

## The Multi-Currencies Terms and Conditions

Arab national bank will issue the Multi-Currencies Card in accordance with the following Terms and Conditions

### 1. Standard Definitions

1. **Customer:** The customer is the person who applies to obtain the card and is the primary card holder. He is also responsible for all due amounts arising out of or consequent upon issuance and utilization of the primary and supplementary cards.
2. **Cardholder:** Cardholder is the person whose name appears on the card and the term cardholder includes the primary cardholder and the holders of supplementary cards.
3. **Card limit:** The bank issues the card with a credit limit of SAR 5 only.
4. **Account statement:** It is a monthly statement issued by the bank to the cardholder showing the details of the transactions made by using the card and all the amounts owed by the card holder in favor of the bank. The account statement also shows the name of the merchant and all transaction details. The customer can view the electronic statement through anb mobile or anb Net. The customer can request the account statement be sent to the customer's national address registered with the bank, for a fee to be charged to the customer.
5. **International transaction:** is any transaction performed at a merchant who is registered outside Saudi Arabia or any transaction performed with-a currency other than the Saudi Riyal

### 2. Billing Cycle and Card Payment

1. The Customer acknowledges that he is fully responsible for all transactions recorded in the Card Statement and is responsible for the obligations arising under his use of the Card, including any outstanding or outstanding balances, and such balances (outstanding and/or unpaid) on the Card, wherever any, are a legal obligation on the Customer in favor of the Bank
2. Your Credit card Statement date will fall on 5th of every month
3. The customer agrees to receive the statement through the electronic channels approved by the bank and the customer can view the Credit card statement through anb Mobile application. The statement includes details of the amounts of purchases and cash withdrawals and any amount above the credit limit, It also includes the amount due for payment and the due date and any fees or other amounts that have been credited to the card as shown in the card user guide, and the customer can request a paper card statement with additional fees by contacting Al-Arabi Phone approved by the bank.
4. The bank gives the cardholder a grace period of no less than 25 days before the due date and from the date of the monthly statement to pay the due amount.

5. The amount due on the card must be paid on the due date in case non-payment of total due, the amount will be deducted from the customer's current account or any other type of account that the customer has with the bank and in the event that the customer fails to pay the amount due on the due date for 90 consecutive days the card will be permanently canceled Without referring to the customer and notifying the Saudi Credit Information Company (SIMAH)
6. The cardholder's failure to pay negatively affects the cardholder's credit history, which means that he may be unable to obtain any facilities or financing from anb or any other banks in the future
7. The Bank has the right to claim from the Customer any of the amounts due from him, and the Bank's silence on the Customer's claim on or after the due dates shall not be considered as giving the Customer time to pay the amounts due to the Bank or/or as a waiver of taking any precautionary and/or legal measure, and the Customer acknowledges and agrees that the Bank may take any of the measures that ensure the fulfillment of his rights.
8. The cardholder is exempted in the event of death or total disability in accordance with the collection controls and procedures for individual customers issued by the Central Bank of Saudi Arabia within thirty days from the date of receipt of the death certificate or total disability report. This excludes cases of death or total disability resulting from:
  - The second party intentionally injured himself, or attempted suicide
  - Natural disasters.
  - Judicial rulings issued by the Kingdom's courts.
  - Abuse of alcohol, drugs or illegal drugs.
  - Participation or training in any extreme sports or dangerous competitions, for example: (participation in horse racing or car racing)

What results from, arises from, or is contributed to by nuclear weapons, nuclear radiation, or radioactive contamination from any fuel or any nuclear waste resulting from the combustion of nuclear fuel, war, invasion, aggressive or quasi-war acts, and acts of sabotage and terrorism committed by a person or persons acting alone or on behalf of or in connection with any terrorist organization.

### 3. Fees and Financial Obligations

1. The bank must notify the customer of any amendment or change regarding the matters cited in this paragraph relating to the credit card Agreement by sending a written notice to the customer within a period of not less than 30 calendar days prior to the amendment implementation:
  - Any increase in the annual fees and / or administrative expenses that are charged to the customer.
  - Any increase in expenditures and / or recurring charges.
  - Any new fees or expenses.
2. The customer acknowledges that in case of non-acceptance of the amendments made by the bank of which he/she was duly informed, the bank will treat such refusal as a request for card cancellation, and the bank will not return any amounts paid by the customer in order to obtain the card.
3. The bank may cancel the card if the customer does not activate it within 90 days from the issuance date, without any legal responsibility towards the customer.
4. International Transactions: In the event the customer uses the card to make international purchases or cash withdrawals outside the Kingdom or at a merchant registered outside the Kingdom of Saudi Arabia, the value of the transaction in SAR will be immediately deducted from the card account, according to the exchange rate determined by Visa/MasterCard Corporations at the time the transaction is made, together with the added international usage fee as mentioned in the fee schedule. Any differences due to changes in exchange rates between currencies on the transaction posting date will be passed on to the customer.
5. The bank charges the issuance fee immediately upon activating the card, and the annual fees will be charged annually based on the issuance date.

## 6. Fees and Financial dues <sup>1\*</sup>:

Card Type	Plastic	Digital
Annual Fee	SAR 75 (The customer can add the digital card)	SAR 50 (For digital card only)
Supplementary Card Fees	SAR 75	SAR 50
Card replacement Fees		SAR 15
E-Wallet payment fees		Free
Balance Inquiry Fees Through all ATMs*2		SAR 1.5
Cash withdrawal Fees - Through all ATMs*2	3% of the transaction amount, with a maximum limit of (75) SAR	
International transaction fees on available and unavailable currencies	2% Added to the transaction value	
International transaction fees deducted from the primary card due to insufficient balance in the used wallet	2% Added to the transaction value	
International transaction fees deducted from the current account due to insufficient balance in the wallet	2% Added to the transaction value	
International transaction fees	2% Added to the transaction value	
Currency conversion fees	1.15%	
Adding New Currency Fee	SAR 25	
Invalid Dispute Fee	SAR 25 (if investigation outcome is against Cardholder)	
Card Statement (Less than 1 Year)	Free	
Card Statement (From 1 Year to 5 Years)	SAR 50	
Card Statement (More than 5 Years)	SAR 100	

### 1\* VAT Excluded

- The credit card fees will be deducted from the card account at the time of its activation and any subsequent issuance of it every year from the date of its activation. If the card holder requests its re-issuance due to loss or damage, the fees will be deducted from the card account.
- The customer will be notified of the due date for the annual fees Prior to 14 days before due date.

## 7. Example of International Transactions Fees:

Transaction Amount	Amount in SAR	International Transaction fees	VAT	Due Amount
USD 1,000 3.75 /	= $3.75 * 1000$ SAR 3,750	SAR $(3,750 * 2 \%)$ SAR 75 =	SAR $(75 * 15\%)$ SAR 11.25 =	SAR $(3750 + 75 + 11.25) =$ SAR 3,836.25

## 8. Specific Warnings:

- a. Failure to comply and adhere to the above Terms and Conditions may result in the cancellation of the card and the suspension of the Cardholder's credit card account.
- b. Make sure to protect your credit card data and secret numbers, including the verification code (OTP), and not reveal them to others, including bank staff.
- c. Notify the bank immediately if your credit cards are lost or stolen by calling anb Phone banking 8001244040.

#### 4. Authorization and Compensation for the Instructions Issued by official bank channels

1. The customer authorizes the bank to act in accordance with any notice or instruction, request or any other message the customer may issue from time to time by official bank channels, or is believed to be issued on his behalf (instructions) without any obligation on the part of the bank to inquire, and without prejudice in the general rules of authorization or the identification of the person who issued the instructions or who is believed to have issued them, regardless of the circumstances at the time of issuing the instructions.
2. The bank is entitled to consider the instructions issued as full authorization from the customer and binding to them. The bank has the right to take the necessary steps in regard to the instructions or reliance thereon as it deems fit, whether the instructions contained directives to pay money, debit from any account or related to disposition of any funds, securities or documents or create the impression that they bind the customer to any other type of transactions or arrangements whatsoever regardless of the nature of the transaction, arrangement or the amount associated with it.
3. Based on the bank acting according to the terms of this authorization and indemnity, the customer irrevocably undertakes to compensate the bank for and protect it at all times from and against all losses, claims, lawsuits and legal proceedings, damages, costs and expenditures incurred or borne by the bank of whatever nature or causes arising in connection with the instructions.
4. This authorization and indemnity terms remain valid and fully effective until the bank receives notice of their termination from the customer in accordance with the terms of the authorization on condition that the bank has sufficient time to act accordingly, except that such termination will not relieve the customer from any liability resulting from this authorization.

#### 5. Lost or Stolen Cards

1. Cardholder must report a lost or stolen card to the Retail Banking Group of the bank by phone 8001160060 (from within the Kingdom) or 966112718611 (from outside the Kingdom). The customer will be responsible for any transactions made on the card before the Bank receives a notice through the official channels of the bank (branch, phone, or anb Net) reporting loss or theft of the card.
2. In the event of loss of the card, mobile phone or any gadgets that accepts payment (in case the card is added to such wallets), the customer undertakes to notify the bank immediately to request suspension electronic wallets transactions, removal of the canceled card from the application and addition of the new card as the bank is not responsible for any transactions performed on the card account through the mentioned applications after card freezing via Phone Banking or anb Net. The customer is responsible for any transactions carried out by mobile (electronic payment wallets) before the Bank's Retail Banking Group receives a notification stating that the mobile has been lost or stolen.

## 6. General Provisions

1. The terms and conditions of the global service providers (Visa and/or MasterCard) apply in relation to the benefits and services provided by them or their service providers or contractors.
2. The bank may, upon its sole discretion, to transfer and assign in any capacity, partly or wholly, any amounts owed by the customer, and the customer should pay all unpaid amounts if it becomes necessary to claim payments through collecting agents or recourse to the law to enforce payment.
3. The Bank sends marketing messages for credit cards or other financial products and banking services and the cardholder agrees to receive such offers unless the cardholder expressly states or notifies the bank that he/she disagrees to receive them.
4. The customer irrevocably agrees that the bank may at its discretion exchange any information or data regarding the customer and / or cardholder or his transactions with any member or affiliated member, (Including for the purpose of preventing fraud, auditing, or outsourcing services to a third party, collecting a debt or pursuant to a request from any government organization or regulatory authority).
5. The airport lounge access program depends on the type of card and the service provider (Visa/MasterCard) and is subject to the terms and conditions provided by them, including but not limited to: the number of free entry times, lounges participating in the program etc. Please visit Arab national bank website for a list of approved lounges and updated list by the service providers.
6. Atheer Contactless service allows the cardholder to use it in electronic payments but without exceeding the payment limit for Atheer service specified by Arab national bank without entering the PIN number through the NFC technology where the customer passes the card in front of the special device. The customer acknowledges that he/she is aware of the risks associated with conducting transactions through this service and takes full responsibility for the transactions made using NFC. The Bank has the right to amend the payment limit in accordance with the relevant regulations without securing the customer's consent thereon.
7. Registering (adding) the card in mobile wallets such as Apple Pay, mada Pay...etc. is deemed an unconditional and irrevocable authorization from the Customer to the person using the mobile or any gadgets that accept mobile payment at any time for any transaction. The Customer is therefore directly responsible for all obligations arising from these transactions as if these obligations originated from the Customer himself.
8. Provided the accountholder does not perform any debit transaction, the status of inactive accounts will be changed to the following manner:
  - Transactions will be considered as (Active) if the last financial transaction (withdrawal or deposit - depending on the nature of the relationship) Performed by the customer or his/her authorized agent within (twenty-four) Gregorian months registered or reliable and documented recording or written communication in relation to transactions.

- Transactions will be considered as (Dormant) if they have completed a period of (twenty-four) Gregorian months starting from the date of the last financial transaction (cash withdrawal or deposit - depending on the nature of the relationship) performed by the customer or his/her authorized agent documented recorded or written communication in relation to transactions.
- Transactions will be considered as (Unclaimed) if completed (five) Gregorian years (sixty months) has been completed, including the dormant accounts, from the date of the last financial transaction (withdrawal or deposit - depending on the nature of the relationship) performed by the customer or his/her authorized agent documented recorded or written communication in relation to transactions, and the bank could not locate the customer and has exhausted all possible communications to reach him/her.
- 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).

9. The Bank has the right to change or amend any provision of these terms and conditions from time to time and the bank will inform the cardholder of the new modifications in the manner the bank deems appropriate, and those modifications become valid and effective after (30) days from the date of notice to the cardholder, at which point the cardholder becomes bound by the amendments, unless the cardholder pays the full amounts due to the bank for transactions performed using the card(s), and the cardholder cancels the card before the effective date of these modifications.

10. The Bank may, at any time, request any document (documents) from the customer or the cardholder that the Bank deems necessary to enforce this Agreement or any of the transactions to be conducted using the card by the customer or the cardholder and if the customer fails to comply therewith, the bank has the right to cancel the card and oblige the customer to pay the full amount of the indebtedness immediately.

11. The Cardholder is not entitled to use the Card for any illegal or illegal purposes including the purchase of goods or services prohibited by Sharia or prohibited under the laws of the Kingdom of Saudi Arabia, and in the event of such use, the Bank has the right to cancel this Primary Card and any other supplementary cards provided that the Customer pays the amounts due directly"

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

13. Wherever the word agreement appears, it means these terms and conditions unless the context of the sentence is otherwise interpreted.

## 7. Agreement Termination and Card Cancellation

1. The bank may terminate this agreement with the customer at any time by canceling the card with a prior notice of at least 30 days,
2. All existing amounts owed by the customer become due and payable to the bank when terminating this Agreement. The customer agrees that the bank shall have the right to hold any amounts credited to the current account or any other account maintained by the customer at the bank or any reserved deposits at the Bank as security to issue the card and/or the supplementary cards for a maximum period of 45 days after virtually returning the card or any supplementary cards to the bank, and to set off all amounts owed by the customer to the bank against any amounts on hold without notifying the customer. This Clause shall be applied in accordance with the instructions of the Saudi Central Bank.
3. In as much as this Agreement relates to utilization of supplementary cards, the customer may terminate those parts that relate to the supplementary cards of this Agreement by giving an official notice through the bank's official channels (branch, phone or anb Net). The Agreement shall remain in force under these Terms and Conditions until all amounts owed to the bank against transactions performed with the supplementary cards are paid in full to the bank. If this Agreement is not terminated, the bank will renew the supplementary cards to cardholders from time to time.
4. In the event that the customer violates the terms and conditions of this agreement and/or in the event that the customer does not commit to paying his financial obligations for any of the credit cards issued to the customer, the customer acknowledges his full knowledge and awareness that the terms and conditions for cancellation and/or termination And/or suspension of any card applies to the rest of the credit cards (i.e.) in the event of any card being cancelled, expired and/or suspended, all credit cards will become cancelled, terminated and/or suspended automatically and immediately without recourse to the customer and/or notifying him and/or informing him In any way and without the slightest responsibility of the bank, the customer will be responsible for all expenses, fees and expenses incurred by the bank, including legal fees, on the basis of full compensation.
5. If the customer fails - for whatever reason - to comply with the Terms and Conditions of this Agreement, the bank may terminate this Agreement and ask the customer to pay all outstanding amounts he owes, hereunder. The customer will be responsible for all costs, expenses and fees incurred by the bank, including legal fees, on full amount compensation basis.
6. These terms and conditions are governed by and interpreted in accordance with the laws, rules and regulations prevailing in the Kingdom of Saudi Arabia. Any disputes that cannot be resolved amicably shall be submitted to the competent judicial authorities in the city of Riyadh in the Kingdom of Saudi Arabia for adjudication, taking into account the principles of Islamic Sharia.