

البنك  
السعودي  
الفرنسي  
Banque  
Saudi  
Fransi

## (أ) البيانات الشخصية

Address				العنوان			
رقم الشارع Street No.		اسم الشارع Street Name		منطقة Area			
الرمز البريدي Zip Code		المدينة City		صندوق البريد P.O Box			
مدة الإقامة في هذا العنوان Resident Since		معلم Landmark					
جوال Mobile		منزل Home					
آخر Other		فاكس Fax					
E-mail _____							

(ب) بيانات جهة العمل

Employer Address		عنوان جهة العمل			
<input type="text"/>	رقم الشارع Street No.	<input type="text"/>	اسم الشارع Street Name	<input type="text"/>	منطقة Area
<input type="text"/>	الرمز البريدي Zip Code	<input type="text"/>	المدينة City	<input type="text"/>	صندوق البريد P.O. Box

(ج) بيانات عن الدخل

الراتب الأساسي

Basic Salary

بدل السكن

Housing Allowance

بدل المواصلات

Transportation Allowance

مصادر دخل أخرى

Other Income

التزامات مالية أخرى

Other Financial Obligations

المصدر إن وجد

Source of Other Income

صافي إجمالي الدخل الشهري (الإيرادات - المصروفات)

Total Net Monthly Income (Income - Expenses)

(د) للتقدم بطلب البطاقة الائتمانية الرجاء تعبئة النموذج أدناه

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

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

السكن

Residence

الفرع لدى البنك السعودي الفرنسي

Your Banque Saudi Fransi Branch

مكتب

Office

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

شركة التمويل الأخرى/ التسهيلات البنكية (إن وجدت)

Other Financing Company/ Banking Facility (If any)

1. الاسم  
Name

المبلغ

Amount

القسط (ريال)

Installments SAR

المدة (شهر)

Period (Month)

2. الاسم  
Name

المبلغ

Amount

القسط (ريال)

Installments SAR

المدة (شهر)

Period (Month)

رقم حسابكم في البنك السعودي الفرنسي  
Banque Saudi Fransi Account No.

(هـ) معلومات البطاقات الإضافية

الرجاء تزويدي بطاقة / بطاقات إضافية لأفراد عائلتي تحت مسؤوليتي

Please provide me with a supplementary card(s) for the following Card holder(s) of my family under my responsibility

المتقدم الإضافي (١)  
Additional Card holder(1)

الجنس

Gender

أنثى

Female

ذكر

Male

صلة القرابة

Relationship

تاريخ الميلاد

Date of Birth

السنة

Y

Y

Y

Y

الشهر

M

M

اليوم

D

D

اسم المتقدم الإضافي  
Name of additional card holder

المتقدم الإضافي (٢)  
Additional Card holder (2)

الجنس

Gender

أنثى

Female

ذكر

Male

صلة القرابة

Relationship

تاريخ الميلاد

Date of Birth

السنة

Y

Y

Y

Y

الشهر

M

M

اليوم

D

D

اسم المتقدم الإضافي  
Name of additional card holder

المتقدم الإضافي (٣)  
Additional Card holder (3)

الجنس

Gender

أنثى

Female

ذكر

Male

صلة القرابة

Relationship

تاريخ الميلاد

Date of Birth

السنة

Y

Y

Y

Y

الشهر

M

M

اليوم

D

D

اسم المتقدم الإضافي  
Name of additional card holder

(ف) Declaration

(و) إقرار

يقرّ المتقدم على بطاقة لايف ستايل ( "المقدم/حامل البطاقة") أنه :  
١. قد قرأ و فهم و وافق على الأحكام و الشروط المتعلقة بالمنتج  
٢. قد استلم و قرأ و فهم و وافق على مبادئ حماية المستهلك و وثيقة الإفصاح المبدئي و جميع الأحكام و الشروط التي تدير فتح وتشغيل الحسابات الموجودة لدى البنك , بالإضافة الى جميع الأحكام و الشروط 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 للبنك المطلوبة من أجل إصدار بطاقة لايف ستايل, و أن جميع المعلومات المقدمة صحيحة من جميع الجوانب , و يقر 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 التمثيل ينبغي أن يتكرر بشكل يومي حول وجود أي علاقة تجارية بين حامل البطاقة و البنك;  
٤. قد فهم تماماً أن المخاطر و السمات 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;  
بهذا أنا الموقع أدناه أوافق على تزويد البنك السعودي الفرنسي بأي معلومات أو بيانات تطلبها مني لتأسيس حسابي لدى الشركة و/أو لمراجعتها و/أو لإدارته وافوض 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 تفصح الشركة عن المعلومات الخاصة بي وبحسابي المذكور أو أي حساب آخر يكون لدى المفوض للشركة السعودية للمعلومات الائتمانية (سمة) من خلال اتفاقية العضوية المبرمة وقواعد العمل المفردة والخاصة بتبادل المعلومات و/ أو لأي جهة أخرى توافق عليها البنك المركزي السعودي (ساما).

The Lifestyle card applicant (the "Applicant/Cardholder") declares that he/she:  
1. has read and understood and agreed with the Terms and Conditions related to the product;  
2. 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;  
3. 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;  
4. fully understands the features and risks associated with the products and services offered to the Cardholder by the Bank;  
5. 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 (SAMA).

الاسم

Name

التوقيع

Signature

السنة

Year

الشهر

Month

اليوم

Day

البنك السعودي الفرنسي، شركة مساهمة عامة، مساهمة رأس مال 12.053.571.670 ريال سعودي، سجل تجاري رقم 1010073368  
(الرقم الموحد 7000025333) P.O. Box 56006 Riyadh 11554, Telephone +966112899999, Riyadh 12624-2722, Building No 7569  
AlMadhar-AlMurabba Unit No 2, Founded under license duly promulgated by royal decree No 23/m dated 171397/06/H and it is under Saudi Central Bank supervision and control. www.alfransi.com.sa.

1010073368  
7569  
البنك السعودي الفرنسي، شركة مساهمة عامة، مساهمة رأس مال 12.053.571.670 ريال سعودي، سجل تجاري رقم 1010073368  
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Cashback Features				مميزات الأسترداد النقدي	
Cashback Categories	Cashback % Selection	Category of your Choice	اختيارك للفتة	نسبة الأسترداد المالي	تصنيفات الكاش باك
Dining	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	1 cashback category 5% 3 cashback categories 3% 4 cashback categories 2%	1 فئة إسترداد نقدي 5% 3 فئات إسترداد نقدي 3% 4 فئات إسترداد نقدي 2%	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	المطاعم
Grocery & Supermarket	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	السوبر ماركت
Travel	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	السفر
Hospital & Pharmacy	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	المستشفيات والصيدليات
Education	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	التعليم
Furniture	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	الأثاث
E-commerce/Online	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	التجارة الإلكترونية
Car Care Services	5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>			5% <input type="checkbox"/> 3% <input type="checkbox"/> 2% <input type="checkbox"/>	خدمات السيارات

For Bank Use Only				لإستعمال البنك فقط			
التوقيع Signature		<div>D D</div> <div>اليوم</div>	<div>M M</div> <div>الشهر</div>	<div>Y Y Y Y</div> <div>السنة</div>	التاريخ Date	<div>B S F</div>	الرقم الوظيفي Employee No.

# مستند الإفصاح الأولي لبطاقة الفرنسي الائتمانية

## Fransi Credit Card Initial Disclosure Document

### Credit cardholder information

### معلومات حامل البطاقة

Cardholder name / Mr./Mrs./Ms./HRH/Dr.		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	Will be available along with your credit card, printed on the card carrier			سيتوفر مع بطاقة الائتمان، مطبوعاً على المطوية الخاصة بالبنك	حد بطاقة الائتمان	
Lifestyle Credit Card					بطاقة لايف ستايل الائتمانية	
Credit limit	100,000 SAR	150,000 SAR	200,000 SAR	الحد الائتماني		
APR	42.61%	41.21%	40.52%	معدل النسبة السنوية		
Term cost	33% per annum	33% سنوياً			التكلفة	
Annual fees	Refer to the 'Credit Card Fees and Charges Table' below		يرجى الرجوع الى جدول رسوم البطاقة الائتمانية في أسفل الصفحة			الرسوم السنوية
Minimum amount due	Minimum payment of 5% or 100 SAR which is higher, in case of any amount is not settled, then it will be paid as a partial of minimum payment of outstanding balance. The customer can request from the bank to deduct the full amount from the account in case there is no sufficient balance then the interest will be applied on outstanding balance.		الحد الأدنى للسداد 5% او 100 ريال سعودي أيهما أعلى وفي حال وجود مبالغ متأخرة للسداد فإنها تدفع كجزء من الحد الأدنى للمبلغ المستحق، وإذا رغب العميل بسداد كامل المبلغ فيمكن طلب ذلك من البنك، وفي حال عدم توفر رصيد كافٍ في الحساب فسوف يتم احتساب العمولة الشهرية على الرصيد القائم.			الحد الأدنى للمبلغ المستحق
Foreign currency conversion fees	2.75%	2.75%			رسوم تحويل العملة الأجنبية	
Settlement date	As per statement, from the day after 21 days from issue the statement	حسب كشف الحساب وذلك من بعد إصدار كشف الحساب ب ٢١ يوم			تاريخ السداد	
Late payment fee	Up to SAR 100 not to exceed the outstanding Balance	إلى حد 100 ريال سعودي على ان لا تتجاوز المبلغ القائم			رسوم التأخير في السداد	
Other fee	N/A	لا يوجد			رسوم أخرى	

### The most prominent provisions

### أبرز الأحكام

Implications of transactions in foreign currency	A foreign currency conversion fee of 2.75% is applied. (Fee table)	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة ٢.٧٥٪ (جدول الرسوم)	الآثار المترتبة على معاملات العملات الأجنبية
Implications of paying the minimum amount due	You will be charged financial charges which add up to a significant amount over time, in case the amount is fully settled, no financial charges will be applied. (page number 3, clause 4)	سيتم فرض رسوم مالية ستتراكم بمرور الوقت و في حال دفع كامل المبلغ القائم خلال فترة السداد لا يطبق أي مبالغ مالية إضافية (صفحة رقم 3، بند 4)	الآثار المترتبة على دفع الحد الأدنى من المبلغ المستحق
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 three payments. 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. (page number 1, clause 1)	قد يتم إيقاف أو إلغاء بطاقتك دون أي إشعار مسبق أو يتم سحبها بشكل كامل، سيتم تجميد حسابك الائتماني إذا لم يتم سداد ٣ دفعات، سيتم إبلاغ سمة عند عدم السداد. عند تقديمك بطلب أية أداة ائتمان في المملكة العربية السعودية، قد يتم رفض إصدارها بسبب التاريخ الائتماني الغير جيد. (صفحة رقم 1، بند 1)	الآثار المترتبة عن التخلف بالدفع
Implications of cash transfer and withdrawal	A cash transfer transaction is treated similar to the cash withdrawal transaction. Same fees apply, as described in the table. (page number 3, clause 5)	تعامل عمليات التحويل النقدي مثل معاملة عمليات السحب النقدي، يتم فرض الرسوم نفسها كما هو موضح في الجدول. (صفحة رقم 3، بند 5)	الآثار المترتبة على عمليات التحويل والسحب 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 or Charge 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's address on record.
- Any other errors relate to Cardholder transactions.

تمثل عبارة "خطأ/نزاع حول كشف الحساب" أي عملية تُقيد على حساب بطاقة الائتمان أو الحسم الشهري 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 مُستندات 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 أعقاب أو رسوم غرامة لا تتماشى مع الأحكام والاتفاقية.
- هـ/ عدم قيام البنك للبطاقة بإرسال كشف حساب شهري بالبريد أو توصيله بأي وسيلة مضمونة إلى العنوان المُسجل لحامل البطاقة.
- و/ أي أخطاء أخرى مُرتبطة بتعاملات حامل البطاقة.

A. Lifestyle Fees Table

أ- جدول رسوم بطاقة لايف ستايل

Description	Fees	مبلغ الرسوم	عنصر الرسوم
Primary Card Fee	1500 SAR	1500 SAR	رسوم البطاقة الأساسية
Primary Renewal / Annual Fee	1500 SAR	1500 SAR	التجديد الأساسي / الرسوم السنوية
Supplementary / Additional Card Issuance Fee	100 SAR	100 SAR	رسوم إصدار البطاقة الإضافية
Supplementary / Additional Renewal / Annual Fee	100 SAR	100 SAR	رسوم إضافية / تجديد إضافي / رسوم سنوية
Monthly Profit Margin	2.75%	2.75%	هامش الربح الشهري
International Transaction Fee "Foreign Exchange"	2.75%	2.75%	رسوم المعاملات الدولية "صرف العملات الأجنبية"
Late Payment Fee	Late payment fees should not exceed 100 SAR, provided that the fees do not exceed the outstanding amount due	لا تتجاوز رسوم السداد المتأخر مبلغ 100 ريال سعودي على أن لا تتجاوز الرسوم المبلغ القائم المستحق	رسم تأخر دفعة
Card Replacement Fees	50 SAR	50 SAR	رسوم استبدال البطاقة
Duplicate Statement Fee	50 SAR	50 SAR	كشف حساب مكرر
Temporary Limit Increase Fees	50 SAR	50 SAR	طلب زيادة مؤقتة للحد الائتماني
Cash Withdrawal Fee	75 SAR upto transaction amount 5,000 SAR and 3% for transaction amount over 5,000 SAR andsubject to maximum of 300 SAR	75 ريال سعودي حتى مبلغ المعاملة 5,000 ريال سعودي و 3% للمعاملة التي تزيد عن 5,000 ريال سعودي ويحد أقصى 300 ريال سعودي	رسوم السحب النقدي
Transaction Dispute Fee (Unsuccessful)	50 SAR	50 SAR	رسوم الاعتراض على المعاملات (غير الناجحة)

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

سيتم فرض الرسوم السنوية من تاريخ إصدار البطاقة أو تجديدها

B. Illustration of Foreign Exchange Fees

ب- توضيح رسوم تحويل العملة الأجنبية

POS Transaction	عملية مشتريات عبر نقاط البيع
.USD 100 transaction on POS in New York, USA	عملية بقيمة ١٠٠ دولار أمريكي في نيويورك، الولايات المتحدة الأمريكية
USD 100 is converted into SAR 376.42 based on the currency conversion rate of USD 1 = SAR 3.7642	يتم تحويل ١٠٠ دولار أمريكي إلى ٣٧٦.٤٢ رس. بسعر صرف ١ دولار أمريكي = ٣.٧٦٤٢ رس.
:USD 100 is converted into Saudi Riyal by applying a 2.75% foreign exchange mark-up as follows	ثم يتم بعد التحويل إلى ٣٧٦.٤٢ رس. تطبيق هامش / رسوم العمليات الدولية حسب التالي:
(USD 100 X 3.7642 X 102.75% = SAR 386.77 (rounded off to the nearest higher Halalah	١٠٠ دولار أمريكي x ٣.٧٦٤٢ x ١٠٢.٧٥٪ = ٣٨٦.٧٧ رس. (مقرب إلى أقرب أعلى هللة)
Cash Transaction	عملية سحب نقدي
.USD 100 transaction on Cash in New York, USA	عملية بقيمة ١٠٠ دولار أمريكي في نيويورك، الولايات المتحدة الأمريكية
USD 100 is converted into SAR 376.42 based on the currency conversion rate of USD 1 = SAR 3.7642	يتم تحويل ١٠٠ دولار أمريكي إلى ٣٧٦.٤٢ رس. بسعر صرف ١ دولار أمريكي = ٣.٧٦٤٢ رس.
:USD 100 is converted into Saudi Riyal by applying a 2.75% foreign exchange mark-up as follows	ثم يتم بعد التحويل إلى ٣٧٦.٤٢ رس. تطبيق هامش / رسوم العمليات الدولية حسب التالي:
(USD 100 X 3.7642 X 102.75% = SAR 386.77 (rounded off to the nearest higher Halalah	١٠٠ دولار أمريكي x ٣.٧٦٤٢ x ١٠٢.٧٥٪ = ٣٨٦.٧٧ رس. (مقرب إلى أقرب أعلى هللة)
* Cash Advance Fees will apply	x يتم تطبيق رسوم السحب النقدي

ج- توضيح حساب معدل الكلفة	
A cardholder receives the statement dated January 03 2021 with the following details:	يستلم حامل البطاقة كشف حساب بتاريخ 03 يناير 2021 بالتفاصيل الواردة أدناه:
Opening balance: SAR 5,000	الرصيد الافتتاحي: 5000 ريال سعودي
Minimum amount due: SAR 250	الحد الأدنى لسداد المبالغ المستحقة: 250 ريال سعودي
Payment Due Date: January 24 2021	تاريخ السداد: 24 يناير 2021
The term cost applies on the unpaid balance of SAR 4,750.	التكلفة الزمنية تتطلب قيمة 4750 ريال سعودي من الرصيد الغير مدفوع. بافتراض أن الرصيد مضى عليه 30 يوم، سيتم
Assuming that the balance is 30 days old, the term cost may be approximately arrived at as following:	حساب التكلفة الزمنية كالتالي: 4750 ريال سعودي * (360/27%) * 30 = 106.88 ريال سعودي
SAR 4750*(27%/360)*30 = SAR 106.88 (rounded off to the nearest higher Halalah)	يرجى ملاحظة أن ذلك يبين كيفية حساب رسوم التكلفة الزمنية، إلا أنّ النظام قد يتوصل الى قيمة مختلفة بما أن 27% هي
Please note that this explains how the term cost/finance charges are calculated while the system may arrive at a different value as 27% is an illustrative rate.	نسبة توضيحية

مثال توضيحي							
Credit Limit الحد الائتماني	Principal Balance المبلغ المستحق	Credit card Purchase Rate هامش الربح	APR معدل النسبة السنوية	Minimum Payment الحد الأدنى للسداد	Profit Paid الأرباح المدفوعة	Total Payments إجمالي المدفوعات	Period to Payoff المدة لسداد إجمالي المبلغ
10,000	7,000	27.00%	35.80%	5%	4,490	11,489	5 years and 11 months (71 Months) 5 سنوات و 11 أشهر (٧١ شهراً)

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.

\* 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 الغاءها 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 30 يوم قبل العمل بها، ويحق لحامل البطاقة عندها إلغاء بطاقته/ها خلال 14 يوم من تاريخ الإشعار.

يتوجب على حامل البطاقة أن يقوم بأي استفسار أو اعتراض أو خلاف بخصوص أي من المعاملات أو غيرها خلال 30 يوم من تاريخ اصدار كشف الحساب.

تنويه: لا يغني الاطلاع على هذا الملخص عن مراجعة العقد وملحقاته كما انه 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 ادناه 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 المُخوّل	
Credit card issuer contact information	800 124 21 21	معلومات الاتصال الخاصة بمُصدر البطاقة الائتمانية 800 124 21 21

## Terms and Conditions of Islamic Credit Cards:

MasterCard and Visa credit cards issued by Banque Saudi Fransi are subject to the terms and conditions specified below. Credit card applicant is requested to accept and abide by it:

### Definitions:

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

**The Bank:** Banque Saudi Fransi and its branches, employees, agents, officials, managers and representatives.

**The General Terms and Conditions:** Terms and conditions of credit cards contained in this document

**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 in his/her name. This person will be responsible for all cards issued under the account, including Supplementary and internet 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 in the Supplementary Cardholder's name.

**The Supplementary Card:** The Card issued by the Bank in 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 stated in 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 payment charges prescribed by the Bank.

**Cash Withdrawals:** The cash amount received by the Cardholder from the Bank using an ATM or directly receiving the cash from the Bank or an amount transferred into the Cardholder's 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, or national address registered with the Bank, electronic mail, or electronic statement using the Cardholder special account in the Bank website (banking services/ internet banking) detailing the Card Transactions requested in the Card Account, and all amounts due and payable to the Bank by the Cardholder.

**Day:** The calendar day

**EPP:** Easy Payment Plan program as described in the EPP terms and conditions section below.

### 1. General Terms:

- A. The Bank reserves the right to accept or reject any credit card application.
- B. In case the credit card application is rejected, the applicant will receive a notice showing the reason for rejection within 5 business days.
- C. 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.
- D. The credit limit assigned to the card will be determined in accordance to the monthly net income or liability relationship or in relation to the amount of deposits of the applicant in the Bank and in general assignment of limit will be subject to the discretion of the Bank. The credit card limit will be disclosed in the document that accompanies the approved card or within the first account statement issuance.
- E. The Bank may issue, if it accepts the application, a card type of its own choice irrespective of what the Cardholder has asked for and assign the credit limit it deems fit.
- F. All credit cards are a property of the bank and the bank may decide to withdrew the card(s) at anytime or block or discontinue/cancel the service without any prior notice in order to protect the interest of the Cardholder and/or the bank, in case the Cardholder was exposed to fraud transaction in any way.
- G. 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 through the ATM or any other mode the Bank may introduce.

- H. The validity of the Card shall be three (3) years from the date of issuance.
- I. The Bank shall renew the Card automatically upon approaching the expiry date and shall collect the necessary charges. The Cardholder has the right to accept or reject the renewed Card, Cardholder will be considered accepting the renewed Card if he/she activates the Card or he/she did not object to the renewal within fourteen (14) days.
- J. Cardholder assumes full responsibility for the obligations arising throughout the term of use of his/her card. He/she shall pay immediately 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.
- K. 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.
- L. The Bank is not liable for any misuse or mismanagement of products and services offered to a Cardholder by the Bank.
- M. 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 via any guaranteed method of communication. Cardholder may cancel and close his/her Card(s) provided that such cancellation/closure will be made by via any guaranteed method of communication within fourteen (14) days of receipt of the change notice, in this case all amounts due to the Bank and other liabilities of the Cardholder will be settled.
- N. The parties agreed to conclude this agreement in accordance with the principles of Islamic law.
- O. 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 third party authorization provided and requested to service provider.

## 2. Apple Pay:

Stopping the plastic card does not mean stopping the customer use of the Apple Pay service, as the cardholder will be able to pay with it. In case the cardholder wants to stop this function, then the cardholder must notify and raise a request via the bank contact center.

## 3. Credit Limit/Purchase Level:

- A. Credit Cardholder may not exceed the credit limit.
- B. 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. 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.
- C. 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. Therefore, it is the responsibility of the Cardholder to ensure that he/she does not exceed the credit limit.
- D. In the event the Cardholder exceeds the credit limit, the Bank at its discretion may suspend the card. The Bank may in accordance with the credit rating of the Cardholder, accept or refuse to increase the Credit Limit of the services required.
- E. 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.
- F. Cardholder may request for a Credit Limit increase which the Bank may allow/reject at its own discretion and the credit rating.
- G. The Bank has the right to reduce the Credit Limit of the Card with prior notice of 30 days to the Cardholder and the customer has the right to object within 14 days, and will not increase Credit Limit unless an authenticated request is submitted by Primary Cardholder.



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

- A. Annual fees are charged upon issuance of the Card for the first time and every year upon renewal.
- B. 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.
- C. Fees are applied in accordance to the segment of the customer, therefore any upgrade or downgrade to the segment may increase/decrease the applicable fees accordingly.
- D. Monthly profit margin will be charged to the unpaid outstanding balance of the Credit Card and it will be payable by the Cardholder.
- E. **To avoid monthly profit margin, the outstanding balance shall be fully paid and received by the Bank before the payment due date as shown in the statement of account.**
- F. Value Added Tax: VAT shall be added at the current applicable fees as amended from time to time, such tax shall be borne by the Cardholder in accordance with applicable rules and regulations.

#### 5. 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. The Bank may set a maximum daily limit of five thousand riyals (SAR 5,000) for cash withdrawal transactions.

#### 6. Card Fraud & Unauthorized Transactions:

- A. 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.
- B. **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 liable for any fraud transaction as a result of this disclosure.**
- C. 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.
- D. 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.
- E. 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, or any other ID document will have to be provided to the Bank for speedy resolution of the dispute.
- F. The Bank will credit the Card Account after satisfying the legitimacy of the dispute and receipt of the required documentation.
- G. 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, and then inform the customer.

#### 7. Statement & Payments:

- A. 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 (5% minimum amount due). Cardholder shall, in all cases, make sure that the Bank has received the payment through a cheque before no less 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.
- B. The minimum payment amount on the credit card is 5% of the total outstanding amount or SAR100. 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., SAR 10,000 X 5% = SAR 500. Hence Minimum Payment = SAR 500.

**Example 2:** Total outstanding amount is SAR 1,500 and the Minimum Payment is 5%, i.e., SAR 1,500 X 5% = SAR 75. Hence Minimum Payment = SAR 100

- C. 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 at least three weeks before the due date.
- D. 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.
- E. The Bank will generate monthly statements on the 3rd 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.
- F. 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.
- G. 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: 18/2018/12/
- Statement date: 10/2019/01/
- Outstanding amount: SAR 2,000
- Number of days: 23 days

Services Charges or Commission: (SAR 2,000 X 27% X 23) Divided by \*\*360 days = SAR 34.50

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

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

- H. If the Cardholder deposits the minimum payment due or full outstanding balance after the due date mentioned on the monthly statement, he/she will be charged with a Late Payment Fee applicable, and shared in the latest Initial Disclosure Document which is (The fees will be charged on the outstanding amount, 21 days after the account statement is issued) . Late Payment fee collected will be disbursed in charity after the deduction of the actual collection expenses (if any). 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 taking 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 has passed including all legal and execution procedures.
  - i. 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 on the credit limit and the service charges at the prevailing rate will be applicable from the transaction date of cash withdrawal.
- J. 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.

- K. If the Cardholder settles or pays the minimum amount due on or after the maturity date, the Bank will conduct a Tawaruq transaction by selling some of the goods owned by the Bank to the Cardholder at a deferred price and then the Bank shall act as an agent for the Cardholder to sell to a third party by Cash for its price and use it to settle the rest of the amount on the Cardholder.
- L. If the Cardholder pays the full amount due in or before the due date, no Tawaruq transaction will be performed.
- M. The Tawaruq transaction will appear in the next Account Statement. If the Cardholder did not object to this transaction within thirty (30) days from the date of the Account Statement, the transaction is considered accepted by the cardholder.
- N. If the Cardholder objects to the Tawaruq transaction within thirty (30) days from the date of the Account Statement, the Bank shall review the Cardholder's request. If the objection is determined, the Bank shall refund the entire amount of Tawaruq and profit from the disputed transaction only.
- O. In all of the above cases, the Tawaruq transaction will be performed after the expiry of the grace period, provided that the Cardholder is not bankrupt.
- P. If the Cardholder fails to pay the due amount on the due date for three (3) consecutive months, the Card will be frozen and the Bank may not perform Tawaruq transactions to settle the Card.
- Q. If the Cardholder objects to any transaction after performing the Tawaruq transaction that involve the disputed amounts, then the amount of the objection that will be returned or refunded to the Card Account is equivalent to the value of the disputed transaction and the profit from it only.
- R. The Tawaruq transaction will not be performed until the Cardholder has paid the minimum amount due, which is 5% of the total amount or one hundred (100) Saudi Riyals whichever is higher.
- S. If the Cardholder settles or pays the minimum amount due on or after the maturity date, the Bank will conduct a Tawaruq transaction by selling some of the goods owned by the Bank to the Cardholder at a deferred price and then the Bank shall act as an agent for the Cardholder to sell to a third party, we allocate sales proceeds to pay card dues.
- T. Cardholders must not use their cards for any unlawful, illegal or immoral purposes, including the purchase of goods or services prohibited by Shari'a rules. The Card may also not be used in any purchases or services prohibited by Shari'a. In the event of such transactions, the Bank reserves the right to cancel any cards associated with the Card Account and the Cardholder shall pay all outstanding amounts in the Card Account.
- U. 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 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 currency exchange rates and their conversion into Saudi Riyals are based on prevailing Visa / MasterCard exchange rates and will attract exchange rate changes.

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**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:
- $USD\ 562.7 \times 3.79401 \times 102.7\% = SAR\ 2,192.53$  (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:
- $365.5 \times 3.79401 \times 102.7\% = SAR\ 1,424.15$  (rounded off to the nearest higher Halalah)

\*Cash Advance Fees will apply

# Terms and Conditions

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## 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:
- $USD\ 100 \times 3.7642 \times 102.7\% = SAR\ 386.59$  (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:
- $USD\ 100 \times 3.7642 \times 102.7\% = SAR\ 386.59$  (rounded off to the nearest higher Halalah)

\*Cash Advance Fees will apply

## 8. Set-Off:

- 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.
- 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 profit margin without the need for prior authorization from the Cardholder on the outstanding amount. 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 advice received for offline/late presentment/force transactions.
- If the Cardholder delays payment of the minimum amount due, the Bank is entitled to:
  - Profit margin / charge a late payment fee and cannot exceed the outstanding amount, maximum SAR 100.
  - Reserves the right to suspend the Card at the sole discretion of the Bank.
- If the Cardholder delays payment of minimum amount due for three (3) consecutive months, this will result in the following:
  - Blocking of the Card, and no new Card will be issued until the entire debt is settled.
  - Offer the credit advisory services free of charge to the cardholder (regarding how to deal with financial difficulties).
  - 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.
- 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.
- The Bank will be entitled to authorize a third party to collect the due and payable amounts, full or partial, from the Cardholder.
- The Bank has the right to deduct from any other account of the Cardholder in order to cover the outstanding amount from the Card Account. If the Cardholder objects to transaction, a fee of SAR 50 will be applied if the objection is wrong and deducted from the Card Account as shown in the Initial Disclosure Document.

## 9. 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.

## 10. 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.

## 11. 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 well as all the amounts imposed by the regulations for any transaction.

## 12. Cardholder Responsibilities:

- A. 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.
- B. 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.
- C. 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.
- D. 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.
- E. 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.
- F. 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.
- G. The Cardholder agrees and understands that he/she will not use the Card for trading in foreign exchange, and purchasing virtual currencies.
- H. 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. The Bank has the right to approve or reject the application for an additional card:
  - 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 and transactions, and record these transactions at the expense of the Primary Cardholder. The Supplementary credit card limit is part of the total Primary Cardholder's total credit limit.

- 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.
- 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. The Primary Cardholder will also be responsible for all payments and charges on the Supplementary Card whether or not those payments exceed the credit limit for the Supplementary Card.

### 13. Card Loss Or Theft:

In case of loss or theft, the Cardholder shall notify the Bank immediately through the phone banking. The Cardholder shall be responsible for all outstanding amounts and transactions on the Card prior to the reported loss or theft of the Card.

### 14. Change Of Address:

- A. All notices are sent to the Cardholder address shown in this application.
- B. **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.**
- C. 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.
- D. The Bank accepts no liability for misdirected mailings if the Cardholder has not notified the Bank in writing of a change in address.
- E. 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.

### 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 or any authenticated channels. Cardholder shall pay the outstanding balance and return the card 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 and update the Cardholder's record with SIMAH within one week from the date of closing the Card Account.

### 16. 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 a prior notice of 30 days to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the Card, return it to Bank, and pay the outstanding balance immediately.

### 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 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.

### 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, 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.

## 20. Authenticated communication:

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

## 21. Reward/Bonus Points:

Standard "Jana" loyalty program is not applicable for this Product.

Instead, LifeStyle Credit Card provisions new CashBack Program to earn cash back on Eligible Transactions.

### Details of the CashBack Program is described below:

- a) "Cashback" means the amount earned on eligible transactions as set forth in this document or as decided by the Bank at its absolute discretion and which shall be credited to the cashback card account after posting the relevant transaction into customer card account;
- b) "Eligible Transactions" means all retail transactions, at point of sale or online, charged/posted to a cardholder's Lifestyle Credit Card, except for the transactions excluded
- c) "Fair Usage" means utilization patterns of cards must meet personal spending trends and not be used for commercial purposes.
- d) "Overall Retail Spend" refers to the sum of eligible transactions. This determines the cashback percentage and category-level cashback caps the cardholder is eligible for a given billing month/statement.
- e) "Cashback Categories" refers to the Merchant Categories that are eligible for cashback subject to meeting the cashback terms & conditions. Cashback categories comprise of multiple Merchant Category Codes (MCCs).
- f) Customers holding the Banque Saudi Fransi Lifestyle Credit Card are eligible to participate in the BSF Lifestyle Credit Card Program. For the avoidance of doubt, Banque Saudi Fransi Lifestyle Credit Card program does not apply to other Banque Saudi Fransi Credit Cards unless explicitly mentioned in the product description. The Lifestyle Credit Card program shall be at all times subject to the terms and conditions outlined hereinafter.
- g) Banque Saudi Fransi Lifestyle Credit Card program applies to eligible transactions made on cards and the calculated cashback amount will be rounded down to two numbers and paid to the nearest Riyal. The following cashback and monthly caps will be applied to the corresponding eligible transaction(s) conducted within the cashback categories:

### CashBack Program:

- Classification of merchant categories will be determined and designed by the merchant's acquiring bank(,). Banque Saudi Fransi cannot be held accountable for incorrect assignment/segmentation and reserves the right to adjust cashback allocation at their discretion.
- Eligible transactions made with a Supplementary Card will be aggregated with the eligible transactions charged by the primary cardholder for the purposes of calculating the cashback amount. The aggregated cashback will be awarded on the primary cardholder's cashback card account.
- The cashback will be calculated after the transaction posted into credit card statement based on the overall retail spend (i.e. Sum of all Eligible Transactions) conducted as per the card statement, the cardholders eligible cashback percentage will be determined and applied to the sum of eligible transactions conducted in cashback categories. The cashback amount will be credited to the cardholder's Lifestyle Credit Card account once the transaction is posted into credit card account.
- The cashback will be calculated and will be shown to customer upon the issuance of the monthly statement of card account.
- Cashback will only be calculated on the eligible transactions posted on the statement of account of the cardholder. Banque Saudi Fransi cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

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- Cashback categories will be designed based on Mastercard merchant category code classification.
- Cashback is capped at SAR 250 per month on each cashback category designed @ 5%, 3% & 2% respectively.
- No monthly cashback caps are assigned on all other spend categories designed @ 0.5% cashback.
- Cashback will calculate and will be awarded on the higher cashback category basis customer selection in the system i.e.
  - a) If customer selected Ecommerce/online as a lower cashback category and spend in higher cashback category like travel and book travel online, then the cashback should be calculated basis the higher cashback category which is travel in this case instead of Ecommerce/online.
  - b) If customer selected Ecommerce/online spend as a higher cashback category and spend in lower cashback category like grocery and purchase grocery online, then the cashback should be calculated basis the higher cashback category which is Ecommerce/online in this case.
- Customer can change cashback categories % only once in every month based on his/her spend priority through Fransi mobile app or Fransi Digital Channels.
- Once the customer changes the cashback category % so the new selected cashback category % will be effective from next statement cycle.
- Cashback amount will be accumulated and posted as 1 cashback entry per day for each cashback category on customer card statement with the following narration:
  1. Dining Cashback
  2. Grocery/Supermarket Cashback
  3. Hospital/Pharmacy Cashback
  4. Travel Cashback
  5. Education Cashback
  6. Furniture Cashback
  7. Car Care Services Cashback
  8. Ecommerce/Online Cashback
  9. Other Spends Cashback
- **If the transaction is disputed, fraudulent, unauthorized, illegal or reversed by the merchant than the cashback for that particular transaction should be reversed accordingly, incase if sufficient funds are not available in the card account then the reversal on cashback will be posted as an outstanding balance in card account.**
- If customer availed the full cashback of SAR 250 per cashback category on day 1 then the cashback will not be calculated in all other transactions executed in a same category during the month.
- The cashback awarded on eligible transactions in a statement cycle will be limited to the caps per category group.
- **Any cashback earned in any given statement cycle will stand null and void if the cardholder's Card (at the time of statement generation) is:**
  - I. Closed;
  - II. Not in good standing in the opinion of Banque Saudi Fransi; for example, (using the card for commercial propose instead of personal).
  - III. The cardholder's card has expired and was not renewed;
  - IV. There has been a breach of the Card agreement; or
  - V. Any other event, which, in the sole discretion of Banque Saudi Fransi should result in the cancellation of the cashback, and/or any similar benefits (as applicable).
- Cashback cannot be exchanged for any other rewards and is not replaceable or transferable under any circumstances. It can only be availed after it has been credited to the respective Lifestyle Credit Card account.
- Any decision about whether spend on purchases qualify as an eligible transaction for the purposes of cashback and/or how spend are classified for each cashback category shall be resolved by the bank based on the Bank's discretion.



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- Unless otherwise stated, all transactions, charged to the cards are eligible for cashback as per the categories designed, except for the following exclusions:
  - I. Annual fee payment(s) related to the Cardholder's Card / Supplementary Card;
  - II. Cash advances & Exchange House Transactions;
  - III. Profit/Finance charges;
  - IV. Late payment charges (if applicable);
  - V. Traveler's cheques, balance transfer, repayment of bank loans/fees/charges and/or other unauthorized charges;
  - VI. SADAD payments made through Banque Saudi Fransi Online and/or by utilizing any other payment channel provided by Banque Saudi Fransi;
  - VII. Eligible transactions that Banque Saudi Fransi decides are disputed, erroneous, unauthorized, illegal and/or fraudulent.
- Fair usage policy: The BSF Lifestyle Cashback program is valid for personal use only. In case the Card is used for business purposes, Banque Saudi Fransi reserves the right to claw back the cashback awarded, suspend the credit card and/or report the same to relevant authorities as a breach of fair usage.
- Fair usage policy: Banque Saudi Fransi reserves the right to disqualify any cardholder from further participation in the cashback program, if in Banque Saudi Fransi sole judgment, that cardholder has in any way violated these terms and conditions and/or the terms and conditions of the Banque Saudi Fransi Lifestyle Credit Card agreement and fair usage policy. Suspension and disqualification may result, at Banque Saudi Fransi sole discretion, to the cancellation and nullification of all cashback earned by the cardholder.
- Banque Saudi Fransi reserves the right to terminate the BSF Lifestyle Credit Card program or amend its terms and conditions with prior notice to the customer of 30 day and the customer has the right to object within 14 day.

## Example 1:

Customer A is married and has 3 children. This family uses their Banque Saudi Fransi Lifestyle Credit Card for all their monthly expenses. These expenses include treating friends & family to dinner at nice restaurants, buying groceries at their favorite neighborhood supermarket, maintaining his car with a family mechanic, paying the children school fees, treating them in a best hospital in town and wanted to visit his friends in Bahrain so Customer A used his card to book the tickets. Other than that, his wife shopped online for new clothes for the family as well, The below summary shows what Customer A's credit card bill looks like and how his Banque Saudi Fransi Lifestyle Credit Card helped the family to save SAR 860 this month.

## Example 1 - Big family (Married with 3 children)

Spend Category	Spend Amount	Cashback
Travel	5,000	250
Furniture Purchase	8,000	240
Education	6,000	180
Grocery/Supermarket	3,000	90
Dining/Restaurant	2,000	40
Hospital/Pharmacy	1,000	20
Ecommerce/Online	1,000	20
Car Care Services	1,000	20
Total	27,000	860

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## Example 2:

Customer B is married and has a 4-year-old child. This family uses their Banque Saudi Fransi Lifestyle Credit Card for all their monthly expenses. This includes their normal monthly expenses such as treating friends & family to dinner at nice restaurants, buying groceries at their favorite neighborhood supermarket, vaccinating 4 year child in a best hospital in town, Customer B's wife has a supplementary credit card that she uses for travel booking & Online spends. This month they also booked a small holiday to United Arab Emirates.

The below summary shows what Customer B credit card bill looks like and how his Banque Saudi Fransi Lifestyle Credit Card helped the family to save SAR 370 this month.

## Example 2 - Small family (Married with 1 child)

Spend Category	Spend Amount	Cashback
Travel	4,000	200
Dining	2,000	60
Grocery/Supermarket	2,000	60
Hospital/Pharmacy	1,000	30
Ecommerce/Online	1,000	20
Total	10,000	370

## 22. Death:

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

## 23. Bankruptcy:

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

## 24. 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.

## 25. 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.

## 26. Saudi Credit Bureau (SIMAH) For Credit Information System:

The Cardholder agrees that the Bank shall provide the Saudi Credit Bureau (SIMAH) or any other entity approved by SAMA with the information and data required by it to establish an account with the Bank and / or review and / or its administrations for the Cardholders. 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.

## 27. 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.

## 28. 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.

## 29. Indemnification:

Cardholder 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.

## 30. 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.

## 31. Bank Contact:

Cardholder may contact the bank from inside the Kingdom on 8001245050 or from outside the Kingdom on +966 920000576. In case of a complaint, the Cardholder may contact FransiCare Department from the Kingdom on 8001188880 or from outside the Kingdom on +966 920000548.

## 32. EPP Terms and Conditions

- A. The bank's (BSF) Easy Payment Plan Program (the "EPP") is available to banks' credit card holders (each a "Cardholder") for purchase transactions done at merchants specified by the bank. List of merchants are available on the bank's website and may change from time to time.
- B. The availability of the EPP to the Cardholder is subject to the available balance in the Cardholder's account with the bank and acceptance by the bank 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 the bank until such time as the Cardholder regularizes their account or until such time as determined by the bank at its sole discretion.
- C. Only single purchases of SAR 1,000 (One thousand Saudi Riyals) or more are eligible to be converted under the EPP and the maximum limit will be 90% of the Credit Card Limit.
- D. The tenure for the Program can be a minimum of 3 months up to a maximum of 12 months and customer cannot change the tenure after the Transaction is transferred to the Program. The Bank reserves the right to increase or decrease the tenure periods where it deems suitable without prior notice to the customer. The EPP will be valid for periods determined by the bank's sole discretion (the "EPP Period").
- E. 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.
- F. The Cardholder must submit the EPP Request by no later than 21 days from the date of the transaction, otherwise the EPP request will be rejected.
- G. The bank 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.
- H. The bank may set a cap to the number of EPPs per Cardholder account. A service charge fee of SAR 100 (Hundred Saudi Riyals) will be applicable per each EPP request.
- I. In case of Cardholder disputes the purchased item/service using the Card by will due to damaged goods/services or any other unsatisfactory reasons, the customer will still be liable for the amount of the purchased item/service, and the Bank will not be responsible, at all events, of the purchased item/service. Such disputes relating should be resolved by the Cardholder directly with the Merchant and no claim by the Cardholder against the Bank. The authorized merchant (a "Merchant") participating in the EPP with bank are solely responsible for all obligations and liabilities in connection with the supply of goods/services or any defect or damage.
- J. In case of delay in payment of monthly installments, the Bank has the right to cancel the EPP Program and all applicable fees and charges will be payable according to schedule of charges and credit card terms and conditions.

- K. If the Card is closed /cancelled while a Transaction is still under the EPP Program, the EPP Program will cease to exist and the unbilled amount will be immediately billed to the Credit 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.
- L. The Bank reserves the right to withdraw the EPP at any given time with (30) thirty days prior notice to the Cardholder at the Bank's sole discretion. The Bank also reserves the right to extend the EPP to any or all other Cardholders.
- M. Cardholders can only use 90% of their existing credit limit to obtain installments for retail purchase transactions only. Additional credit is not offered with the EPP and cash advances are not valid for use in any EPP unless Bank decided to offer so.
- N. The Cardholder agrees that the bank at its sole discretion may specify a minimum/maximum purchase amount and number of transactions to qualify for the EPP.
- O. 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.
- P. 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).
- Q. Any EPP must be paid in full before a Cardholder can change products or even close the Card Account.
- R. The Cardholder is entitled to cancel the EPP at any time during the EPP period, however a cancellation fee will apply.
- S. The bank 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.
- T. It is the Cardholder's responsibility to ensure that he/she provides the correct and valid contact details to the bank in order to ensure that all communications related to the EPP are received.
- U. 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.
- V. No delay or omission of the bank in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right of remedy of the bank and shall not be construed as a waiver of such right or remedy.
- W. 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.
- X. Transactions on a supplementary credit card can also be converted to EPP subject to the minimum eligible payment purchases threshold.
- Y. In the event of any inconsistency between the Arabic text and its English translation, the Arabic text shall prevail.
- Z. In the event of inconsistencies between these EPP terms and conditions and the previous EPP terms and conditions, these terms and conditions shall prevail.
- AA. The bank reserves the right, at its absolute discretion, to amend, modify, vary and/or supplement these terms and conditions at any time.
- BB. Any such amendments or supplements shall be provided on the bank's website and the bank's decision in all matters relating to the EPP shall be at the bank's discretion and shall be final and binding on the Cardholder. The Cardholder will be informed of any change (30) thirty days prior to the effective date.

### 33. Balance Transfer:

- 1. Bank does not accept balance transfers from any Banque Saudi Fransi credit cards.
- 2. The applicant must be eligible for credit card pursuant the terms and conditions of credit card applied by Banque Saudi Fransi.
- 3. The maximum balance transfer amount is 90% of the credit card limit granted to the customer and the minimum balance transfer amounts is SAR 1,000.
- 4. Bank may have a promotional profit rate to new customers who request a balance transfer as part of their Credit Card application.
- 5. The Bank will process the balance transfers based on the customer's request and the Bank will not be responsible before any other bank for any unsettled amounts or any additional fees in connection with processing the customer's balance transfer request.
- 6. Bank has the right to accept and process the customer request in case the available limit is less than the requested limit.
- 7. The Customer shall be responsible to cancel the card and close the account held with other financial institutions.
- 8. A request will only be processed to the customer card account once the card has been activated by the customer.
- 9. After the agreement period and provided customer has paid in full, the remaining balance transfer balance will revert to the standard interest rate related to credit cards.

10. If customer goes delinquent, all outstanding balance will resume as normal retail purchase.
11. Balance transfer Request will be processed based on customer request and the details provided, hence if the customer provided incorrect SADAD reference number, the bank shall not be responsible if the balance transfer was made to a wrong card account in a different bank/issuer.
12. Balance transfer amounts are not eligible for Loyalty Program Rewards

#### 34. Skip Payment:

1. Cardholder can defer payment for one month or more based on cardholder's choice without being considered as delinquent.
2. Deferring a payment must be done within the cycle date to benefit from it, otherwise such service will be deferred to next cycle payment due date.
3. Interest and other payable charges will continue to accrue during the deferred period.
4. The due monthly payment will begin again immediately following the deferred payment month.
5. Product Terms and Conditions will be applied.

#### 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:

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.