

اتفاقية بطاقة عملاتي

My Currencies Card Agreement

البنك
السعودي
الفرنسي
Banque
Saudi
Fransi



(A) Personal Details

(أ) البيانات الشخصية

العائلة Family Name	اسم الأب Middle Name	الاسم الأول 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	تاريخ الإنتهاء Expiry Date	رقم الهوية ID No.
بلد الميلاد Country of Birth	تاريخ الميلاد Date of Birth	ذكر Male
		أنثى Female
عدد أفراد الأسرة Number of Dependents	أرمل Widow	متزوج Married
دراسات عليا Post-Graduate	جامعي Graduate	أعزب Single
	ثانوي Secondary	متوسط Intermediate
	أخرى Other	ابتدائي Elementary
	سكن الشركة Company Accommodation	سكن العائلة Family House
		إيجار Rented
		ملك Owned
		الحالة الاجتماعية Marital status
		مستوى التحصيل العلمي Education Level
		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

(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	أعمال مكتبية Clerical	إدارة Management
		عسكري Military	
Employed Since	مدة الخدمة مع جهة العمل الحالية		
نوع آخر (الرجاء التحديد) Other (specify)	عمل خاص Self-Employed	متقاعد عن العمل Retired	خاص Private
ميلادي Gregorian	هجري Hijri	عسكري Military	شبه حكومي Semi-Government
		حكومي Government	نوع العمل Type of Employer
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

(ج) بیانات عن الدخل

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

(هـ) معلومات البطاقات الإضافية (E) Additional Cards Details

(F) Declaration

For Bank Use Only لإستعمال البنك فقط

البنك السعودي الفرنسي، شركة مساهمة عامة، مساهمة رأس مال 7,670,120,535 ريال سعودي، سجل تجاري رقم 1010073368 (الرقم المودع 7000025333) P.O. Box 56064 Riyadh 11554, Telephone +96612899999, Riyadh 12624-2722, Building No. 7569 AlMadhar-AltMurabba Unit No. 2, Founded under license duly promulgated by royal decree No. 23/m dated 17/06/1397H, and it is under Saudi Bank supervision and control. www.alfransi.com.sa

البنك السعودي الفرنسي، شركة مساهمة عامة، مساهمة رأس مال 7,670,120,535 ريال سعودي، سجل تجاري رقم 1010073368 (الرقم المودع 7000025333) P.O. Box 56064 Riyadh 11554, Telephone +96612899999, Riyadh 12624-2722, Building No. 7569 AlMadhar-AltMurabba Unit No. 2, Founded under license duly promulgated by royal decree No. 23/m dated 17/06/1397H, and it is under Saudi Bank supervision and control. www.alfransi.com.sa

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
Annual percentage rate	N/A	لا يوجد	معدل النسبة السنوية
Annual fees	N/A	لا يوجد	التكلفة
Minimum amount due	Refer to the 'Credit Card Fees and Charges Table' below Customer should pay the full amount in case of any amount is not settled	يرجى الرجوع الى جدول رسوم البطاقة الائتمانية في أسفل الصفحة يجب على العميل سداد كامل المبلغ المستحق في حال وجود مبالغ متأخرة	الرسوم السنوية الحد الأدنى للمبلغ المستحق
Foreign currency conversion fees	Please refer to the fee table	يرجى الرجوع الى جدول الرسوم	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	N/A	لا يوجد	رسوم التأخير في السداد
	N/A	لا يوجد	رسوم أخرى

The most prominent provisions

أبرز الأحكام

Implications of transactions in foreign currency	Foreign currency exchange fees apply at a different rate and are sold on the currency in which the transaction was performed, please refer to the credit card fee schedule	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة مختلفة وتباع على العملة التي تمت بها العملية، يرجى الرجوع إلى جدول رسوم البطاقة الائتمانية	الآثار المترتبة على معاملات العملات الأجنبية
Implications of default	Your card/s may be suspended/blocked without any prior notice, or may be completely withdrawn. 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 إبلاغ سمة عند عدم السداد. عند تقديمك 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 transfer and withdrawal	A cash transfer transaction is treated similar to the cash withdrawal transaction. Same fees apply, as described in the table.	تعامل عمليات التحويل النقدي مثل معاملة عمليات السحب النقدي، يتم فرض الرسوم نفسها كما هو موضح في الجدول.	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:

- عملية استخدام غير مفوضة ليست منفذة من قبل حامل البطاقة أو الشخص المخول بذلك.
- عملية يطلب حامل البطاقة توضيح إضافي لها وتشمل مستندات موثقة.
- عدم قيام البنك للبطاقة بإضافة مبلغ عملية دائنة أو مبلغ آخر مودع في حساب حامل البطاقة.
- خطأ حسابي قام به البنك للبطاقة، بحيث تكون الرسوم أقل أو أعلى من المستحق، ويشمل ذلك فرض آتاعب أو رسوم غرامة لا تتماشى مع الأحكام والاتفاقية.
- عدم قيام البنك للبطاقة بإرسال كشف حساب شهري بالبريد أو توصيله بأي وسيلة مضمونة إلى العنوان المسجل لحامل البطاقة.
- و/ أي أخطاء أخرى مرتبطة بتعاملات حامل البطاقة.

أ- جدول رسوم بطاقة عملاتي			
A. My Currency Fees Table			
الوصف	الرسوم	Fees	Description
رسوم إصدار وتجديد البطاقة	100 ريال	SAR 100	Issuance and Annual fees
رسوم اصدار بطاقة إضافية	75 ريال	SAR 75	Additional Card
رسوم التجديد السنوية للبطاقة الإضافية	50 ريال	SAR 50	Additional Renewal / Annual fees
رسوم استبدال البطاقة	50 ريال	SAR 50	Card replacement fee
رسوم إضافة عملة على البطاقة	25 ريال	SAR 25	Add Currency
السحب النقدي بالبطاقة من أجهزة الصراف التابعة للبنك	5 ريال	SAR 5	Cash withdrawal fee from Banque Saudi Fransi ATM
السحب النقدي بالبطاقة من أجهزة الصراف التابعة للبنوك المحلية	25 ريال أو ما يعادلها	SAR 25 or equivalent in that currency	Cash withdrawal fee from Local ATMs
السحب النقدي بالبطاقة من أجهزة الصراف الدولية	35 ريال أو ما يعادلها	SAR 35 or equivalent in that currency	Cash withdrawal from international ATM
رسوم طلب كشف لحساب البطاقة (إضافي)	مجاناً	Free	Additional Statement Fee
رسوم الاعتراض على العمليات المنفذة على البطاقة (في حال كان الاعتراض خاطئ)	50 ريال	SAR 50	Dispute fee
رسوم التحويل من وإلى البطاقة	مجاناً	Free	Transfer to or from card
رسوم المشتريات بإحدى عملات البطاقة في حال عدم توفر رصيد كاف	1% من قيمة العملية	1% of the transaction value	Purchase fee if one of the card's currencies is insufficient
رسوم المشتريات بعملات أخرى غير المتوفرة يتم خصمها من محفظة الريال السعودي	2.7% من قيمة العملية	2.7% of the transaction value	Purchasing fee in other currencies to be deducted from the SAR wallet

للأهمية:
سيتم فرض الرسوم السنوية من تاريخ اصدار البطاقة او تجديدها

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

ب- رسوم تحويل العملة الأجنبية	
<p>سيقوم البنك بتسوية العمليات التي تتم على بطاقة عملاتي وفقاً للآتي</p> <p>أ. العمليات التي تتم على البطاقة ولا يوجد رصيد كاف لها من العملة التي تمت العملية بها، سيتم تغطيتها من محفظة البطاقة الأساسية بالإضافة إلى احتساب البنك رسوم على تحويل العملة وقدرها (1%) من مبلغ العملية.</p> <p>ب. العمليات التي تتم على البطاقة بعملات أجنبية غير متوفرة على بطاقة عملاتي، سيتم تغطيتها من محفظة البطاقة الأساسية وسيقوم البنك باحتساب رسوم على تحويل العملة وقدرها 2.7% من مبلغ العملية. مثال: عند قيام العميل بعملية بقيمة 100 دولار استرالي فيكون المبلغ بالريال السعودي 240.98 ريال سعودي - حسب سعر الصرف لدى البنك - وعملية التحويل هي 240.98 * 2.7% = 6.5 وبالتالي يكون إجمالي المبلغ المطلوب على العملية هو 247.48 ريال سعودي."</p>	
<p>a) All transactions made on the card currencies and there is no sufficient balance in the wallet, the amount will be debited from SAR wallet and foreign currencies will be charged 1% of foreign exchange rate based on the transaction amount.</p> <p>b) Transactions in foreign currencies which are not available in My Currencies card: All transactions made in foreign currencies that are not available in the card will be charged 2.7% of foreign exchange rate based on the transaction amount. The following example illustrates how a foreign currency converted from Australian Dollar to SAR, when the customer makes a transaction of 100 Australian Dollar, the amount will be equal to SAR 240.98 as per the exchange rate at the bank. The conversion commission is 240.98 * 2.7% = 6.5 Thus, the total amount for the transaction would be 247.48 SAR.</p>	

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 object or 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 ٣٠ يوم قبل العمل بها وبقب لحامل البطاقة عندها الاعتراض أو الغاء بطاقته/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 اصدار كشف الحساب.

تنويه: لا يعني 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

Cardholder signature

Authorized issuer signature and stamp

Credit card issuer contact information

800 124 21 21

أقر أنا الموقع ادناه بأنه تم استلام النسخه و الإطلاع والموافقة على الإفصاح المبدئي بشكل كامل

توقيع حامل البطاقة

توقيع وختم مُصدر البطاقة المُحوّل

معلومات الاتصال الخاصة بمُصدر البطاقة الائتمانية

٨٠٠ ١٢٤ ٢١ ٢١

1. These Terms and Conditions (“Terms and Conditions”) govern the issuance and usage of the Currencies Card (the “Currencies Card” and/or the “Card”) issued by Banque Saudi Fransi (the “Bank”) pursuant to the customer’s request (the “Customer and/or the “Cardholder”). By signing these Terms and Conditions, the Customer acknowledges that it has read, understood and accepted the Terms and Conditions of the Currencies Card and the Customer hereby agrees to be bound by and comply with these Terms and Conditions.

2. Reoccurring payment And Digital Wallets: stopping the plastic card does not mean stopping the customer use of the Reoccurring payment service and the transaction related to the Digital Wallets (example: Apple Pay, Mada Pay) 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. The Cardholder is obligated to pay any fees and expenses payable to the Bank in relation to the issuance and usage of the Currencies Card (the “Fees”) as per the Fees Schedule (“Fees Schedule”) embedded in Clause number 3 of these Terms and Conditions. The Cardholder hereby authorizes the Bank to deduct any Fees payable to the Bank in relation to the issuance and usage of the Currencies Card and/or as incurred by the Bank on behalf of the Cardholder from the Card’s primary wallet or from any of the Customer’s account(s) held with the Bank without the need for a prior notice to the Cardholder.

4. Upon issuing the Card, the Bank will link it to the Cardholder's primary current account, which is in Saudi riyals.

5. The Cardholder is obligated to fully pay the Fees for issuing or renewing the Card. These Fees are indivisible and non-refundable if the Card is activated or after 10 days from receiving the Card.

6. The Bank will offer a basket of currencies for the Card to be available to the Cardholder, which are Saudi Riyal, US dollar, Sterling Pound, Euro and AED, and they will be deposited in wallets in the name of the Customer.

The Card's primary wallet will be the Saudi Riyal wallet. In addition, the Bank may add other currencies to the Card at the request of the Customer.

7. Withdrawals are limited to the amount credited / funded / loaded by the Customer on the Card. The cash withdrawal Fees will be calculated for each cash withdrawal transaction as per these Terms and Conditions. Daily limit of cash withdrawal form ATMs is subject to the limit determined by the Bank and also the other banks, locally or internationally.

8. Given that some Fees of the Currency Card are related to external entities, the Bank may change the Fees at any time. The Bank will inform the Cardholder of any change on the Fees (30) thirty days before the date of effectiveness of the change pursuant to a notification to be sent by the Bank to the Cardholder by SMS or a letter to be sent by registered mail to the Customer's address registered in the Bank's records or via e-mail . Upon informing the Customer of a change in the Card Fees by the Bank, the Customer may:

a) continue using the Card, this will be considered as the Customer's acceptance of changing the Fees, and the Customer authorizes the Bank to deduct the Fees from the Card's primary wallet or from any of the Cardholder's account held with the Bank. or

b) Canceling the Card within thirty (30) days of the notification date.

9. Cardholder assumes full responsibility for the obligations arising out of or in connection with the usage of the Card. The Cardholder shall pay all due amounts, service charges, and any other fees, penalties, and exchange rates incurred by the Bank or imposed by any other entity which are payable upon first demand by the Bank. The customer authorizes the bank to deduct any of these fees, charges, penalties from the Card's primary wallet or from any of the Cardholder's account held with the Bank.

10. Settlement of transactions executed by using the Currencies Card.

The Bank will settle the transactions executed by using the Currencies Card as follows:

a) Transactions executed by using the Currencies Card and there is no sufficient balance in the currency in which the transaction was performed, the amount of the transaction will be covered from the Card's primary wallet. In addition, the Bank will charge fees for currency exchange of (1%) of the transaction amount.

b) Transactions performed in currencies, which are not available in the Currencies Card will be covered from the Card's primary wallet and the Bank will charge fees for currency exchange of (2%) of the transaction amount. Example: when the customer makes a transaction of 100 Australian Dollar, the amount will be equal to SAR 240.98 as per the exchange rate at the Bank. The conversion commission is $240.98 * 2\% = 4.81$ Thus, the total amount for the transaction will be SAR 245.70.

11. The Cardholder can review the transactions' details related the Currencies Card through the electronic channels provided by the Bank. If Cardholder has any objection regarding any transaction was executed by using the Card, the Cardholder shall notify the Bank within 45 days from the date of receiving the Card statement sent by the Bank. The Cardholder acknowledges and agrees that if the objection submitted by the Cardholder to the Bank in relation to any transaction executed by using the Card is proven invalid, then the Cardholder shall be responsible for paying the objection fees according to the value shown in the Fee Schedule and any expenses incurred by the Bank in connection with the investigation of the validity of the objection. The Customer authorizes the Bank to deduct the objection fees in case it is proven incorrect and any expenses incurred by the Bank in this regard from the Card's primary wallet or from any of the Cardholder's account held with the Bank.

12. Purchasing fees are deducted from the Card's primary wallet in the event that there is insufficient balance in accordance with the above Fees Schedule.

13. The Cardholder shall keep the PIN of the Card secure and not disclose it to anyone. The Cardholder is fully responsible for all transactions that

have been conducted on the Card when using the correct PIN, whether it is made by the Cardholder or someone else.

14. The Cardholder is responsible for all obligations while performing online purchase. The Bank will send a security code (OTP) via SMS to the Customer phone number registered in the Bank's records if requested by the online merchant to confirm the user identity.

15. The bank may allow the Cardholder to use the Card without requiring the PIN code to conduct specific transactions by using the NFC technology or online shopping up to the maximum limit for each transaction\ accumulated limit determined by the Bank. For these transactions, the Cardholder will bear all responsibilities as if the Cardholder has used the Card with the PIN code.

16. The Cardholder will be responsible for all financial obligations on the primary or any additional Card linked to it. The Customer authorizes the Bank to deduct such financial obligations from the Card's primary wallet or from any of the Cardholder's account held with the Bank without prior notice to the Customer.

17. The Cardholder shall bear the risk of currency exchange rate value after transferring/ added to the currencies available on the Card and the Bank shall not be responsible for any currency fluctuation.

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

19. All Fees mentioned in the Fees Schedule do not include value-added tax (VAT) or any other tax, and the Customer acknowledges and agrees that the Bank will calculate the value-added tax (VAT) or any other taxes imposed by competent authorities - according to the percentage applied at the time of its calculation - on any fees or expenses owed to the Bank in accordance with these Terms and Conditions. The Customer hereby authorizes the Bank to deduct the amount of the VAT or any other applicable taxes from the Card's primary wallet or from any of the

Cardholder's account held with the Bank without prior notice to the Customer.

20. The Bank is not liable for any misuse or mismanagement of the Card or the services offered to the Cardholder by the Bank.

21. The Bank is not responsible, in any event whatsoever, for any rejected transaction by the merchant. The complaint of the Cardholder against the merchant will not release the Customer from its obligations towards the Bank under these Terms and Conditions.

22. In addition, ATMs, shared networks and/or merchant establishments may also limit or restrict the number of transactions that may be effected through the use of the Card, and these limitations/restrictions may vary from ATMs, shared networks and/or merchant establishments. The Bank will not be responsible for either ascertaining or notifying the Cardholder of such limits/restrictions and shall not be liable for any loss suffered by the Cardholder due to these limitations/restrictions or to a lack of uniformity between transactions conducted through ATMs, Shared Networks and/or merchants establishments.

23. The Bank will not pay any interest, compensation or benefit to the Cardholder, and the balance will not be considered as a deposit by the Cardholder with the Bank nor the Card will entitle the Cardholder to any overdraft or credit facility.

24. The Bank may, at any time and without prior notice to the Customer, change the additional features of the Card (for example but not limited to, changing the airport lounges, discounts, etc...), and this also includes the features offered\provided by Visa/MasterCard.

25. The Bank will issue the Card account statement that contains all transactions conducted on the Card, including fees and charges, on a monthly basis and send it to the Cardholder through electronic means or by any other means that the Bank may choose on a regular basis.

26. The Customer agrees to provide the Bank with any information or data requested by the Bank to issue the Card for the Customer, and the Customer authorizes the Bank to inquire and obtain the Customer's information from the Saudi Credit Bureau (SIMAH) or any other credit information company licensed in the Kingdom of Saudi Arabia ("the Kingdom"). The Customer also authorizes the Bank to disclose the Customer's information that it possesses, including the information of any of the Customer's accounts with the Bank or any product that the Customer obtained from the Bank to SIMAH or any other credit information company licensed in the Kingdom or to any supervisory body, court or competent authority.

27. In the event that the Cardholder fails to pay the Fees and amounts arising from the use of the Card or to fulfill its obligations towards the Bank under these Terms and Conditions, the Bank may take any legal action it deems appropriate against the Customer before courts, judicial or enforcement authorities, to recover any Fees or financial obligation payable to the Bank by the Customer.

28. The Currencies Card will expire in 3 years from Issuance.

29. The Bank will renew the Card automatically once it is expired.

30. The Cardholder has the option to cancel the Currency Card or Cancel the automatic renewal via the available official channels of the Bank.

31. The Bank has the right, at its absolute discretion, to cancel and/or suspend the acceptance of any transactions on the Customer's Card at any time without prior notice to the Customer if the Customer violates these Terms and Conditions.

32. The Bank has the right to suspend or cancel the Card in the event that the Bank suspects that the Currencies Card is used in fraudulent transactions or in violation of applicable laws or Shariah principles, or in the event that the Cardholder violates these Terms and Conditions. The Bank may, at its absolute discretion, re-issue a new Card for the Cardholder.

33. The Bank will issue a replacement Card for the Cardholder with a new validity period in the event that the Card is reported lost, or has been suspended due to suspicion of a fraud or a suspicious transaction, or in the event that new requirements or legislation are issued by any competent authority, and the Cardholder will be deemed to have agreed to issue the replacement Card if the Customer does not raise any objection within two weeks from the date on which the Customer is notified by the Bank or if the Customer activates the replacement Card.

34. In case of any fraudulent or unauthorized transactions on the Card, the Cardholder must immediately contact the Bank via the Phone Banking and notify the Bank of such transactions whether from inside or outside the Kingdom of Saudi Arabia. Contact details are available on the back of the Card or on the Bank's website.

35. 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 preserve the Card details and PIN and not disclose it to anyone. In case the Cardholder intentionally disclose the Card details, the Cardholder will be liable for any transaction resulting from such disclosure.

36. Upon issuing the Currencies Card, the Customer must ensure that he/she provides the Bank with the mobile number to receive SMS messages on his/her mobile number for any transaction conducted on the Card. The Customer is responsible for receiving SMS alerts, and the Customer must notify the Bank if he/she changes his/her mobile number registered with the Bank.

37. The Cardholder will not be financially responsible for any fraudulent or unauthorized transactions on the Card after the Customer notifies Bank of the same via Phone Banking.

38. The responsibility of proving a fraudulent /unauthorized transaction will remain on the Cardholder. All necessary documents must be submitted to the Bank such as the Customer objection form, passport copy or any

document requested by the Bank to verify the identity of the Customer for resolving the complaint promptly. The Bank will retrieve the amount and credit it to the Cardholder's account after satisfying the legitimacy of the Customer's objection and receipt of all required documents.

39. Although the Bank will make efforts to contact the Cardholder in case of a suspected fraudulent/unauthorized transaction, the Bank is entitled to block the Card without waiting for the Cardholder's confirmation in order to protect the Cardholder and the Bank from any loss may result from fraud.

40. The Cardholder shall inform the Bank's immediately by calling 8001242121 within the Kingdom or call +966920000576 from outside the Kingdom if the Cardholder believes that the Card or PIN has been misused, lost or stolen or the Card has become known to any person whom the Cardholder believes may misuse,

41. The Bank will stop the Card, and assist the Cardholder in replacing the lost, stolen or damaged Card. The Cardholder shall pay the Fees for replacing the Card, as well as any additional expenses related to the Card's delivery to the Customer, according to the Bank's policy. The Bank may also take the necessary procedures to replace or re-issue the Card as it deems suitable, provided that the Cardholder adheres to the conditions set by the Bank.

42. The Cardholder will be responsible for any amounts or loses on the Card from the time the Card is lost until notifying the Bank via the contact center to suspend the card immediately.

43. These Terms and Conditions have been written in both Arabic and English, and in the event of a conflict or difference between the Arabic text and the English text, the Arabic text shall prevail.

44. These Terms and Conditions and the relationship between the Bank and the Customer are subject to the Account Opening Agreement and the laws and regulations in force in the Kingdom of Saudi Arabia. Any dispute arises between the Bank and the Customer in relation to the implementation or interpretation of these Terms and Conditions shall be

My Currencies Card T&C



submitted to the competent judicial authority in Riyadh, Kingdom of Saudi Arabia.