.

12. Cardholder Responsibilities:

1. Cardholder will be responsible for all the transactions related to the use of his/her own card irrespective of whether it has been made through signing of a bill or providing the card number and other information pertaining to the card(s) and/or his/her personal information such as date of birth, ID/Iqama number and other sensitive information to a travel agent, hotel, car rental agency or any other establishment for purpose of purchasing goods by request through mail or telephone. The Bank, further, is not responsible for any misuse of any pieces of information shared.
2. Bank will treat Cardholder's PIN as his/her authorization whenever it is used with the card. Cardholder PIN is the electronic signature and identifies the Cardholder as the authorized user of the card. Any instructions received or transactions done using the card with the PIN will have the same legal effect as if the Cardholder signed a written direction to the bank. Safeguarding the PIN is the Cardholder responsibility. The copy of the original merchant sales slip or the cash advance slip or any other draft would be considered as a sufficient proof that the transactions were performed. The Cardholder agrees that he/she will never reveal the PIN to anyone, including merchants, members of the family and employees of the Bank.
3. The Cardholder agrees that he/she will update the mobile number, address and other contact details, including e-mail ID/address as and when there is a change. The Cardholder acknowledges that he/she understands that the mobile phone is a must to receive messages and complete certain transactions and hence the Cardholder agrees to update the mobile number whenever there is a change. The Bank is not responsible if the Cardholder does not update the details mentioned here and loses his/her right.
4. For certain transactions, bank may allow the Cardholder to use the card without providing the PIN. For these transactions, Cardholder will have the same responsibilities as if the Cardholder has used the card with the PIN.
5. Cardholder shall register, login and access all information provided by the Bank on the Bank's secure website for the purpose of disclosures and access to information and all Bank notifications, including, but not limited to monthly statements, account information, etc., without further need to send this information by e-mail or normal post, unless the Cardholder explicitly requests.
6. Additional/Supplementary Card: Cardholder may, subject to approval of the Bank, obtain an additional/supplementary card for anyone, according to the following conditions:
 - i) The principal Cardholder shall be responsible, in all cases, for the fees, expenses and costs occurring to the additional/supplementary Cardholder through his/her use of the card.
 - ii) The principal Cardholder shall be responsible for all transactions, and these transactions shall be registered at the expense of the principal Cardholder.
 - iii) Use of the additional/supplementary cards is subject to the terms and conditions stipulated by this agreement and additional/supplementary cards will not be used as separate cards for account purposes.

13. Card Loss or Theft:

In case of loss or theft, the Cardholder shall notify the Bank immediately.

14. Change of Address:

1. All notices are sent to the Cardholder address shown in this application.
2. Cardholder shall notify the Bank of any change in his/her address or the instructions related to sending the statements and other notices. This notice will only be valid upon receiving it by the Bank.
3. The last address or written instructions given to the Bank shall be considered as the mailing address of the Cardholder for purpose of sending statements and notices.
4. The Bank accepts no liability for misdirected mailings if the Cardholder has not notified the Bank in writing of a change in address.

15. Cancellation of Card by Cardholder:

The Cardholder may request cancellation of his/her main or additional/supplementary card at any time by notifying the Bank in writing. Cardholder shall pay the outstanding balance and return the plastic to the Bank. In case of new card issuance, the Cardholder can return the card within ten days of issuance, without the obligation to pay any annual fees provided he/she has not activated and/or used the card for any transaction.

16. Cancellation of Card by the Bank:

1. Card is owned by the Bank and it will remain so at all times.
2. The Bank may, at its own discretion, cancel the card and close the account at any time with or without any prior notice to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the card, return it to Bank, and pay the outstanding balance immediately.
3. Debit Cardholder shall keep a current account with the Bank, and in case of not keeping such an account, it will be automatically cancelled, unless otherwise stated by the Bank.

17. Effect of Cancellation:

All pending transactions including cash advances and purchases are due and payable immediately in full upon cancellation of the card and closing the account. Cardholder shall be, in all cases, responsible for all the expenses and costs which the Bank may incur in collecting the amounts which are due and payable by the Cardholder, in addition to the accumulated service fees, fees of the additional amounts and all the fees and expenses accrued subject to these terms and conditions, and he/she shall compensate the Bank for them without delay.

18. Merchant Behavior:

The Bank is not responsible for a rejected transaction at the merchant level or for the goods or services which the merchant provides. The complaint of the Cardholder against the merchant will not release him/her from any obligations.

19. Re-Issue, Renewal or Replacement:

The Bank may, according to its own discretion, reissue, renew or replace the card. However the Bank has the right to check the credit standing and other relevant information before deciding to renew the card and in no way is obliged to replace the card. If the Bank agrees to replace a card, the Cardholder will pay a re-issuance fee.

20. Authenticated communication:

any authenticated with Cardholder is deemed sufficient for carrying out financial transactions and the Cardholder is responsible for such transactions.

21. Amendment:

The Bank may amend these terms and conditions at any time, and the Cardholder will be notified through the means that the Bank deems suitable of any change in this regard in no less than thirty days (30) in advance. Bank will notify the Cardholder of any changes in any one or more of the following ways: by sending a notice (written or electronic), by posting a notice in our branches, by displaying a notice at our ATMs, or by notice at the bank's website. The Cardholder is bound to those changes, unless the card is cancelled within fourteen days of announcing of revised terms and conditions, returned it to the Bank, closed the account and paid the outstanding amount in full by the Cardholder.

22. Settlement/Set-Off:

The Bank has a continuous right to settle any outstanding balances owed by the Cardholder by attaching any properties, rights, interests or accounts of the Cardholder under control of the Bank, and the Bank may practice this right without notifying the Cardholder or obtaining any prior authorization. If the Bank practices its rights in making the clearance, Cardholder is still obliged to pay these amounts to the Bank without delay. The Rights of settlement or sales mentioned in these conditions are not exhaustive and shall be in addition to other rights of the Bank. Cardholder agrees that the Bank records will be the conclusive evidence of the correct outstanding amount payable to the Bank.

23. Reward/Bonus Points:

The Reward/Bonus Points have a validity period of 1 year. Cardholder agrees that he/she will redeem these Points within the validity period and has no claim on expired and in the event of card cancellation.

24. Death:

In case of death of the Cardholder the outstanding amount will be settled through the inheritance;

25. Bankruptcy:

If the Cardholder declares Bankruptcy the outstanding amounts shall be paid immediately.

26. Assignment:

The Bank may assign all or some of its rights at any time to any other party without notification to or approval of the Cardholder.

27. Applicable Laws:

In case that the Cardholder fails to pay the amounts payable by him/her, or to fulfill his/her liabilities under these terms and conditions, Cardholder will agree to the following:

1. That the Bank may take judicial procedures with the courts, judicial committees or special courts which have authorities over the Cardholder and/or his/her private properties in the Kingdom of Saudi Arabia and/or abroad.
2. No objection is made for taking legal procedures with any court, panel or special court in one jurisdiction, and taking legal procedures in another jurisdiction whether at the same time or otherwise.
3. The Cardholder waives any objection he/she has, or he/she may have in the future against the legal procedures taken with any jurisdiction.
4. These terms and conditions are read according to the laws, rules and regulations related to the jurisdiction, by virtue of which, the procedures are taken in the Kingdom of Saudi Arabia or abroad, except in cases of conflict of laws.

28. Saudi Company for Credit Information System:

1. All Banks in the Kingdom of Saudi Arabia are engaged in the System of the Saudi Credit Information Company (SIMAH). The Cardholder agrees to provide the Bank with any information or data which the Bank requests. This is done to provide information to initiate his/her account with the Bank and/or to review it, or to manage it.
2. The Bank will provide the Saudi Company for Credit Information or any other party as agreed by SAMA with the information and data requested by it to establish an account with the Bank and/or report to it and/or its management as related to its Cardholders.
3. If the Cardholder fails to pay, this will negatively affect the credit history of the Cardholder, which means that it will not be allowed for him/her in the future to obtain any facilities or finances from other Banks.
4. The Bank shall have access his/her details available with the credit bureau SIMAH or its equivalent, whenever the Bank deems it fit, including after the credit card is issued or not issued. By applying this one time for a credit card, the Cardholder allows the bank to access SIMAH or its equivalent any number of times, at its will, and in the future as well. The Cardholder also authorizes the Bank to share any information the Bank wants to share with SIMAH or its equivalent or any other institution such as SAMA, Visa/MasterCard, another Bank, but not limiting to a Bank.

29. Clause of Illegal Transactions:

The Cardholder undertakes not to use the principal or additional card issued for him/her directly or indirectly at any illegal transactions or purposes including purchase of goods, or obtaining services which are prohibited to be circulated in the Kingdom of Saudi Arabia and the place where he/she uses his/her card subject to the rules and laws effective, and those which also violate the agreement signed by him/her.

30. Invalidity:

If any of these Terms and Conditions is adjudged to be invalid, void or unenforceable, the remaining Terms and Conditions will not be affected thereby. Such invalid provision may be replaced by the lawful provision that most nearly embodies the original intention of the parties as expressed herein, and these Terms and Conditions will in any event otherwise remain valid and enforceable.

31. Indemnification:

You shall be solely responsible for and shall defend, indemnify and hold the Bank, its affiliates and their respective employees, agents, officers, directors, and assigns harmless from and against any claims, lawsuits, judgments, losses, liabilities, expenses (including reasonable attorney's fees), costs, damages and awards (collectively "Claims") including, without limitation, Claims relating to economic loss and/or reputational loss arising out of or resulting from your failure to abide by these Terms and Conditions.

32. Termination of Service:

The Bank reserves the right to cancel, without notice, any product or service offered to a Cardholder for his/her failure to abide by these Terms and Conditions, which shall be in the sole discretion of the Bank.

33. Bank Contact:

Cardholder may contact the bank from landline on 8001242121 and from mobile/outside the Kingdom on +966 920000576. In case of a complaint, the Cardholder may contact FransiCare Department

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within the Kingdom on 920000548 or from mobile/outside the Kingdom on +966 920000548 and then dial extension 3.

EPP Terms and Conditions

1. BSF's Easy Payment Plan Program (the "EPP") is available to BSF credit card holders (each a "Cardholder").
2. The availability of the EPP to the Cardholder is subject to the available balance in the Cardholder's account at BSF and acceptance by BSF of the Cardholder's request to utilize the EPP. Cardholders who are delinquent (i.e. not current on payments) or over the limit on their BSF credit card(s) may have their EPP request rejected by BSF until such time as the Cardholder regularizes their account or until such time as determined by BSF in its sole discretion.
3. Only single purchases of SAR 1,000 (One thousand Saudi Riyals) or more are eligible to be converted under the EPP.
4. To convert any transaction to EPP, the Cardholder must initiate a request (the "EPP Request") by calling the toll free number (8001242121). The request will be processed within 3 Business Days. The Cardholder will be notified of the acceptance or rejection by SMS.
5. The Cardholder must submit the EPP Request at least four (4) Business Days prior to the issuance of the Cardholder's credit card statement, otherwise the EPP request will be rejected.
6. BSF reserves the right to reject any request for an EPP without giving any reason and the Bank will not be liable for any claim arising from said rejection.
7. There is no maximum number of EPPs per Cardholder account. A service charge fee of SAR 50 (Fifty Saudi Riyals) will be applicable per each EPP request.
8. The EPP will be valid for periods determined by BSF sole discretion (the "EPP Period").
9. BSF reserves the right to withdraw the EPP at any given time with [30] days prior notice to the Cardholder at BSF's sole discretion. BSF also reserves the right to extend the EPP to any or all other Cardholders.
10. Cardholders can only use their existing credit limit to obtain installments. Additional credit is not offered with the EPP and cash advances are not valid for use in any EPP.
11. The Cardholder agrees that BSF at its sole discretion may specify a minimum/maximum purchase amount to qualify for the EPP.
12. The amount of each installment payment debited from the Cardholder's account (the "Payment") will be debited on a monthly basis and will be included as a transaction appearing on the Cardholder's statement.
13. If a Cardholder is on a full payment plan (100% repayment) under his/her existing credit card, and elects to convert a purchase under the EPP, the Cardholder's existing balance, if any will be automatically changed to a minimum payment method plan (5% repayment).
14. Any EPP must be paid in full before a Cardholder can change products.
15. The Cardholder is not entitled to cancel the EPP at any time during the EPP Period.
16. In case BSF approves an early settlement request for an EPP, the Cardholder must pay the total remaining amount in addition to any profit margin.
17. The authorized merchant (a "Merchant") participating in the EPP with BSF are solely responsible for all obligations and liabilities in connection with the supply of goods/services or any defect or damage.
18. BSF accepts no responsibility in any way for any goods purchased under the EPP and any dispute relating should be resolved by the Cardholder directly with the Merchant and no claim by the Cardholder against the Merchant will relieve the Cardholder from his/her obligation of repayment of the Monthly Installment. BSF is not responsible in involving or resolving such said cases.
19. BSF reserves the right without any liability to cancel or suspend the EPP program at any time.
20. BSF does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of the EPP and hereby disclaims any and all express or implied warranties with respect to the same.
21. It is the Cardholder's responsibility to ensure that he/she provides the correct and valid contact details to BSF in order to ensure that all communications related to the EPP are received.
22. In case of a credit card upgrade, all transactions on the old credit card will be transferred to the new credit card including the EPP.
23. No delay or omission of BSF in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right of remedy of BSF and shall not be construed as a waiver of such right or remedy.
24. In no event shall BSF, any of its affiliates, or any of its officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to the EPP.
25. Transactions on a supplementary credit card can also be converted to EPP subject to the minimum eligible payment purchases threshold.
26. In the event of any inconsistency between the Arabic text and its English translation, the Arabic text shall prevail.
27. In the event of inconsistencies between these EPP terms and conditions and the previous EPP terms and conditions, these terms and conditions shall prevail.
28. BSF reserves the right, at its absolute discretion, to amend, modify, vary and/or supplement these terms and conditions at any time without any prior notification to the Cardholder.
29. Any such amendments or supplements shall be provided on BSF's website and BSF's decision in all matters relating to the EPP shall be at BSF's discretion and shall be final and binding on the Cardholder. The Cardholder will be informed of any change (30) days prior to the effective date. The Cardholder has the right to cancel the product within (10) days.
30. These EPP terms and conditions are an addition to the terms and conditions set out in the BSF Cardholder Agreement which regulates the provisions of credit card facilities by BSF and any other terms and conditions imposed by BSF at any time.
31. These terms and conditions shall be governed by and construed in accordance with the laws of the Kingdom of Saudi Arabia.

Name: _____

Signature: _____

Date: _____