

Credit Card Reward Program's Terms and Conditions

Those Terms and Conditions for Card Reward Program shall be read in conjunction with the terms applicable on the issuance and the use of Visa and Master Card credit cards

1- Definitions:

Qualifying Customers: Card holders qualified to participate in the Card Reward Program.

Bank: Ahli Bank- Jordan, and any of its branches.

Points: The Points credited for the value of purchases as per the Reward Program pursuant to these terms and conditions.

Awards: Banking services, products, vouchers, coupons, discounts, refund, or any other type of products or Awards.

Reward Program: The program provided by Ahli Bank to enable the qualified card holders from acquiring Points for every purchase from the Point of sale, and then to redeem such Points as per these terms and conditions,

Credit Card Reward Program Partner: an independent third party, being the merchant with whom the Bank contracts to allow the card holders to redeem their Points therefrom.

2- Eligibility to participate in Awards Program:

The program is available to the holders of Visa and Master Card credit cards of whatever type, and other cards, as per the terms and conditions of credit cards approved by the Bank, and the Bank may change/ amend the conditions of eligibility at any time it deems appropriate.

3- Subscription to the Program:

Eligible card holders automatically join the Reward Program upon the issuance of the card, and all the current card holders are immediately and automatically eligible to participate in the program.

4- Subordinate Cards:

- All subordinate cards will be subscribed automatically to the Reward Program upon the issuance of the subordinate card to the holder.
- Points resulting from the use of the subordinate card will be credited to the main account if cards are with joint limit.
- Point received by the holder of the subordinate card will be credited to the subordinate card if issued with a separate limit.

5- Receipt of Points:

(A) The card holder subscribing to the program shall receive, upon purchases in the Points of sale, Points to be credited to the account of the card, whether the same is used inside or outside the Hashemite Kingdom of Jordan, and the Bank shall have the right to amend the provisions applicable on the eligibility to receive Points from time to time provided that the card holder be informed with such amendments.

For receiving one Point, the cardholder shall make purchases as per the following table; however the Bank shall have the right to alter the value of the Points at any time it deems appropriate provided that the customer be informed of such change:

Credit Card Type	Purchases, JD per Point
Elite/ World MC	JOD 13
Visa Platinum	JOD15
Gold	JOD18
Silver	JOD20

(B) Cardholder shall have the right to receive reward Points subject to the following conditions:

- (1) The account or the Reward Program shall be active and not closed.
- (2) The card shall not be suspended or cancelled as per the terms and conditions applicable on credit cards.
- (3) The Card shall not be expired, nor is the limit thereof reached as per the terms and conditions applicable on credit cards.

(C) Any amounts resulting from returning any goods and services shall be reaccredited to the account of the credit card (except the additional payments to the card account); and Points equal to the Points received from the reversed transactions shall be discounted from the Points credited to the account of the Reward Program

(D) Points will be credited for the value of purchases as a round number and as follows: in case the value of the purchase is 20.67 JD, such shall be considered to be 20 Dinars.

7- Transactions not qualifying for the Reward Program:

Following transactions shall not be eligible for the receipt or the collection of Points within the credit card Reward Program:

(A) Cash withdrawals,

(B) fees and expenses (including without limitation ATM withdrawal fee, cash withdrawal fee, late payment fee, annual subscription/ renewal fee, currency exchange fee, fees applicable on exceeding the credit limit, amendments of the credit/ debit transactions, fees applicable on reversed payments) and any other fees and expenses announced by the Bank as per the fees table from time to time.

8- Points redemption:

(A) The total accrued Points shall appear in the monthly credit card balance statement issued to the cardholder, such total represents the redeemable Points, and the card holder may redeem the coupons provided thereto for services provided by the merchants participating in the program, cash to be credited to the card account or the saving account, or discounts on the services and the products of the Bank, and the Bank shall from time to time publish a list of the names of the merchants participating in the program and the offers available to card holders through the coupons or any other redemption method.

(B) Card holders may only redeem Points when the Points available reach the minimum specified by the Bank from time to time.

(C) Card holder may redeem the Points through contacting the call centers provided that the Awards shall received through the branches of Ahli Bank or through delivery service, or from any other party specified by the Bank.

(D) In case the Award coupon is lost or stolen, no Points may be reimbursed to the Reward Program account, and no new coupon shall be issued.

(E) Card holder shall not be eligible for redemption in case the same became insolvent, or if he breaches any of his obligations as provided in the terms and conditions of the credit card or the provisions of the Reward Program.

(F) The customer shall present his credit card issued by Ahli Bank and his proof of identify to the redemption center upon receiving the Award.

9- Card Cancellation and Transfer of Points:

(A) Subject to the terms and conditions applicable on the rewards program, in case the customer desires to voluntarily cancel his credit card, the non redeemed Points shall immediately be cancelled.

(B) In case the card holder holds more than one qualifying card, and voluntarily opted to cancel the card, such customer shall have the right to transfer the non redeemed Points from the account of the cancelled card to the account of the new card, and as per the basis of calculation applicable in the use of the first card.

(C) In case of the change of card's type, the customer shall have the right to transfer non used points from the account of the cancelled card to the account of the new card on the same basis of calculation as those applicable at the time of using the first card.

(D) The transfer of the Points as provided under Clause 8 (B & C) above is always subject to these terms and conditions, and the Bank shall always have the right to amend the same, such amendments include (without limitation) any amendment on the number of the Points to reflect the changes in the relevant programs.

10- Points Validity:

Received and not redeemed cards shall expire as provided by the Bank from time to time, from the date of the transaction due to which the Points were received.

11- Rewards:

- All rewards are subject to availability, and the same shall be available during the periods announced by the Bank to the card holder from time to time.

- The card holder shall have the right to receive the rewards provided thereto as per his right to redeem Points to receive rewards in return of the Points that were collected through the Reward Program, and the list of the merchants participating in the program and the services that can be redeemed by Points shall be available on the website of the Ahli Bank, Ahli Mobile, and Ahli Online.

- Terms and conditions applicable on the merchants participating in the Program shall be announced and shall apply to the same in addition to the terms and conditions of the rewards program.

- Merchants participating in the rewards programs may be changed, as to be announced to the card holders from time to time,
- Upon receiving the rewards, the card holder shall discharge Al Ahli Bank or any of its branches from all the consequences of receiving or using the rewards or any other participation in the rewards programs.
- Claiming of rewards shall be subject to the terms and conditions of the rewards program and the special conditions applicable on such rewards as made available to the card holder from time to time.
- The Bank shall have the right to amend or cancel any Award at any time and without notice to the card holder.
- With regard to vacation rewards and services, (Such as hotel accommodation) and any additional travels or booking arrangements that take place through the Reward Program, shall be on the card holders full responsibility.
- Rewards and any other offer by the Bank or the merchants participating in the program may not be enjoyed together.
- Rewards are only redeemable from merchants participating in the program and up to the date of the expiry thereof as provided by the Bank
- The original copy of the voucher shall be handed to the merchant in order to receive the Award.
- Provision of the rewards shall be the responsibility of the merchants participating in the program, and the Bank shall not be responsible for the refusal or the breach by the merchants participating in the program with regard to the redemption of Awards
- Any objections or claims relevant to the receipt of the products or services provided as Awards shall be between the card holder to the merchant.
- Any promotional offers, such as additional Points rewarded on the accrued Points, or rewards for a limited period shall be subject to the terms and conditions of the rewards program, and such promotional offers may have its own terms and conditions as to be notified to the card holders form time to time.

General Conditions:

- Points accrued in the account of the Awards program is not a property to the card holder, and may not be transferred by the application of law or otherwise to

any other person or entity, and may not be transferred to the account of any other Award program,

- the Bank reserves its right to cancel the Award program at any time, and upon the end of the program, the Bank shall have the right to credit the Award to the account of the customer within three months from the date the program or the Award is cancelled, in case the customer hand no account, or in case the same was not claimed within a period of three months.

- If the Bank discovers any fraud or mistreatment thereto with regard to the eligibility to Points by the card holder, the Bank may confiscate the Points received in fraud and terminate the membership of the card holder.

- In case the Bank is unable to enforce any of the conditions of this Award program, the same may not be construed as a waiver of such condition by the Bank.

- All the objections and the claims relevant to eligibility to participate in the program, and receiving Points shall be subject to the discretion of the Bank.

- The Bank shall not be responsible for any damage or loss that the card holder sustains as a result of the redemption of Points or the purchase of any goods or services through the Award program, the Bank does not guarantee the quality of the services or the products provided by the merchant, and the customer shall recourse to the merchant with regard to quality matters.

- In case of redemption of the Points by the cardholder at any time, the same agrees to abide by the terms and the conditions of the Award program on credit cards.

- Purchases made from gas stations and ministries and governmental departments shall be exempted from the Award program.

- In case the customer redeems any of its Points for any of the available products from any of the participating merchants, if the Points are not utilized in full, the customer shall not be eligible for the price difference when the value of the purchase is less than that of the coupon.

- Discounts shall also apply when purchases are made from the participating companies using any of the cards of Ahli Bank

- The receipt of the customer of particular discounts does not prevent the same from subscribing to the Award program

- In order to receive the discount, the card shall be presented upon the request of the invoice not after the issuance of such invoice.
- The offer or the discount provided by the card shall be on the basic price.
- The discount applicable by the card shall not be valid with any of the special offers.
- In restaurants, the card shall be considered valid for one invoice for the same group of persons.
- Points shall be credited for the actual value of the purchases, inclusive of sales tax.
- The value of the accounts may not be considered a cash amount, and the value of the Points shall be specified as per the program, and may be increased, decreased, or changed in case the customer desired to return the balance to its account, or in case the same requested coupons or other services, and the Bank reserve its right to transfer the value of the Point at any time the same deems appropriate.
- Ahli Bank reserves its right to change or amend these terms and conditions at any time.