

(A) Personal Details (أ) البيانات الشخصية

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

العنوان

رقم الشارع Street No.	اسم الشارع Street Name	المنطقة Area
الرمز البريدي Zip Code	المدينة City	صندوق البريد PO 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

العنوان في البلد الأم (لغير السعوديين)

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

(B) Occupational Details (ب) بيانات جهة العمل

Job Grade الدرجة	Job Title اللقب الوظيفي	Employer Name اسم جهة العمل
عمل آخر (الرجاء التحديد) Other (specify)	عمالة ماهرة Skilled Labor	أعمال كتابية Clerical
	إدارة Management	عسكرية Military
Finance Manager Name اسم رئيس الدائرة المالية	Employed Since مدة الخدمة مع جهة العمل الحالية	Department الإدارة التابع لها داخل المؤسسة
	تحويلة Extension	مكتب Office
نوع آخر (الرجاء التحديد) Other (specify)	متقاعد عن العمل Retired	شبه حكومية Semi-Government
عمل خاص Self-Employed	خاصة Private	حكومية Government
ميلادي Gregorian	هجري Hijri	نوع العمل Type of employer
	تاريخ استلام الراتب كل شهر Date Salary Received (Day of Month)	

عنوان جهة العمل

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



مستند الإفصاح الأولي لبطاقة الائتمانية  
Fransi Credit Card Initial Disclosure Document

Credit cardholder information		معلومات حامل البطاقة
Cardholder name / Mr./Mrs./Ms./HRH/Dr.		اسم حامل البطاقة
Date 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	سيتم توفير بطاقة الائتمان، مطبوعاً على المطوية الخاصة بالبنك حد بطاقة الائتمان																														
Annual percentage rate	<table border="1"> <thead> <tr> <th></th> <th>Classic كلاسيكية</th> <th>Gold الذهبية</th> <th>Titanium التيتانيوم</th> <th>Platinum البلاتينية</th> <th>Signature سجنتشر</th> <th>Infinite أفينيت</th> <th>World ورلد</th> <th>World elite ورلد إيليت</th> <th>بطاقة الفرنسي التقليدية الحد الائتماني (كمثال)</th> </tr> </thead> <tbody> <tr> <td>Conventional</td> <td>33.16%</td> <td>33.68%</td> <td>34.03%</td> <td>35.04%</td> <td>37.15%</td> <td>34.47%</td> <td>34.47%</td> <td>38.53%</td> <td></td> </tr> <tr> <td>Credit limit (Example)</td> <td>20,000</td> <td>25,000</td> <td>30,000</td> <td>35,000</td> <td>40,000</td> <td>100,000</td> <td>100,000</td> <td>100,000</td> <td></td> </tr> </tbody> </table>		Classic كلاسيكية	Gold الذهبية	Titanium التيتانيوم	Platinum البلاتينية	Signature سجنتشر	Infinite أفينيت	World ورلد	World elite ورلد إيليت	بطاقة الفرنسي التقليدية الحد الائتماني (كمثال)	Conventional	33.16%	33.68%	34.03%	35.04%	37.15%	34.47%	34.47%	38.53%		Credit limit (Example)	20,000	25,000	30,000	35,000	40,000	100,000	100,000	100,000		معدل النسبة السنوية
	Classic كلاسيكية	Gold الذهبية	Titanium التيتانيوم	Platinum البلاتينية	Signature سجنتشر	Infinite أفينيت	World ورلد	World elite ورلد إيليت	بطاقة الفرنسي التقليدية الحد الائتماني (كمثال)																							
Conventional	33.16%	33.68%	34.03%	35.04%	37.15%	34.47%	34.47%	38.53%																								
Credit limit (Example)	20,000	25,000	30,000	35,000	40,000	100,000	100,000	100,000																								
Term cost	27% per annum	سنوياً ٢٧%	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 in the account then the interest will be applied on outstanding balance.	الحد الأدنى للسداد 5% أو 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 كافي في الحساب فسوف يتم احتساب العمولة الشهرية على الرصيد القائم.	الحد الأدنى للمبلغ المستحق																													
Foreign currency conversion fees	2.70%	٢.٧٠%	رسوم تحويل العملة الأجنبية																													
Settlement date	As per statement. Finance charges accrue if the statement amount is not settled in full, from the day after 21 days from issue the statement	حسب كشف الحساب وتقرض العمولة على المبلغ القائم، وذلك من بعد إصدار كشف الحساب ب ٢١ يوم	تاريخ السداد																													
Late payment fee	Up to SAR 100 not exceed the outstanding balance	الى حد 100 ريال سعودي على أن 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 2.7% is applied.	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة ٢.٧%
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	سيتم فرض رسوم مالية سنتراكم بمرور الوقت وفي حال دفع كامل المبلغ القائم خلال فترة السداد لا يطبق أي مبالغ إضافية.
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.	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 تقدمك بطلب أية أداة ائتمان في المملكة العربية السعودية، قد يتم رفض إصدارها بسبب التاريخ الائتماني الغير جيد.
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.

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:		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:
a. An Unauthorized use transaction that is not made by the Cardholder or person authorized by the Cardholder.		أ/ عملية استخدام غير مفوضة ليست منقذة من قبل حامل البطاقة أو الشخص المخول بذلك.
b. A transaction on which the Cardholder requests additional clarification including documented evidence.		ب/ عملية يطلب حامل البطاقة توضيح إضافي لها وتشمل مستندات موثقة.
c. Failure by the bank to properly credit a payment or any other amount deposited in the Cardholder's account.		ج/ عدم قيام البنك للبطاقة بإضافة مبلغ عملية دائنة أو مبلغ آخر مودع في حساب حامل البطاقة.
d. Accounting error made by the bank, so that a charge would be lower or higher than it should be including		د/ خطأ حسابي قام به البنك للبطاقة، بحيث تكون الرسوم أقل أو أعلى من المستحق، ويشمل ذلك فرض أتعاب أو رسوم غرامة لا تتماشى مع الأحكام والاتفاقية.
e. The bank's failure to deliver a monthly account statement to the Cardholder's address on record.		هـ/ عدم قيام البنك للبطاقة بإرسال كشف حساب شهري بالبريد أو توصيله بأي وسيلة مضمونة إلى العنوان المسجل لحامل البطاقة.
f. Any other errors relate to Cardholder transactions.		و/ أي أخطاء أخرى مرتبطة بتعاملات حامل البطاقة.

نوع البطاقة								الرسوم Conditions
World Elite ورلد إيليت	World وورلد	Infinite انفينيت	Signature سجنتشر	Platinum البلاتينية	Titanium تيتانيوم	Gold الذهبية	Classic كلاسيك	
SAR 1,500	SAR 1,000	SAR 1,000	SAR 750	SAR 400	SAR 300	SAR 200	SAR 200	البطاقة الأساسية Primary
SAR 1,000	SAR 350	SAR 350	SAR 250	SAR 150	SAR 100	SAR 75	SAR 50	البطاقة الإضافية Supplementary card
2.25%								هامش الربح الشهري Monthly Profit Margin
لا تتجاوز رسوم السداد المتأخر مبلغ ١٠٠ ريال سعودي، على أن لا تتجاوز الرسوم المبلغ القائم المستحق. SAR 100 not exceed the outstanding amount								رسوم التأخير بسداد Late Payment Fee
يتم احتساب رسوم ٧٥ ريال سعودي إلى حد سحب مبلغ ٥,٠٠٠ ريال سعودي أو ٣٪ للعمليات أكثر من ٥,٠٠٠ ريال سعودي وبحد أقصى ٣٠٠ ريال سعودي SAR 75 up to transaction amount SAR 5,000 and 3% for transaction amount over SAR 5,000 and max of SAR 300								رسوم السحب النقدي Cash Withdrawal Fee
2.70%								رسوم العمليات الدولية International Transaction Fee "Foreign Exchange"
SAR 150								رسوم البطاقة البديلة Card Replacement Fee
SAR 50								رسوم طلب كشف حساب شهري Duplicate Statement Fee
SAR 50								طلب زيادة مؤتمته للحد الائتماني Temporary Line Increase Fee
SAR 50								رسوم الاعتراض على العمليات " الفير ناجحة" Transaction Dispute Fee (Unsuccessful)

**IMPORTANT:**

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

**للأهمية:**

سيتم فرض الرسوم السنوية من تاريخ اصدار البطاقة او تجديدها

## B. Foreign Exchange Fees

## ب- رسوم تحويل العملة الأجنبية

## 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:

562.7\*3.79401\*102.7%= SAR 2192.54 (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 following:

365.5\*3.79401\*1.027= SAR 1,424.16 (rounded off to the nearest higher Halalah)

## معاملات نقاط البيع

المعاملات بقيمة ٥٠٠ يورو في فرنسا، باريس:

يتم تحويل ٥٦٢,٧ دولار أمريكي إلى الريال السعودي بتطبيق ٢,٧٪ من معدل نسبة الصرف الأجنبي على النحو التالي:  
١٠٥١٢,٧ \* ٣,٧٩٤٠ \* ١٠٢,٧٪ = ٢١٩٢,٥٤ ريال سعودي (مقرب إلى أقرب أعلى هللة)

## المعاملات النقدية

معاملات السحب النقدي بقيمة ١٠٠٠ ليرة تركية في تركيا، اسطنبول

يتم تحويل ١٠٠٠ ليرة تركية من قيمة معاملة السحب النقدي إلى ٣٦٥,٥ دولار أمريكي على أساس سعر تحويل العملة ١  
ليرة تركية = ٣٦٥,٥ دولار أمريكييتم تحويل ٣٦٥,٥ دولار أمريكي إلى الريال السعودي بتطبيق ٢,٧٪ من معدل نسبة الصرف الأجنبي على النحو التالي:  
٣٦٥,٥ \* ٣,٧٩٤٠ \* ١,٠٢٧ = ١,٤٢٤,١٦ ريال سعودي (مقرب إلى أقرب أعلى هللة)

## C. Illustration of Calculation of Term Cost

## ج- حساب معدل الكلفة

A cardholder receives the statement dated January 03 2015 with the following details:

Opening balance: SAR 5,000

Minimum amount due: SAR 250

Payment Due Date: January 24 2015

The term cost applies on the unpaid balance of SAR 4,750.

Assuming that the balance is 30 days old, the term cost may be approximately arrived at as following:

SAR 4750\*(27%/360)\*30 = SAR 106.88 (rounded off to the nearest higher Halalah)

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.

يستلم حامل البطاقة كشف حساب بتاريخ ٠٣ يناير ٢٠١٥ بالتفاصيل الواردة أدناه:

الرصيد الافتتاحي: ٥٠٠٠ ريال سعودي

الحد الأدنى لسداد المبالغ المستحقة: ٢٥٠ ريال سعودي

تاريخ السداد: ٢٤ يناير ٢٠١٥

التكلفة الزمنية تتطلب قيمة ٤٧٥٠ ريال سعودي من الرصيد الغير مدفوع بافتراض أن الرصيد مضى عليه ٣٠ يوم، سيتم  
حساب التكلفة الزمنية كالتالي: ٤٧٥٠ ريال سعودي \* (٢٧/٣٦٠) \* ٣٠ = ١٠٦,٨٨ ريال سعودييرجى ملاحظة أن ذلك يبين كيفية حساب رسوم التكلفة الزمنية، إلا أن النظام قد يتوصل إلى قيمة مختلفة بما أن ٢٧٪  
هي نسبة توضيحية

## Illustrative Example

## 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) ٥ سنوات و ١١ شهر (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. You will not pay any additional amount when you pay the full outstanding amount in due date.

\* Disclaimer: Reviewing this synopsis shall not substitute reviewing the contract, its appendices, and shall not exempt from the obligations stipulated in the contract.  
I, the undersigned, do hereby confirm that I have received, read and accepted the initial disclosure

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، ويحق لحامل البطاقة عندها 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 وغيرها خلال ٣٠ يوم من تاريخ اصدار كشف الحساب.

لا يدفع حامل البطاقة أي رسوم إضافية في حال قام بدفع كامل المستحقات في وقت الاستحقاق.  
تنويه: لا يعني الاطلاع على هذا الملخص عن مراجعة العقد وملحقته كما أنه لا يعفي من الالتزامات الواردة في العقد.

أقر أنا الموقع أدناه بأنه تم استلام النسخة و الإطلاع و الموافقة 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

٨٠٠ ١٢٤ ٢١ ٢١

معلومات الاتصال الخاصة بمُصدر البطاقة الائتمانية

## Credit Card Terms and Conditions

### Credit Card Terms and Conditions

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 separates 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 withdraw the card(s) at any time or block or discontinue/cancel the service without any prior notice in order to protect the interests of the Cardholder and/or the bank.
- 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

## Credit Card Terms and Conditions

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. 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 at any time to reduce the Credit Limit of the Card without prior notice to the Cardholder and will not increase Credit Limit unless an authenticated request is submitted by Primary Cardholder.

### 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 discloses 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.

## Credit Card Terms and Conditions

- 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 1<sup>st</sup> and 5<sup>th</sup> 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: 18/12/2018  
Statement date: 10/01/2019  
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. 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.

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- K. 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.

### MasterCard Example:

#### POS Transaction

EUR 500 transaction on POS in Paris, France.

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

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

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

#### Cash Transaction

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

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

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

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

\*Cash Advance Fees will apply

### Visa Example:

#### POS Transaction

USD 100 transaction on POS in New York, USA.

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

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

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

#### Cash Transaction

USD 100 transaction on Cash in New York, USA.

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

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

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

\*Cash Advance Fees will apply

## 8. Set-Off:

- A. 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.
- B. 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.
- C. 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.
- D. 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 credit information company licensed in the Kingdom of Saudi Arabia, 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.



## Credit Card Terms and Conditions

- E. 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.
- F. The Bank will be entitled to authorize a third party to collect the due and payable amounts, full or partial, from the Cardholder.
- G. 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.

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- 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 or without any prior notice to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the Card, return it to Bank, and pay the outstanding balance immediately.

**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:** The Reward/Bonus Points are in accordance to "Jana" loyalty program terms and conditions. Cardholder agrees that he/she will redeem these Points within the validity period and has no claim on expired and in the event of card cancelation. Cardholder will be notified 1 month before the expiry of the points and repeatedly 1 week before the expiry via authenticated communication channels such as SMS.

**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.

## Credit Card Terms and Conditions

- 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 or without any prior notice to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the Card, return it to Bank, and pay the outstanding balance immediately.

**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:** The Reward/Bonus Points are in accordance to "Jana" loyalty program terms and conditions. Cardholder agrees that he/she will redeem these Points within the validity period and has no claim on expired and in the event of card cancelation. Cardholder will be notified 1 month before the expiry of the points and repeatedly 1 week before the expiry via authenticated communication channels such as SMS.

**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.

## Credit Card Terms and Conditions

- 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 or without any prior notice to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the Card, return it to Bank, and pay the outstanding balance immediately.

**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:** The Reward/Bonus Points are in accordance to "Jana" loyalty program terms and conditions. Cardholder agrees that he/she will redeem these Points within the validity period and has no claim on expired and in the event of card cancelation. Cardholder will be notified 1 month before the expiry of the points and repeatedly 1 week before the expiry via authenticated communication channels such as SMS.

**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.

## Credit Card Terms and Conditions

**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 credit information company licensed in the Kingdom of Saudi Arabia 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 landline on 8001242121 or 8001188880 and from mobile/outside the Kingdom on +966 920000576. In case of a complaint, the Cardholder may contact FransiCare Department within the Kingdom on 920000548 or from mobile/outside the Kingdom on +966 920000548.

### 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 50 (Fifty 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.

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- 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 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 decides 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