



اتفاقية بطاقة "My Space" الائتمانية "My Space" Credit Card Agreement

(A) Personal Details

(أ) البيانات الشخصية

العائلة Family Name		اسم الاب Middle Name		الاسم الاول First Name	
لقب آخر Other		الآنسة Miss	السيدة Mrs.	السيد Mr.	الدكتور Dr.
الجنسية (الرجاء التحديد) Nationality (Please specify)		الإقامة (لغير السعوديين) Iqama (Non-Saudis)		بطاقة الهوية الوطنية (للسعوديين) National ID (Saudi)	
مكان الإصدار Place of issue	D D	M M	تاريخ الإنتهاء Expiry Date	رقم الهوية ID No.	
بلد الميلاد Country of Birth	D D	M M	تاريخ الميلاد Date of Birth	ذكر Male	أنثى Female
عدد أفراد الأسرة Number of Dependents	أرمل Widow	مطلق Divorced	متزوج Married	أعزب Single	الحالة الإجتماعية Marital status
دراسات عليا Post-Graduate	جامعي Graduate	ثانوي Secondary	متوسط Intermediate	ابتدائي Elementary	مستوى التحصيل العلمي Education Level
أخرى Other	سكن الشركة Company Accommodation	سكن العائلة Family House	إيجار Rented	ملك Owned	نوع السكن Type of Housing

Address

العنوان

رقم الشارع Street No.	اسم الشارع Street Name	المنطقة Area
الرمز البريدي Zip Code	المدينة City	صندوق البريد P.O Box
مدة الإقامة في هذا العنوان Resident Since	معلم Landmark	
تحويلة Extension	مكتب Office	منزل Home
	جوال Mobile	فاكس Fax
E-mail @	بريد إلكتروني	آخر Other

Address in Home Country (Non-Saudis)

العنوان في البلد الأم (لغير السعوديين)

المنطقة Area	الحي District	الشارع Street	رقم المبنى Building No.
البلد Country	الرمز البريدي Zip Code	المدينة City	صندوق البريد P.O Box

(B) Occupational Details

(ب) بيانات جهة العمل

Job Title	اللقب الوظيفي	Employer Name	اسم جهة العمل
عمل آخر (الرجاء التحديد) Other (specify)		عمالة ماهرة Skilled Labor	عسكري Military
Employed Since		أعمال مكتبية Clerical	إدارة Management
نوع آخر (الرجاء التحديد) Other (specify)		عسكري Military	شبه حكومي Semi-Government
عمل خاص Self-Employed	متقاعد عن العمل Retired	حكومي Government	نوع العمل Type of Employer
خاص Private	خاص Private	حكومي Government	
ميلادي Gregorian	هجري Hijri	تاريخ استلام الراتب الشهري Date Salary Received (Day of Month)	

Employer Address

عنوان جهة العمل

رقم الشارع Street No.	اسم الشارع Street Name	المنطقة Area
الرمز البريدي Zip Code	المدينة City	صندوق البريد P.O Box
فاكس Fax	تحويلة Extension	مكتب Office

(C) Income Details

(ج) بيانات من الدخل

Transportation Allowance بدل المواصلات	Housing Allowance بدل السكن	Basic Salary الراتب الأساسي
Total Net Monthly Income (Income - Expenses) صافي إجمالي الدخل الشهري (الإيرادات - المصروفات)	Source of Other Income المصدر إن وجد	Other Income مصادر دخل أخرى

(D) If you want to apply for a "My Space" Credit Card, please fill the application Below

(د) للتقدم بطلب بطاقة "My Space" الائتمانية الرجاء تعبئة النموذج أدناه

الاسم كما تريده أن يظهر على البطاقة باللغة الإنجليزية (لا يتعدى ٢٢ حرفاً)
Name to appear on card (not to exceed 22 characters)

العنوان الذي تريد أن ترسل البطاقة الائتمانية إليه؟
Where would you like the card to be sent?

رقم الحساب الذي سيتم الخصم منه
Account No. to be debited

(E) Additional Cards Details

(هـ) معلومات البطاقات الإضافية

Please provide me with a supplementary card(s) for the following member(s) of my family under my responsibility الرجاء تزويدي ببطاقة / بطاقات إضافية لأفراد عائلتي تحت مسؤوليتي

المتقدم الإضافي (١)
Additional Member (1)

الجنس: ذكر أنثى Gender: Male Female

صلة القرابة: _____ Relationship

تاريخ الميلاد: _____ Date of Birth

توقيع المتقدم الإضافي (١)
Additional Member Signature (1)

اسم المتقدم الإضافي
Name of additional card holder

المتقدم الإضافي (٢)
Additional Member (2)

الجنس: ذكر أنثى Gender: Male Female

صلة القرابة: _____ Relationship

تاريخ الميلاد: _____ Date of Birth

توقيع المتقدم الإضافي (٢)
Additional Member Signature (2)

اسم المتقدم الإضافي
Name of additional card holder

المتقدم الإضافي (٣)
Additional Member (3)

الجنس: ذكر أنثى Gender: Male Female

صلة القرابة: _____ Relationship

تاريخ الميلاد: _____ Date of Birth

توقيع المتقدم الإضافي (٣)
Additional Member Signature (3)

اسم المتقدم الإضافي
Name of additional card holder

المتقدم الإضافي (٤)
Additional Member (4)

الجنس: ذكر أنثى Gender: Male Female

صلة القرابة: _____ Relationship

تاريخ الميلاد: _____ Date of Birth

توقيع المتقدم الإضافي (٤)
Additional Member Signature (4)

اسم المتقدم الإضافي
Name of additional card holder

المتقدم الإضافي (٥)
Additional Member (5)

الجنس: ذكر أنثى Gender: Male Female

صلة القرابة: _____ Relationship

تاريخ الميلاد: _____ Date of Birth

توقيع المتقدم الإضافي (٥)
Additional Member Signature (5)

اسم المتقدم الإضافي
Name of additional card holder

(F) Declaration

(و) إقرار

يقدم المتقدم على بطاقة ائتمانية ("المقدم/حامل البطاقة") أنه:

- قد قرأ وفهم ووافق على الأحكام والشروط الواردة أدناه؛
- قد استلم وقرأ وفهم ووافق على مبادئ حماية المستهلك، ووثيقة الإفصاح المبدي وجميع الأحكام والشروط التي تدير فتح وتشغيل الحسابات الموجودة لدى البنك، بالإضافة إلى جميع الأحكام والشروط الأخرى ذات الصلة التي تدير المنتجات والخدمات المصرفية المختلفة حسبما وردت في وثائق منفصلة تم تقديمها لحامل البطاقة؛
- قد قدم أو سيقوم بتقديم جميع المعلومات ذات الصلة للبنك المطلوبة من أجل إصدار البطاقة الائتمانية، وأن جميع المعلومات المقدمة صحيحة من جميع الجوانب، ويقدم حامل البطاقة أن البنك سيقوم بالاعتماد على دقة هذه المعلومات كجزء من قرار البنك بإصدار بطاقة الائتمان لحامل البطاقة، كما يقوم حامل البطاقة بالموافقة على أن التنشيط يعني أن يتكرر بشكل يومي حول وجود أي علاقة تجارية بين حامل البطاقة والبنك؛
- قد فهم تماماً أن المخاطر والسمات المرتبطة بالمنتجات والخدمات مقدمة لحامل البطاقة من البنك؛
- يؤكد أن جميع استفساراته حول البطاقة، أو أي من الأحكام والشروط والرسوم ذات الصلة قد تم الرد عليها على نحو مرضي من قبل البنك؛

بعد أن أوافق أدناه أوافق على تزويد البنك السعودي الفرنسي بأي معلومات أو بيانات تطلبها مني لتأسيس حسابي لدى الشركة و/أو لراجعتي و/أو لإدارته وأفوض الشركة بأن تحصل على ما يلزم أو تحتاج إليه من معلومات، تخصني أو تخص حسابي المذكور أو أي حساب آخر يكون لدى الشركة، من الشركة السعودية للمعلومات الائتمانية (سمة). كما أوافق على أن تصعب الشركة عن المعلومات الخاصة بي وحسابي المذكور أو أي حساب آخر يكون لدى المفوض للشركة السعودية للمعلومات الائتمانية (سمة) من خلال اتفاقية العضوية المبرمة وقواعد العمل المقررة والخاصة بتبادل المعلومات و/أو لأي جهة أخرى يوافق عليها البنك المركزي السعودي.

The credit card applicant (the "Applicant/Cardholder") declares that he/she:

- has read and understood and agreed with the Terms and Conditions below;
- has received, read, understood and agreed with the Consumer Protection Principles, the Initial Disclosure Document and all terms and conditions that govern the opening and operation of accounts opened with the Bank as well as all other relevant terms and conditions that govern various banking products and services as contained in a separate document provided to the Cardholder;
- has provided or will provide all relevant information to the Bank which is required for the issuance of a credit card, and that all of the information provided is true and correct in all respects and Cardholder acknowledges that the Bank will rely upon the accuracy of this information as part of the Bank's decision to issue a credit card to the Cardholder. The Cardholder further agrees that this representation is deemed to be repeated on each day that any commercial relationship between Cardholder and the Bank exists;
- fully understands the features and risks associated with the products and services offered to the Cardholder by the Bank;
- confirms that all his/her questions about the cards, any relevant terms and conditions and fees been satisfactorily answered by the Bank.

Hereby, I the undersigned agree to provide Banque Saudi Fransi with any information that it requires for the establishing and/or auditing and/or administering my accounts and facilities therewith and I authorize it to obtain and collect any information as it deems necessary or in need for regarding me, my accounts and facilities therewith, from the Saudi Credit Bureau (SIMAH) and to disclose and share (inclusive of Data Pooling) that information to the said company (SIMAH) in accordance with the Membership Agreement and Code of Conduct approved or to any other agency approved by Saudi Central Bank.

Signature التوقيع

Day اليوم

Month الشهر

Year السنة

Name الاسم

For Bank Use Only

لإستعمال البنك فقط

التوقيع
SignatureD D
اليومM M
الشهرY Y Y Y
السنةالتاريخ
Date

B S F

الرقم الوظيفي
Employee No.

مستند الإفصاح الأولي لبطاقة "My Space" الائتمانية

"My Space" Credit Card Initial Disclosure Document

البنك
السعودي
الفرنسي
Banque
Saudi
Fransi



Credit Cardholder Information

معلومات حامل البطاقة

Cardholder Name		اسم حامل البطاقة
Data Of Agreement		تاريخ الاتفاقية
National ID / Iqama / CR		رقم الهوية الوطنية/الإقامة/السجل التجاري
Agreement Reference Number		رقم الاتفاقية المرجعي

Credit Card Information

معلومات بطاقة الائتمان

Credit Card limit	SAR 10 and available along with your credit card, printed on the card carrier	١٠.٠٠٠ ر.س وسيوفر مع بطاقة الائتمان، مطبوعاً على المطوية الخاصة بالبنك	حد بطاقة الائتمان
Annual fees	SAR 100 and Please refer to the table below	١٠٠ ر.س و يرجى الرجوع إلى جدول الرسوم أدناه	الرسوم السنوية
Foreign currency conversion fees	%2.7	%2.7	رسوم تحويل العملة الأجنبية

The Most Prominent Provisions

أبرز الأحكام

Implications of international transactions	A foreign currency markup fee of %2.7 is applied.	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة %2.7	الآثار المترتبة على العمليات الدولية
Implications of default	Your card/s may be suspended/blocked without any prior notice, or may be completely withdrawn. Your credit card account will be frozen if you skip a payment of outstanding balance . Your non-payment will be reported to SIMAH. When you apply for any credit instrument in the KSA, the issuance may be denied because of the adverse credit history.	قد يتم إيقاف أو إلغاء بطاقتك دون أي إشعار مسبق أو يتم سحبها بشكل كامل. سيتم تجميد حسابك الائتماني إذا لم يتم سداد الدفعات المستحقة. سيتم إبلاغ سمة عند عدم السداد. عند تقدمك بطلب أية أداة ائتمان في المملكة العربية السعودية، قد يتم رفض إصدارها بسبب التاريخ الائتماني الغير جيد.	الآثار المترتبة عن التخلف بالدفع
Implications of cash withdrawal	For cash withdrawal transaction, same fees apply, as described\ in the table below.	السحب النقدي، يتم فرض الرسوم نفسها كما هو موضح في الجدول أدناه.	الآثار المترتبة على عمليات السحب النقدي

Error/Disputed Transaction

في حالة الخطأ والنزاع

The term "account statement error/disputed transaction" shall represent any transaction posted to the Cardholder's Credit Card account, resulting in an error in the overall balance. Account statement errors shall include the following:

- An unauthorized use transaction that is not made by the Cardholder or person authorized by the Cardholder.
- A transaction on which the Cardholder requests additional clarification including documented evidence.
- Failure by the bank to properly credit a payment or any other amount deposited in the Cardholder's account.
- Accounting error made by the bank, so that a charge would be lower or higher than it should be including.
- The bank's failure to deliver a monthly account statement to the Cardholder.
- Any other errors related to Cardholder transactions.

تمثل عبارة "خطأ/نزاع حول كشف الحساب" أي عملية تُقيد على حساب بطاقة الائتمان ينتج عنها خطأ في الرصيد العام، وتشمل أخطاء كشف الحساب الآتي:
أ/ عملية استخدام غير مفوضة ليست منفذة من قبل حامل البطاقة أو الشخص المخول بذلك.
ب/ عملية يطلب حامل البطاقة توضيح إضافي لها وتشمل مستندات موثقة.
ج/ عدم قيام البنك للبطاقة بإضافة مبلغ عملية دائنة أو مبلغ آخر مودع في حساب حامل البطاقة.
د/ خطأ حسابي قام به البنك للبطاقة، بحيث تكون الرسوم أقل أو أعلى من المُستحق، ويشمل ذلك فرض أتعاب أو رسوم غرامة لا تتماشى مع الأحكام والاتفاقية.
هـ/ عدم قيام البنك للبطاقة بإرسال كشف حساب شهري لحامل البطاقة.
و/ أي أخطاء أخرى مُرتبطة بتعاملات حامل البطاقة.

مستند الإفصاح الأولي لبطاقة "My Space" الائتمانية

"My Space" Islamic Credit Card Initial Disclosure Document



"My Space" Fee Table

جدول رسوم بطاقة "My Space"

١٠٠ ر.س.	إصدار البطاقة الأساسية Primary Issuance Fees
١٠٠ ر.س.	تجديد البطاقة الأساسية / الرسوم السنوية Primary Renewal / Annual Fees
٧٥ ر.س.	إصدار البطاقة الإضافية Supplementary / Additional Card Issuance Fees
٥٠ ر.س.	تجديد البطاقة الإضافية / الرسوم السنوية Supplementary / Additional Renewal / Annual Fees
٢.٧٪	رسوم العمليات الدولية International Transaction Fee (FX Markup)
صراف البنك السعودي الفرنسي: ٥ ر.س. صراف بنوك محلية: ٢٥ ر.س. صرافات دولية: ٣٥ ر.س. BSF ATMs: SAR 5 Non-BSF Local ATMs: SAR 25 International ATMs: SAR 35	رسوم السحب النقدي Cash Withdrawal Fee
٥٠ ر.س.	رسوم البطاقة البديلة Card Replacement Fee
٥٠ ر.س.	رسوم اعتراضات على العمليات "الغير ناجحة" Transaction Dispute Fee (Unsuccessful)

IMPORTANT:

Annual fee will be applied from the date of issuance or renewal of the card.

للأهمية:

سيتم فرض الرسوم السنوية من تاريخ إصدار البطاقة أو تجديدها.

When you receive a new credit card, from the date of receipt, you could cancel the card within ten days, without incurring any charges or fees, provided the card is not activated. When you receive your renewal card/replacement card, activating it means that you agree to the terms and conditions. In case you do not wish to continue using the credit card/s, please inform the bank within two weeks of issuance of the notice. When the bank changes the terms and conditions the bank will inform the cardholder at least 30 Calendar Days before the amendment takes effect, and if these revised terms and conditions are not acceptable, the Cardholder may cancel his/her card within 14 days.

From the date of issue of statement, should you have any query or objection/disagreement with any of the transactions or other contents, the Cardholder should take it up with the bank within 30 days.

You will not pay any additional amount when you pay the full outstanding amount in due date.

* Disclaimer: Reviewing this synopsis shall not substitute reviewing the contract, its appendices, and shall not exempt from the obligations stipulated in the contract.

عند الحصول على بطاقة ائتمان جديدة، يمكنك الغائها خلال عشرة أيام من تاريخ استلامها، دون دفع أي رسوم بشرط عدم تنشيط البطاقة. عند استلام بطاقة التجديد / البطاقة البديلة فإن تنشيطها يعني أنك توافق على الشروط والأحكام. في حال كنت لا ترغب في الاستمرار في استخدام بطاقات الائتمان يرجى إبلاغ البنك خلال أسبوعين من تاريخ صدور الإشعار. عندما يقوم البنك بتغيير الأحكام والشروط سيتم إشعار العميل بـ ٣٠ يوم قبل العمل بها، ويحق لحامل البطاقة عندها إلغاء بطاقة/ها خلال ١٤ يوم من تاريخ الإشعار. يتوجب على حامل البطاقة أن يقوم بأي استفسار أو اعتراض أو خلاف بخصوص أي من المعاملات أو غيرها خلال ٣٠ يوم من تاريخ إصدار كشف الحساب.

لا يدفع حامل البطاقة أي رسوم إضافية في حال قام بدفع كامل المستحقات في وقت الاستحقاق.

تنويه: لا يقني الإطلاع على هذا الملخص من مراجعة العقد وملحقاته كما أنه لا يعفي من الالتزامات الواردة في العقد.

I, the undersigned, do hereby confirm that I have received, read and accepted the initial disclosure

أقر أنا الموقع أدناه بأنه تم استلام النسخة و الإطلاع والموافقة على الإفصاح المبدئي بشكل كامل

Cardholder signature

توقيع حامل البطاقة

Authorized issuer signature and stamp

توقيع وختم مُصدر البطاقة المُخول

Credit card issuer contact information

800 124 21 21

٨٠٠ ١٢٤ ٢١ ٢١

معلومات الاتصال الخاصة بمصدر البطاقة الائتمانية

(F) Declaration

(و) إقرار

يقر المتقدم على بطاقة ائتمانية ("المتقدم/حامل البطاقة") أنه:
١. قد قرأ وفهم وافق على الأحكام والشروط الواردة أدناه؛
٢. قد استلم وفرا وفهم وافق على مبادئ حماية المستهلك، ووثيقة الإفصاح المبدئي وجميع الأحكام والشروط الأخرى ذات الصلة التي تدير المنتجات والخدمات المصرفية المختلفة حسبما وردت في وثائق منفصلة تم تقديمها لحامل البطاقة؛
٣. قد قدم أو سيقوم بتقديم جميع المعلومات ذات الصلة لتبنيك المطلوبة من أجل إصدار البطاقة الائتمانية، وأن جميع المعلومات المقدمة صحيحة من جميع الجوانب، ويقر حامل البطاقة أن البنك سيقوم بالاعتماد على دقة هذه المعلومات كجزء من قرار البنك بإصدار بطاقة الائتمان لحامل البطاقة. كما يقوم حامل البطاقة بالموافقة على أن التنشيط يعني أن يتكسر بشكل يومي حول وجود أي علاقة تجارية بين حامل البطاقة والبنك؛
٤. قد فهم تماماً أن المخاطر والسمات المرتبطة بالمنتجات والخدمات مقدمة لحامل البطاقة من البنك؛
٥. يؤكد أن جميع استفساراته حول البطاقة، أو أي من الأحكام والشروط والرسوم ذات الصلة قد تم الرد عليها على نحو مرضي من قبل البنك؛
٦. بهذا أنا الموقع أدناه أوافق على تزويد البنك السعودي الفرنسي بأي معلومات أو بيانات تطلبها مني لتأسيس حسابي لدى الشركة و/أو مراجعته و/أو إدارته وأفوض الشركة بأن تحصل على ما يلزم أو تحتاج إليه من معلومات، تخصصني أو تخص حسابي المذكور أو أي حساب آخر يكون لدى الشركة، من الشركة السعودية للمعلومات الائتمانية (سمة). كما أوافق على أن تصعب الشركة من المعلومات الخاصة بي وحسابي المذكور أو أي حساب آخر يكون لدى الشركة السعودية للمعلومات الائتمانية (سمة) من خلال اتفاقية العضوية المبرمة وقواعد العمل الخاصة بتبادل المعلومات و/أو أي جهة أخرى يوافق عليها البنك المركزي السعودي.

The credit card applicant (the "Applicant/Cardholder") declares that he/she:

- has read and understood and agreed with the Terms and Conditions below;
 - has received, read, understood and agreed with the Consumer Protection Principles, the Initial Disclosure Document and all terms and conditions that govern the opening and operation of accounts opened with the Bank as well as all other relevant terms and conditions that govern various banking products and services as contained in a separate document provided to the Cardholder;
 - has provided or will provide all relevant information to the Bank which is required for the issuance of a credit card, and that all of the information provided is true and correct in all respects and Cardholder acknowledges that the Bank will rely upon the accuracy of this information as part of the Bank's decision to issue a credit card to the Cardholder. The Cardholder further agrees that this representation is deemed to be repeated on each day that any commercial relationship between Cardholder and the Bank exists;
 - fully understands the features and risks associated with the products and services offered to the Cardholder by the Bank;
 - confirms that all his/her questions about the cards, any relevant terms and conditions and fees been satisfactorily answered by the Bank.
- Hereby, I the undersigned agree to provide Banque Saudi Fransi with any information that it requires for the establishing and/or auditing and/or administering my accounts and facilities therewith and I authorize it to obtain and collect any information as it deems necessary or in need for regarding me, my accounts and facilities therewith, from the Saudi Credit Bureau (SIMAH) and to disclose and share (inclusive of Data Pooling) that information to the said company (SIMAH) in accordance with the Membership Agreement and Code of Conduct approved or to any other agency approved by Saudi Central Bank.

Signature التوقيع

Day اليوم

Month الشهر

Year السنة

Name الاسم

"My Space" Credit Card

Terms and Conditions



Important: Before you use your Credit Card, please carefully read the Terms and Conditions of this Cardholder's Agreement. MasterCard or Visa Low Limit credit cards issued by Banque Saudi Fransi 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.

Definitions:

The following terms and expressions shall have the meanings assigned to each:

Saudi Central Bank

The Bank: **Banque Saudi Fransi**

The General Terms and Conditions: The document of terms and conditions related to credit cards issued by Banque Saudi Fransi, which was provided to the Card applicant who agreed to comply with and abide by.

The Cardholder: The person to whom the Card is issued to (whether the primary cardholder, or the supplementary cardholder), and his/her name will clearly appear on the Card.

Fees: The fees as stated in the schedule of charges and Initial Disclosure document.

Primary Cardholder: The person who applied for the Card from the Bank, and an account will be opened with his/her name. This person will be responsible for all cards issued under the account, including Supplementary and Virtual Cards, and Low Limit Cards.

Supplementary Cardholder: Any person authorized by the Primary Cardholder to hold and use the Card Account, and Bank issues a supplementary card with the person's name.

The Supplementary Card: The Card issued by the Bank with the name of the Supplementary Cardholder.

The Card: The credit card issued by the Bank, such as "Visa" or "MasterCard" or any other credit card, including the Primary Card, the Supplementary Card, and the Internet virtual/low limit cards.

The Account: The account(s) of the Cardholder with the Bank.

The Card Account: An independent account separate from the other accounts of the Cardholder with the Bank, and all details of the transactions relating to the Card will be recorded to this account.

The Card Transaction(s): Any transaction executed using the Card, such as cash withdrawals, purchases via point-of-sale terminals or e-commerce (contact and contactless) and charges prescribed by the Bank.

Cash Withdrawals: The cash amount received by the Cardholder from the Bank or any other bank using an ATM or directly receiving the cash from the Bank or an amount transferred into the current/savings account.

Credit Limit: The maximum credit limit permitted by the bank for the Card transactions, as notified from time to time to the cardholder.

Account Statement: The monthly statement sent to the Primary Cardholder by ordinary mail service, electronic mail, or electronic statement using internet banking services detailing the Card Transactions posted to the Card Account, and all amounts due and payable to the Bank by the Cardholder.

Day: The calendar day

1. General:

- 1- The Bank reserves the right to accept or reject any low limit credit card application.
- 2- In case the credit card application is rejected, the applicant will receive the reason for rejection within 5 business days.
- 3- 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.
- 4- The credit limit assigned for the low limit credit card is SAR 10 and subject to discretion of the bank. The maximum allowed amount to be loaded/credited to the card is SAR 37,500.
- 5- 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.
- 6- All credit cards are a property of the bank and the bank may decide to withdraw the card(s) at any time or block or discontinue/cancel the service without any prior notice to protect the interests of the Cardholder and/or the bank.
- 7- After receiving the card, Cardholder shall sign in the space dedicated for this purpose on the back of the card. Cardholder 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.
- 8- The validity of the Card shall be for three (3) years from the date of issuance.
- 9- The Bank shall renew the Card automatically upon approaching the expiry date and shall collect the necessary charges from the cardholder's account or card account, unless the Cardholder expresses in writing his/her unwillingness to renew the Card fourteen (14) days prior the expiry date of the Card as long as renewal card is not activated.
- 10- 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, and exchange rates 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.
- 11- The additional 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.
- 12- The Bank is not liable for any misuse or mismanagement of products and services offered to a Cardholder by the Bank.
- 13- The Bank reserves the right at all times at its sole discretion to change and amend the general terms and conditions and the effective date of implementation of the change/amendment in terms and conditions will be after thirty (30) days starting from the date of communicating such change/amendment to the customer/cardholder. Cardholder may cancel and close his/her Card(s) provided that such cancellation/closure will be made by written notice within fourteen (14) days prior the change.
- 14- Benefits and Services: There may be offer benefits and services which are provided through Visa/MasterCard. These are provided by the Bank on a best effort basis and may be subject to specific conditions laid out by Visa/MasterCard. The Bank is neither liable nor responsible for the quality or availability of these services. Cardholder is responsible for all concierge and 3rd party authorization provided and requested to service provider.
- 15- The parties intend this Agreement shall be in conformity with the principles of Sharia.
- 16- The card shall be issued and linked with a Saudi Arabian Riyal account.

2. Credit Limit/Purchase Level:

- 1- Credit Cardholder may not exceed the credit limit or the amount funded / loaded on the card.
- 2- If a transaction is performed and the transaction amount exceeds the credit limit or the amount funded / loaded on the card, the Bank is not liable to approve the transaction. However, the Cardholder agrees that the Bank may approve such transactions. In addition, the Cardholder will be responsible for any surplus amount, in addition to any other amounts accrued due to the fees mentioned in the Initial Disclosure Document. The customer must settle the amounts immediately and the bank reserves the right to deduct amount from any of the customer's accounts with the bank to settle dues.
- 3- If the service charges and fees applied to the overall balance add up to beyond the credit limit assigned, or in the case of offline/late presentment/force transactions, the delayed transaction may cause the account to go over limit. It is the responsibility of the Cardholder to ensure that he/she does not exceed the credit limit.
- 4- In the event the Cardholder exceeds the credit limit, the Bank at its discretion may suspend the card.
- 5- 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.

"My Space" Credit Card Terms and Conditions

- 6- Cardholder may request for a credit limit increase which the Bank may allow/reject at its own discretion.
- 7- The bank has the right to at any time to reduce the Credit Limit of the Card without prior notice to the Cardholder and will not increase credit limit unless an authenticated request is submitted by primary cardholder.
- 8- If customer funds the card or opts for auto-load / fund the card functionally when the card funding balances reaches a specified amount by the customer, the bank is not responsible if not loaded for any reasons and full responsibility is on the customer to review his / her card account regularly and opt out / discontinue the auto-load / fund functionality via authenticated e-channel services.

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

- 1- Annual fees are charged upon issuance of the card for the first time and every year upon renewal.
- 2- 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.
- 3- To avoid service 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.
- 4- Value Added Tax: VAT shall be added at the current applicable fees as amended from time to time, as per the VAT Rules and Regulations effective the first of January 2018.

4. Cash Withdrawals:

Withdrawals are limited to the amount credited / funded / loaded by the customer on the low limit card, the cash advance fee will be calculated for each cash withdrawal transaction as per the Initial Disclosure Document. The Bank may set a maximum daily limit of five thousand riyals (SAR 5,000) for cash withdrawal transactions.

5. Card Fraud & Unauthorized Transactions:

- 1- In case of any fraudulent or unauthorized transactions on The Card, Cardholder must immediately contact and notify the Bank about such transactions whether inside or outside the Kingdom of Saudi Arabia. Contact details are available on the back of the Card or the Bank's website. It is recommended to save the Bank's contact details at all times.
- 2- The Cardholder will be liable and responsible for any negligence or delay in reporting any fraud or unauthorized transactions on the Card. It is the exclusive responsibility of the Cardholder to safe-guard his/her card details and PIN and not disclose it to anyone. In case of any willful disclosure of such confidential information, the Cardholder will be liability for any fraud as a result of this disclosure.
- 3- The Cardholder should register and ensure he/she is receiving all SMS alerts on the registered mobile number for any transactions on the Card and it is the sole responsibility of the Cardholder to carry his/her mobile phone at all times in order to receive the SMS alerts and inform the bank in case of any change in mobile number.
- 4- The Cardholder will not be financially responsible for any further fraudulent or unauthorized transaction on the Card after he/she has reported the fraudulent/unauthorized transaction to the Bank.
- 5- The burden of proof for a fraudulent /unauthorized transaction will remain on the Cardholder disputing such transactions and all necessary documentation for this purpose such as customer dispute form, passport copy, etc... will have to be provided to the Bank for speedy resolution of the dispute.
- 6- The Bank will credit the Card Account after satisfying the legitimacy of the dispute and receipt of the required documentation.
- 7- Although the Bank will make efforts to contact the Cardholder in case of a suspected fraudulent/unauthorized transaction, the Bank reserves the right to block the Card without waiting for Cardholder's confirmation/consent to protect the Cardholder and Bank from any loss.

6. Statement & Payments:

- 1- 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 (including all means of payments such as online payment, SADAD if/and when available, SARIE if/when available, cash, etc...) 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.
- 2- Statement of account stating all transactions executed and posted to the Card Account including fees & charges will be generated on monthly basis and will be provided to the Cardholder through electronic means or by any other means that may be selected by the Bank on regular basis.
- 3- 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 not be held liable for any delay regarding the ordinary mail service or any other means selected by the Bank or for non-receipt of the Account Statement by the Cardholder.
- 4- The Bank will generate monthly statements on the 3rd of every month (Gregorian calendar) or any other day the bank deems fit. The Bank, however, has the right to change the date at its discretion. The Cardholder will get a grace period of approximately twenty-one (21) days from the statement generation date to pay the full outstanding balance.
- 5- The Account Statement will be considered correct and binding on the Cardholder, and in case of any objection/dispute, the Cardholder must notify the Bank of such objection within thirty (30) days from the date of issuing the Account Statement. If no objection/dispute is received from the Cardholder within the prescribed period, the Cardholder shall be deemed to be in agreement of the Account Statement and no objection will be accepted later.
- 6- If the customer did not settle the outstanding balance on the card as per the monthly account statement, the card will be suspended and outstanding balance will be deducted from the customer's accounts within the bank as per the following:
 - a- If outstanding balance is more than the credit limit, there will be a daily deduction from the customer's accounts until full outstanding balance is settled.
 - b- If outstanding balance is less than the credit limit, there will be a one-time monthly deduction from the customer's accounts until full outstanding balance is settled.
- 8- If the Cardholder does not settle the full outstanding balance and in case of no payment made within consecutive 3 months, following will take place:
 - a- Card account will be blocked and reported in SIMAH accordingly
 - b- Contacting the customer within this period to discuss repayment and free credit advice on how to deal with financial issues
 - c- Work closely with customer on settlement prior reaching any legal action against customer
 - d. The bank has the right to identify a third party in relations to collection related matter within 1 months after the 3 months period have passed.
The Late Payment charge will be paid to charity after deducting the actual expenses of collection (if any).
- 9- All Cash Withdrawal Transactions from ATM machines or by FransiPlus / FransiMobile (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.
- 10- The Bank will report delinquent/defaulted Cardholders 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.
- 11- The card issuer will not permit the Cardholders to use the Card for any unlawful, illegal or immoral purposes, including the purchase of goods or services prohibited by the Sharia laws. The Card also shall not be used for any purchases or services prohibited by Sharia. In case of such use, the Bank reserves the right to cancel any Cards associated with the Card Account provided the Cardholder shall pay any amount outstanding on the Card Account.
- 12- The statement billing currency amount will be in Saudi Riyals; however, for MasterCard, all foreign currency transactions will be converted first to US Dollar as per the prevailing exchange conversion rate by MasterCard on the date of the transaction then to Saudi Riyal as per the prevailing exchange conversion rate by MasterCard on the date of the transaction made by the Cardholder. For Visa, all foreign currency transactions will be converted to SAR as per the prevailing exchange conversion rate by Visa on the date of the transaction made by the Cardholder. The

"My Space" Credit Card Terms and Conditions

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.

MasterCard Example:

POS Transaction

EUR 500 transaction on POS in Paris, France.

EUR 500 is converted into USD 562.7 based on the currency conversion rate of EUR 1 = USD 1.1254

USD 562.7 is converted into Saudi Riyal by applying a 2.7% foreign exchange mark-up as follows:

USD 562.7 X 3.79401 X 102.7% = SAR 2,192.53 (rounded off to the nearest higher Halalah)

Cash Transaction

TRY 1,000 cash withdrawal transaction in Istanbul, Turkey.

TRY 1,000 cash withdrawal transaction amount is converted into USD 365.5 based on the currency conversion rate of TRY 1 = USD 0.3655.

USD 365.5 is converted into Saudi Riyal by applying a 2.7% foreign exchange mark-up as follows:

365.5 X 3.79401 X 102.7% = SAR 1,424.15 (rounded off to the nearest higher Halalah)

*Cash Advance Fees will apply

Visa Example:

POS Transaction

USD 100 transaction on POS in New York, USA.

USD 100 is converted into SAR 376.42 based on the currency conversion rate of USD 1 = SAR 3.7642

USD 100 is converted into Saudi Riyal by applying a 2.7% foreign exchange mark-up as follows:

USD 100 X 3.7642 X 102.7% = SAR 386.59 (rounded off to the nearest higher Halalah)

Cash Transaction

USD 100 transaction on Cash in New York, USA.

USD 100 is converted into SAR 376.42 based on the currency conversion rate of USD 1 = SAR 3.7642

USD 100 is converted into Saudi Riyal by applying a 2.7% foreign exchange mark-up as follows:

USD 100 X 3.7642 X 102.7% = SAR 386.59 (rounded off to the nearest higher Halalah)

*Cash Advance Fees will apply

7. Debit Amounts In The Current Account & Overdraft Expenses:

- 1- The Cardholder acknowledges and agrees to authorize the Bank, without the need for prior notice, to deduct any due and payable amounts from any funds available in any account belonging to the Cardholder with the Bank. The main account will be the Saudi Riyal account, then follows any additional Non-Saudi Riyal accounts if needed. The Bank will be entitled to utilize any collateral of the Cardholder with the Bank including any assets or invaluable materials or amounts deposited with the Bank for repayment of the indebtedness of the Cardholder, and without the need for prior notice to the Cardholder. Also, the Bank will be entitled to seize any credit balance in any other current or saving account or any term deposit or any other amounts with the Bank, even if such amounts were not held as collaterals.
- 2- In case of insufficient funds in the account/s of the Cardholder for repaying the due and payable amounts under the Card, the Bank will levy fees without the need for prior authorization from the Cardholder. It is the responsibility of the Cardholder to maintain sufficient balance in his/her current/savings account to cover the amounts due occurred through either cash advance, retail purchases, and/or service charges or any other fees that may be charged or on account of delayed advise received for offline/late presentment/force transactions.
- 3- If the Cardholder delays payment of the amount due, the Bank is entitled to suspend the card and deduct the amount due from the customer's accounts within the bank as per the following:
 - a. If outstanding balance is more than the credit limit, there will be a daily deduction from the customer's accounts until full outstanding balance is settled.
 - b. If outstanding balance is less than the credit limit, there will be a one-time monthly deduction from the customer's accounts until full outstanding balance is settled.
- 4- If the Cardholder delays payment of the amount due for three (3) consecutive months, this will result in the following:
 - a. Blocking of the Card, and no new Card will be issued until the entire debt is settled.
 - b. Provide the Saudi Credit Bureau (SIMAH), or any other entity or body authorized by SAMA, the name of the Cardholder to be added to the list of defaulted and sanctioned customers. It is known that these lists are accessible by all banks operating in Saudi Arabia, and the name of the Cardholder will not be removed from the list until all due and payable amounts are paid.
- 5- The Cardholder may repay all due amounts, full or partial, before the payment due date, and in case of amounts in excess of the due amounts, they will be added to the available balance, and the Cardholder will not be entitled to claim any profits on such amounts.
- 6- The Bank will be entitled to authorize a third party to collect the due and payable amounts, full or partial, from the Cardholder.
- 7- 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.

8. Use Of The Banque Saudi Fransi Internet/Virtual Card:

This card is restricted to online use only. It cannot be used at ATM machines or Point of Sale terminals.

9. 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.

10. Exchange & 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

"My Space" Credit Card

Terms and Conditions



well as all the amounts imposed by the government for any transaction.

11. 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/Passport number and other sensitive information to a travel agent, hotel, car rental agency or any other establishment/entity for purpose of purchasing goods/services by request through mail or telephone or e-commerce or point-of-sale or SADAD Bill payment. The Bank, further, is not responsible for any misuse of any pieces of information shared.
- 2- Any transaction executed using the Card, such as cash withdrawals, purchases via point-of-sale terminals or e-commerce (contact and contactless) and charges prescribed by the Bank.
- 3- 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.
- 4- The Cardholder agrees that he/she will update the mobile number, address and other contact details, including e-mail 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.
- 5- 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.
- 6- 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.
- 7- The Cardholder agrees and understands that he/she will not use the Card for trading in foreign exchange, and purchasing virtual currencies.
- 8- Additional/Supplementary Card: The Primary Cardholder may, subject to approval of the Bank, request an additional/supplementary card for anyone through an official request, according to the following conditions:
 - i. The Primary 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 Primary Cardholder shall be responsible for all transactions, and these transactions shall be registered at the expense of the Primary Cardholder and posted to the Card Account.
 - 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.
 - iv. The additional/supplementary card will be subordinate to the Primary Card with respect to cancellation, renewal and suspension as well as other matters, and the contrary is not correct. i.e. cancellation, renewal and suspension as well as other matters related to the Supplementary card will not affect the Primary Card.
 - v. The credit limit of the Primary Card may be inclusive of the credit limit of the Supplementary Card, never the less, The Primary Cardholder may request the Bank to assign a lower credit limit for the Supplementary Card.

12. Card Loss Or Theft: In case of loss or theft, the Cardholder shall notify the Bank immediately. All obligations and outstanding balance and transactions prior reporting the card lost or theft will be fully responsible by the Cardholder.

13. 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.
5. The Bank will not be held liable for any delay regarding the ordinary mail service or any other means selected by the Bank or for non-receipt of the Account Statement and notices by the Cardholder.

14. 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 or any authenticated channels. 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 (10) days of receiving the card, without the obligation to pay any annual fees provided he/she has not activated and/or used the card for any transaction. In case customer requests a clearance letter, the clearance letter will be issued after 30 days from the date of full settlement of the entire outstanding balance on the card account.

15. Cancellation Of Card By The Bank: The Card is owned by the Bank and it will remain so at all times. The Bank may, at its own discretion, cancel the Card and close the Card 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.

16. 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 Card 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.

17. 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.

18. 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, all financial obligations on customer, 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.

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

20. Reward/Bonus Points: The Reward/Bonus Points are in accordance to "Jana" loyalty program terms and conditions. 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. Cardholder will be notified 1 month before the expiry of the points and repeatedly 1 week before the expiry via authenticated communication channels such as SMS.

21. Death: In case of death of the Cardholder the outstanding amount will be settled through the inheritance.

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

"My Space" Credit Card

Terms and Conditions



23. 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.

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

25. Saudi Credit Bureau (SIMAH) For Credit Information System: All Banks in the Kingdom of Saudi Arabia are engaged in the system of the Saudi Credit Bureau (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. 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.

26. 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.

27. 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.

28. 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.

29. 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.

30. 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 within the Kingdom on 920000548 or from mobile/outside the Kingdom on +966 920000548.

31. General Principles for Financial Consumer Protection

1. A bank will only provide a new card on written or authenticated request from the consumer or from an authorized person. A replacement card can be issued before expiry date or as requested by the consumer.
2. A bank will ensure that cards are issued and delivered to the consumer named on the card, or to an authorized person, in accordance with SAMA circulars.
3. A bank will provide appropriate electronic channels and free-phone to assist consumers to easily report loss, theft or misuse of their cards.
4. A bank should fully investigate problems, complaints and claims from consumers, regarding incorrect transactions or any difficulties encountered when using any 'Automated Teller Machine' (ATM) or 'Point Of Sale' (POS) and take corrective action in accordance with SAMA circulars related to this.
5. A bank should not issue a credit card or increase a credit card limit except upon the written or authenticated request of the consumer, according to the regulations and circulars issued by SAMA relating to credit cards and debit cards.
6. A bank should not discriminate regarding the issuance of credit cards to consumers and the approval or rejection of a request for a credit card should be based on the consumer's financial position and their ability to repay.
7. A bank should inform consumers of the importance of protecting ATM cards, credit cards, secret numbers and cheque books. The consumer should be informed of the procedures for reporting cases of theft, loss and fraud.
8. A consumer will be responsible for any transactions made on their credit card before they reported the loss of their card to the bank. The issuing bank is responsible for any fraudulent transactions (transfer of credit card information) without the knowledge of the card holder, whether made before or after the cardholder informs the bank, except in cases which the bank proves the cardholder's responsibility for these transactions.
9. Banks shall ensure that none of its merchant clients implements any additional charges on or passes them to credit/debit cardholders when making payments at POSs to cover the merchant service charge. Banks are also responsible for monitoring merchants' deposits to ensure that they are proportionate to the nature of such merchants' business. In addition, banks are responsible for providing training to workers at stores on the use of POSs, while providing them with operational guidelines to be complied with.
10. Merchants shall not charge additional fees on top of the cost of products or services if consumers use credit cards or mada debit/prepaid cards for making purchase payments at POSs.
11. A bank will advise consumers of the transaction limits that apply at POS and ATM at time of issue, reissue of cards, or when these limits change.
12. A bank should inform consumers to avoid choosing easy secret numbers for banking services or numbers associated

Note: In case Cardholder does not meet the Terms and Conditions of the Card, the bank will take the necessary actions that will have potential consequences on Cardholder. The Cardholder understands that non-compliance with these Terms and Conditions may result in:

1. Cancellation/suspension of the Primary and Supplementary Cards without notice from the Bank.
2. Negative impact on SIMAH record and the ability to obtain new credit facilities.
3. Practicing all legal resources/rights with escalation to appropriate Saudi judicial authorities in the event of non-payment of balance dues.
4. Increased financial burden due to commissions, fees and charges in case of paying minimum due amount every month.
5. Financial losses due to unauthorized transactions due to failure to report loss/theft of the Card promptly to the Bank.