

Arab National Bank ("Bank") will issue ANB low limit Credit Card ("Card"), subject to the following Terms and Conditions:-

1. Standard Definitions:

Card: The Bank will issue the Card on the customer's written request. The Bank retains title to the Card, and the Customer (**Cardholder**) hereby undertakes to return the Card to the Bank immediately on its demand. The Cardholder also undertakes to acknowledge receipt of the Card immediately on arrival, and further undertakes to prevent use of the Card by any other individual.

2. Acceptance of the Terms & Conditions: Once your application is accepted and you become an ANB Cardholder, receiving the Card constitutes the Cardholders' agreement to these Terms and Conditions along with additional and complete Terms and Conditions sent subsequently with the Card

3. The Cardholder has the right to cancel the card agreement within 10 days from the date of receiving the Card, unless the card has been activated. The Bank will not charge any fees or commission for this cancellation.

4. Supplementary Card: The Cardholder may obtain a Supplementary Card for anyone 10 years of age or over. The Supplementary Card is governed by the same Terms and Conditions as the primary Card and attaches the same rights and privileges. The Supplementary Card shall be tied to primary Card.

5. Card Utilization Limitations: The Cardholder undertakes not to use the Card to procure any funds from any sources other than ATMs and banks.

6. Cardholder's PIN:

- a) The Cardholder undertakes to maintain his/her PIN in confidence at all times and shall not disclose the PIN, write or record it on any media which is likely to expose it to unauthorized use.
- b) The Cardholder should not choose an easy or personal date-related password for his card and it is preferable to change it periodically.

7. Card Replacement:

- a) The Bank, at its absolute discretion, may re-issue, replace or renew the Card provided it notifies the cardholder.
- b) The Bank reserves the right to approve or decline issue of a replacement Card in lieu of a lost or stolen Card. If approval to issue a Card in lieu of a lost or stolen one is granted, the Bank reserves the right to charge the replacement fee in case of issuing a replacement. If the Bank declines issuance of replacement Card, the Cardholder has the right to get a refund on the remaining balance of the annual fee.
- c) The Bank has the right to charge a card replacement fee per occurrence excluding the first occurrence for the re-issuance of lost, stolen or damaged card. The Bank shall have the absolute right to amend such replacement fee within 30 working days from date of notification.
- d) The Card holder has the right to accept or reject the replacement card. The Cardholder shall be deemed to have given his/her consent if he/she do not express an objection within 14 days from the issuance, or activates the replacement Credit.

8. Amendments in Terms & Conditions:

- a) The Bank reserves the right to alter or modify any of the Terms and Conditions herein, provided such alteration or modification does not contravene with Shariah principles. The Bank will report modifications to the Cardholder in the manner it deems appropriate but without prejudice to rights acquired pursuant to these Terms and Conditions, at which time the amendments shall become binding on the Cardholder within 30 calendar days from date of notification unless the Cardholder cancels the Card prior to the amendments validity date.
- b) In the event of any amendment / change or modification to this agreement from the Bank, the cardholder, if not in agreement with the amendment / change or modification, is entitled to terminate the agreement within 14 days of receipt of the notice of such change after paying the outstanding amount.

9. Hereby, the Cardholder agrees to provide Arab National Bank with any information that it requires for establishing and/or auditing and/or managing his/her accounts and facilities therewith and he/she authorizes it to obtain and collect any information as it deems necessary or in need for regarding the cardholder or his/her accounts and facilities therewith, from the Saudi Credit Bureau (SCB) and to disclose that information to the said company (SCB) or to any other agency approved by Saudi Arabian Monetary Agency (SAMA). The Bank is obliged to provide Saudi Credit Bureau (SCB) or any other agency approved by Saudi Arabian Monetary Agency (SAMA) with the financial history of each credit card account.

10. Change of Address: The Cardholder undertakes to report any change of address or communication details, e.g. mobile, through any reliable communication channel to the bank. Correspondence sent to the Cardholder at his/her last known address as shown in the Bank's records shall be considered duly made and delivered.

11. Complaint Resolution: In case of any complaint with regards to Al Mubarak Plus Credit Card, the cardholder may approach the Bank on the toll free number 8001192222 or fax it to the Customers complaints resolution center on 00966112769272 or mail it directly to the Arab National Bank Cards Centre P.O. Box 56921, Riyadh 11564, KSA.

12. Cross Sell Rights: Bank at its sole discretion from time to time may offer to the Cardholders various optional features and banking products which are based on the Bank's policy at that point in time and the Cardholder agrees to be the recipient of these offers unless stated and submitted to the Bank in writing otherwise.

13. Fees, Charges and Financial Dues:

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| Annual Fee -Primary Card* | 105 SR |
| Annual Fee - Supplementary Card* | 105 SR |
| Cash withdrawal/advance Fee* | SAR78.75 per transaction regardless of the amount withdrawn. |
| Invalid Dispute Fee * | SAR 36.75 (if investigation outcome is against cardholder). |
| Credit Card Account Statement less than 1 year.* | SAR 26.25 |
| Credit Card Account Statement from 1 year to less than 5 years.* | SAR 31.50 |
| Credit Card Account Statement more than 5 years.* | SAR 52.50 |
| Card replacement fee for lost card * | SAR 52.50 |
| Additional rate for international transactions. • 2.89% * | Example:- • For POS International Transaction Amount: 1,000 US Dollar. Conversion rate: 3.7750 x 2.89% = 3.8840 (Liable to change as per prevailing daily rates). Total value of International Transaction = SAR 3,884.09 • For ATM International transactions we add transactions fee which is SAR 78.75 |
| Cash Advance Limit | 30% of Credit Limit (maximum single transaction value should not exceed SAR 5,000). ATM cash withdrawals are subject to limits that pertain in the jurisdiction where the Cardholder is making the cash withdrawal |
| Cash deposit Limit | The Maximum Amount deposited through SADAD per month is SAR 37,500. |

*including the Value Added Tax VAT

14.

Specific Warnings:-
Failure to comply and adhere to the above Terms and Conditions may result in cancellation of the card and the suspension of the cardholder's account. All amounts due from the Cardholder shall become immediately payable to ANB.

15. All amounts, fees and profit margins due and payable by the Cardholder to the Bank pursuant to these terms and conditions shall be deemed to be exclusive of the Value Added Tax "VAT" and any other tax whether imposed now or in the future.

16. The Bank is entitled to impose fees/charges as it deems appropriate for the Bank's Phone Banking and ATM services after advising the Cardholder and not receiving any written objection within 30 working days of notification. The Bank is hereby authorized to, directly and without recourse to the Cardholder, debit any of Cardholder's accounts with the Bank for such fees/charges as the same is reflected in the monthly statements.

17. This Agreement is governed by the applicable Saudi Laws. Any disputes between the parties hereto shall be submitted to the Banking Disputes Settlement Committee.

18. If any provision or term of this Agreement is or becomes illegal, invalid or unenforceable in any respect according to the laws and regulations of the Kingdom of Saudi Arabia, such illegality, invalidity or unenforceability shall not affect the legality, validity, or enforceability of other provisions or terms of this Agreement.

19. The Cardholder acknowledges that he/she has read and understood the Terms and Conditions stated herein and fully accepts to be bound thereby.

20. The Cardholder warrants that he/she will not use or facilitate use of his/her Card(s), whether directly or indirectly, for any purposes connected with money laundering and terrorism financing.

21. In case of discrepancy between the Arabic text and the English text of these Terms and Conditions, the Arabic text shall prevail.

22. Card Maintenance:

- a) The Cardholder undertakes to maintain the Card properly and keep it in a secure place to avoid loss or unauthorized usage. In case the Card is lost, stolen or used illegally etc., the Cardholder shall notify the Bank immediately without delay by calling 800 124 4040 (Local) or 00966112994040 (International) or facsimile (Fax No.: 00966114601733) or notify any Visa Center of any foreign bank with subsequent written notification to Card Center. The Cardholder agrees not to disclose his/her PIN to any other party.
- b) The Bank shall not be liable for any transactions or entries passed over to the account and other expenses incurred in connection with Card usage during the period from the date the Card is lost, stolen, used illegally etc., to the date of proper written notification of occurrence to the Bank.
- c) Where the Card is lost / stolen and has been put to unauthorized use, the maximum liability of the Cardholder prior to the Cardholder reporting the Loss or Theft to Arab National Bank (ANB) shall be to the extent of the available credit limit or the amount of unauthorized transactions posted to the card account, whichever is lower.
- d) The Card must not be used for any unlawful purposes, which includes the purchase of goods or services that contravene with Sharia principles and/or are prohibited by the laws and regulations of the Kingdom of Saudi Arabia.

23. Provided the accountholder does not perform any deposit or withdrawal transaction, the status of current accounts with a credit balance and inactive savings accounts will be changed to "Dormant" in the following manner:

- a) Credit balance, an account, relationship or dealing for credit card shall be deemed "Active" if the last financial transaction (withdrawal or deposit dependent on the relationship nature) performed by the customer or his/her authorized agent over the account is not more than 24 Gregorian months old starting from the date of the last transaction posted by the customer.
- b) Credit balance, an account, relationship or dealing for credit card shall be deemed "Dormant" if it completes a period of 24 Gregorian months from the date of the last financial transaction (withdrawal or deposit dependent on the relationship nature) performed by the customer or his/her authorized agent over the account as evidenced in a reliable and documented recording or written communication in relation to transactions.
- c) Credit balance, an account, relationship or dealing for credit card shall be deemed "Unclaimed" if it completes a period of 5 Gregorian years (60 months) (including the Dormant Account stage) if the customer personally or his/her authorized agent does not perform a financial transaction (withdrawal or deposit dependent on the relationship nature) as evidenced in a reliable and documented recording or written communication, the bank could not locate the customer and has exhausted all possible communications means to reach him/her.
- d) Credit balance, the account, relationship or dealing for credit card will be deemed abandoned and the accountholder ending the relationship with the bank if it remains Unclaimed for 10 Gregorian years (i.e. 15 Gregorian years in total from the date of the last financial transaction).

24. The Bank's prevailing exchange rate on the transaction posting date (charge date) will be used for currency conversion between the transaction currency and the card account currency and is subject to fees.

25. Arab National Bank offers consumer credit advisor services. To benefit from this service please call 90001824

26. The Bank shall exonerate the cardholder from all due amounts in case of death or total disability leading to permanent absence from work which results in salary discontinuation within a period not to exceed 30 days from the date related documents are received, and any excess amount deducted as of the date of death or total disability will be refunded, provided exoneration is restricted to installments that fall due and payable post the date of death or the date total disability is proven, but excluding cases of death or total disability due to the cardholder's deliberate self-inflicted injury or attempted suicide, whether sane or insane at the time of the occurrence, and/or natural disasters or decisions of the court or competent judicial authority under prevailing laws, rules and regulations of the Kingdom of Saudi Arabia, and/or consumption of alcohol, drugs or illegal medicines or substances, and/or taking part in, practicing or training on any hazardous sport or competition such as participation in horse or car racing events, and/or death or injury attributed to the work nature, and/or death or total disability due to, resulting from or aggravated by nuclear weapons, nuclear radiation or radioactive pollution from any nuclear fuel or waste resulting from combustion of nuclear fuel, war, invasion, acts of a foreign enemy or war-like activities or hostilities, excluding customers of the military sector, and/or acts of sabotage and terror committed by a person or persons acting individually, on behalf of or in connection with any terrorist organization.