

The following terms and conditions govern the Loyalty Program of ANB (“Bank” or “ANB”), which is compliant with all laws, rules, regulations and instructions in force in the Kingdom of Saudi Arabia.

## 1- Introduction

- 1.1. These terms (hereinafter the “Terms and Conditions”) govern utilization of Anb’ s Loyalty Program, accumulation of points, ANB Loyalty Program membership and usage of Anb’ s website and application(s).
- 1.2. By accessing and/or using any page of Anb’ s website and mobile applications, and the services offered thereunder, the user acknowledges and confirms that he/she has read, understood and accepts these Terms and Conditions, and hereby agrees to be bound by them. These Terms and Conditions may be changed, revised or updated from time to time. Members are therefore encouraged to visit these Sections frequently in order to familiarize themselves with any changes made which will then become effective and binding on the Customer upon lapse of thirty (30) days from the date on which the Customer was notified by a documented means of communication.

## 2- Definitions

For purposes of these Terms and Conditions, the following terms shall have those meanings assigned to them hereunder:

- 2.1. **Bank/anb:** Arab National Bank.
- 2.2. **anb Rewards Program:** The customer loyalty program offered by the Bank under which the Customer earns points for transactions made through anb products and services and then redeems the earned points for rewards in accordance with these Terms and Conditions.
- 2.3. **Points:** The loyalty program currency—points earned or accumulated under the anb Rewards program and added to the Customer’s loyalty account in return for banking transactions carried out by the Customer on the Bank’s announced products and services, after the Customer’s enrollment in the program.
- 2.4. **Customer:** The Bank's Customer who is a Member of the ANB Rewards Program.
- 2.5. **Membership Number:** The Customer number assigned to the member in accordance with these Terms and Conditions.
- 2.6. **Customer Loyalty Account:** The account number designated under the unified customer number and used by the Customer in the anb Rewards program to earn and redeem points.

- 2.7. **One-Time Password (OTP):** A password used once and sent to members for use at the time of redemption.
- 2.8. **Published Information:** Any type of information entered directly by the Customer on the anb Rewards Program website.
- 2.9. **anb Products and Services:** All anb programs and promotions provided by the Bank from time to time and used by Customers.
- 2.10. **Transactions:** Transactions performed by the Customer using the Bank's products and services.
- 2.11. **Rewards:** Goods or services provided by or on behalf of the anb Rewards program when the Customer redeems an appropriate number of points, or a mix of cash and points where permitted.
- 2.12. **Vendor and/or Merchants:** The sellers and service providers through whom rewards are obtained and delivered.
- 2.13. **Digital Channels:** Are the Online Banking Website "ANB Net" and Mobil Internet Application "ANB Mobile".

### 3- Registration and Eligibility

- 3.1. Only Retail Banking customers are eligible to join this program and each Customer is entitled to only one account in the program.
- 3.2. The Customer must have a current account with anb.
- 3.3. The Customer must be registered for anb Digital Channels.
- 3.4. Members of the anb Rewards program are the Customers enrolled in the program.
- 3.5. Enrollment in the anb Rewards program is free of charge.
- 3.6. The Customer will earn, accumulate, and redeem points through the methods mentioned and in accordance with these Terms and Conditions.

### 4- Eligibility to Earn Points

- 4.1. The Customer must register in the anb Rewards program and accept the Terms and Conditions in order to earn and benefit from points.
- 4.2. The Customer cannot earn points for transactions dated prior to the date of enrollment in the program.
- 4.3. The Bank has the right to change, amend, or delete transactions that qualify for earning points without notifying the Customer.
- 4.4. Earning via credit card excludes a number of transactions depending on the type of transaction and some merchant categories. Examples include (without limitation): e-wallet funding or top-ups, cash advances, the "Qasstha 'ala Rahatak" installment program, any fees applied by the Bank, donations, government payments, SADAD

payments through anb electronic channels, payments to charities, legal services and payments, taxes, fines, disputed or unauthorized or fraudulent transactions, maintenance services, purchase/sale of cars or motorcycles, fuel stations, school/university/college fees, telecom bills, public transport, and real estate offices

- 4.5. A unified number of points will be granted on all types of credit cards for the following merchant categories: transport and taxi services, automated service stations, discount/variety stores, fast-food restaurants, car rental agencies, gift and novelty shops, clothing and accessories stores, sweets and nuts stores, assorted food stores, beauty and personal care stores, supermarkets and groceries, restaurants, and cafés.
- 4.6. If the Customer cancels, returns, or reverses any transaction, the Bank will deduct the points earned from that transaction from the current points balance, or deduct their equivalent from points earned in the future, or post a negative points entry in the program for the same number of points as the transaction without prior notice. If no points are earned to offset the returned value within 30 days, the points and their equivalent in SAR become amounts claimable from the Customer, and the Bank reserves the right to collect them.
- 4.7. No points are earned if the Customer is exempted from transaction/service fees or administrative/annual fees.
- 4.8. The Customer will earn points for transactions eligible for the anb Rewards program carried out through the Bank's products and services or via approved earning Merchants. The number of points a customer may earn is determined according to the Customer's usage of the mentioned products and services and in accordance with the Bank's terms and conditions governing its products and services.
- 4.9. Some earned points may be limited in usage; i.e., certain points may not be usable across all available redemption options.
- 4.10. Points cannot be redeemed until they are added to the Customer's Loyalty Account.
- 4.11. Points may be transferred from the earned points balance to another Customer's account in the anb Rewards program; such transfer may be subject to a fee equal to 10% of the number of points transferred.
- 4.12. When points are transferred to another Customer's account, the transferred points are not considered new points and will carry the same expiry date.
- 4.13. Points may not be earned, retained, transferred, or redeemed in any manner other than as set forth in these Terms and Conditions.
- 4.14. Any use, grant, exchange, or transfer of points—or any attempt to do so—contrary to these Terms and Conditions constitutes an explicit breach thereof.
- 4.15. Any points not earned in accordance with the Terms and Conditions are void and cannot be redeemed for rewards. Such points will be deducted from Customer Loyalty

Accounts; if they were redeemed, the rewards relating to those points will be canceled.

- 4.16. No paper statement will be issued. Members must log in to the Digital Channels to obtain information about their current loyalty status, including points earned and redeemed.
- 4.17. If the Customer is delinquent in repaying Bank products, points will not be accumulated; the Bank has the right to hold or delete available points.
- 4.18. Some earned points may have a different expiry date than other earned points.
- 4.19. For eligible transactions, the Bank will add points to the Customer's Loyalty Account within a period of up to 30 business days.
- 4.20. If eligible points are not earned, the Customer has the right to claim them within a period not exceeding three (3) months from the accrual date.
- 4.21. Points are calculated after being automatically rounded down to the nearest whole number. Example: if the number of points earned is 1.3 (a decimal number), the Customer will be granted 1 point automatically.

## 5- Redeeming Points

- 5.1. The Bank enables Customers to redeem their points through several main options, including: cashback, e-vouchers, hotel and flight bookings, donations to charitable associations, transferring points to other Customers, Pay with Points, and transferring points to other loyalty programs, for specific partners announced as shown in the app, with the understanding that the Bank has the right to suspend and change any of these main options without notifying the Customer.
- 5.2. All rewards are subject to availability and quantities may be limited.
- 5.3. These transactions and all rewards are subject to the terms and conditions in force (including booking requirements, cancellation terms, refund terms, warranties, and liability limits) of the Vendor and/or Merchants.
- 5.4. The number of points required to redeem any reward can be found in the app on the anb Rewards page and may be changed without prior notice.
- 5.5. The Bank has the right not to unify the points prices required to redeem any reward as required points may differ from one reward to another.
- 5.6. At the time of redemption, the Customer's current points balance must be at least equal to the total number of points required for that transaction.
- 5.7. Reward offers cannot be used together with any other reward offers unless otherwise stated.
- 5.8. Once rewards are delivered or received, they cannot be returned or exchanged for points again or for other rewards.
- 5.9. If rewards are defective or damaged, the Supplier's warranty will apply and the Customer must contact the Supplier directly for support and assistance. The Bank bears no responsibility for defective or damaged rewards.

- 5.10. Some rewards may differ slightly from the image displayed on the website and/or mobile app, and the Bank is not responsible for any objection regarding rewards; the Customer must contact the Merchant or Supplier.
- 5.11. Redeemed rewards through the website and/or mobile app will be delivered within 30 business days.
- 5.12. Rewards requested and not used by the Customer will expire within six (6) months from the redemption date.
- 5.13. The Bank is not responsible for any loss, theft, damage, or unauthorized use of the Customer's password or rewards, whether during delivery or otherwise.
- 5.14. The Customer may be required to enter a One-Time Password (OTP) when making a redemption on the anb Rewards program; additional security questions may be asked by anb staff.
- 5.15. The Customer is fully responsible for ensuring that their OTP or password is not compromised, shared with anyone, or mishandled. Any losses resulting from unauthorized use of the OTP or password are the Customer's sole responsibility.
- 5.16. There are restrictions on some redemption options which the Customer can review via the official websites and Digital Channels.
- 5.17. The Bank is entitled to set a minimum available points threshold to execute points redemption transactions, as clarified on the official websites and Digital Channels.

## **6- Points Validity**

- 6.1. The validity period of points is 12 months and points cannot be reinstated after expiry.
- 6.2. The Bank has the right to notify the Customer of the points expiry date through Digital Channels, email, or SMS.
- 6.3. Points that have been redeemed cannot be used again.
- 6.4. The Customer loses points when they expire.
- 6.5. Points will be lost if the relevant Customer account is closed or if the anb Rewards program ends.
- 6.6. The Customer loses points—or points are suspended—in the event of delinquency and failure to pay obligations (card, personal loan, mortgage, or any other obligations with the Bank) for more than 59 days.

## **7- Other General Terms**

- 7.1. If reward points are unavailable, or the Bank suspects fraud or misuse, rewards may be refused or canceled.
- 7.2. If the Customer commits fraud or misuse, violates the program Terms and Conditions, or earns points through commercial uses, the Bank has the right to claim and collect the value of the points in their equivalent amount in Saudi riyals.

- 7.3. Each Customer is responsible for the security of their account. If the Customer loses a password or believes an unauthorized person has become aware of any security code, password, or account number, the Customer must immediately contact the anb Call Center at 8001244040 and/or change the password via Digital Channels. anb will not be responsible for any unauthorized use of points.
- 7.4. anb may close any Loyalty Account of a Customer who has not earned or redeemed any reward points for at least 24 months.
- 7.5. The Bank may notify the Customer of the suspension or termination of any member's rights immediately and/or close any related member account in case of violation of these Terms and Conditions; if we clearly believe the Customer has dealt with points in a manner not permitted by these Terms and Conditions; if there is any theft or misuse related to anb Rewards points; if the Customer has provided false or misleading information; or if the Customer has encroached upon or abused any of our staff.
- 7.6. The Customer may close their Loyalty Account at any time by notifying the Bank. If the Loyalty Account is closed, the Customer loses the right to redeem any reward points that were in that account.
- 7.7. The Bank may make changes to these Terms and Conditions with prior notice of thirty (30) days, and the Customer has the right to object to them.
- 7.8. Earning or redeeming any reward points in the Customer's Loyalty Account automatically constitutes acceptance of these Terms and Conditions.
- 7.9. After thirty (30) days from notifying the Customer via an authenticated communication channel, the Bank may suspend or terminate the Customer's Loyalty Account in the anb Rewards program.
- 7.10. The Bank will only be responsible toward any member who suffers losses resulting from a material breach of these Terms and Conditions by the Bank; if so, the Bank's sole liability will be to add any reward points that were wrongly deducted or should have been added but were not, to the Customer's account concerned.
- 7.11. These Terms and Conditions prevail in the event of any conflict or inconsistency with any other means of communication, including advertisements or promotional materials.
- 7.12. Members can contact us by calling the anb Call Center at 8001244040 and we may record calls to verify service quality or for training, auditing, or security purposes.

## **8- Website and Mobile Application Terms of Use**

- 8.1. The Terms of Use of the website and/or the mobile application determine the legal framework governing the Customer's access and use thereof. By selecting any

- acceptance checkbox, clicking any acceptance button, submitting any text or content, or simply using any of the services of the website and mobile applications, the Customer automatically: (a) accepts these terms and agrees to be bound by them, and (b) confirms and warrants to the Bank that: (i) the Customer is at least 18 years old and has the authority to accept these terms (personally or with parental/legal guardian consent); (ii) these terms are binding and enforceable; (iii) if accepted on behalf of an entity, the individual has the right and authority to do so; and (iv) the Customer has read and understood the Bank's privacy policy.
- 8.2. The purpose of the Terms of Use is to set out the terms and conditions under which (i) the Bank licenses the Customer to use certain anb technologies, software, applications, and/or services so that the Customer can benefit from them via their personal mobile device, and (ii) the Customer may access and/or use the website. And The Bank has no authority over any Merchant or Supplier in this program and is not responsible or liable for any actions taken or omitted by any third party.
  - 8.3. Under these terms, the Bank grants the Customer a limited, non-transferable, non-exclusive, and revocable license to access/use the website and mobile applications solely for the purposes described in these Terms and Conditions.
  - 8.4. The Customer may not directly or indirectly copy or reproduce all or any part of the Website and Mobile Applications, whether electronically, physically or otherwise, in any form, including but not limited to, copying the design, content or organization.
  - 8.5. A Member may not directly or indirectly copy or reproduce all or any part of the Website and Mobile Application, whether electronic, physical or otherwise, in any form, including but not limited to, copying the layout, content or configuration.
  - 8.6. A Customer shall use the Website and Mobile Applications only for the purposes for which they are intended, and shall not use the Website and Mobile Applications for the benefit of any third party except as specifically described under these Terms and Conditions.
  - 8.7. A Member may not use the Website and Mobile Application to publish, broadcast, transmit, send, distribute, store or destroy any content, images, descriptions, graphics, audio or text materials, messages or any other information (hereinafter "Published Information") in a manner that is likely to: (a) violate any applicable law, statute, ordinance or regulation, (b) infringe intellectual property rights of others, (c) defame, libel, slander or abuse (d) spread viruses, trojans, electronic worms, electronic time bombs, electronic disruptive programs or other computer programming that aims to damage, maliciously interfere with, intercept or compromise any system, data or personal information, (e) mislead by providing untrue, misleading or inaccurate information in any way or form, or (f) violate the Acceptable Usage Policy or other policies posted on the Website and Mobile

- Applications from time to time A Member may not violate, compromise or attempt to violate or compromise the security of the Website and Mobile Applications.
- 8.8. The Customer may not attempt to violate the security of the website and mobile applications.
  - 8.9. The Customer may not reverse engineer, decompile, disassemble, or attempt to derive the source code or trade secrets of the website and mobile applications.
  - 8.10. The Customer shall be responsible for defending and indemnifying ANB, at the Customer's expense and personal account, against and for any claims, damages, liabilities and/or expenses arising from any breach by the Customer of any of the Customer's obligations or representations set forth in this section.
  - 8.11. The Customer alone is solely responsible for: (i) all posted information entered by the Customer to the Site, (ii) ensuring that all information published is accurate and appropriate, (iii) complying with all applicable laws, rules and regulations at all times, and (iv) keeping confidential all passwords and access codes to the Website and/or Mobile Application, and not sharing them or allowing third parties to use any such passwords and/or access codes to access the Website and/or Mobile Application.
  - 8.12. ANB has the right, at its sole discretion, to suspend, limit and/or terminate the Customer's access to the website and/or mobile application or Customer Loyalty Account for any reason without any prior notice. Notwithstanding the foregoing,
  - 8.13. ANB is not required to review or monitor any information published or posted on the website and/or mobile application or provided by the Customer in any other way, and the Customer is solely responsible for the correctness and accuracy of all such data, content and information.
  - 8.14. ANB does not currently charge its members a fee to access and use the Website; however, the Bank may, at any time and at its discretion, choose to introduce and start charging at fees and/or fees for different levels of subscription or account for use of different parts of the Website and/or the Mobile Application thirty (30) days after notifying the Customer by any means of communication the Bank deems appropriate. Such fees must be approved in accordance with the local regulations stipulated by the Saudi Central Bank (SAMA).
  - 8.15. Website access privileges will terminate if: (i) the Customer and/or ANB provide written or electronic notice of service termination (at which point the Customer will no longer have the right to access or use the Website), or (ii) ANB decides to terminate the Customer's access privileges to the Website and/or Mobile Application, with or without notice.
  - 8.16. In the interest of transparency, a member has the right to terminate his/her Loyalty Account at any time. Upon termination of the Loyalty Account for any reason, the



- Member will not have the right to access or use the entire Rewards Site or any non-public parts of the Site and/or Mobile Application. In addition, the Customer must redeem all his/her points earned before canceling the membership or account failing which the Customer will lose all points. In addition to the foregoing, in the event ANB determines, at its absolute discretion, that the Customer has breached the Terms and Conditions, or threatened to breach the Terms and Conditions, or committed any act of fraud or deceit, or violated any of the applicable ANB policies or failed to comply with the standards required by ANB, the Bank may, in its sole discretion, in addition to any other remedies that may be available to the Bank pursuant to its policies and/or at law, terminate, cancel or suspend the Customer's right to access and use the Website and/or the mobile application, in each of the above cases at any time and for any period of time.
- 8.17. Arab National Bank shall not be liable to return any published information of any kind to Members upon termination or suspension of the Customer's access to the Website and/or Mobile Application, including, without limitation, any posting on or entry of information into the Website and Mobile Application by the Customer. All outstanding points remaining in the Customer's balance will be automatically waived by the Customer and transferred back to ANB.
- 8.18. All trademarks, patents, copyrights and other intellectual property rights owned by ANB shall remain the property of ANB, and all trademarks, patents, copyrights and other intellectual property rights owned by the Customer on the date of entry into force of this Contract shall remain his/her property. Except as may be specifically provided herein, nothing in these Terms and Conditions shall be deemed to grant any intellectual property rights by either Party to the other. The Customer acknowledges and agrees that any Service Provider(s) of any Third-Party Software listed via the Website and/or Mobile Application owns/own all worldwide property and marketing rights in and to such software (and any intellectual property rights thereto) in accordance with the licenses of such suppliers, if any, as a third party and service provider to ANB.

## **9- Confidentiality Terms**

- 9.1. The Customer agrees to treat all ANB Confidential Information as confidential information, not to use such Confidential Information for any purpose other than to the extent permitted and necessary for the use of the Website and/or Mobile Application and not to disclose such Confidential Information to any third party.

## **10-Warranties, Disclaimer, and Limitation of Liability**

- 10.1. Except as expressly provided herein, anb and its affiliates, personally or through any of the owners, shareholders, directors, employees, agents, suppliers or licensees, make no warranties of any kind, whether express or implied, including, without limitation: (a) warranties of merchantability or implied warranties of suitability for a particular use, (b) that the Website and/or the Mobile Application will be fault-free, (c) with respect to a minimum period of operation for the Website and/or the Mobile Application, or (d) in connection with the results the Customer may obtain by accepting these Terms and Conditions and/or using the Website.
- 10.2. The Customer agrees and acknowledges that the Site is licensed and/or offered “as is” like provided below. In addition, the Customer hereby agrees and acknowledges that: (i) ANB is not responsible for any actions taken by any third party that has the right to use the Website and/or the Mobile Application or to review any of the Customer's published information, (ii) ANB does not recommend or support any third party under this Agreement, nor does it make any representations or warranties of any kind with respect to any third party, (iii) ANB is not a party to any transaction between the Customer and any Program partner, supplier or seller who is in any business relationship with ANB and, as such, any disputes relating to purchases, rewards and/or any other aspect of any business transaction or transactions is solely between the Customer and such third party, (iv) ANB is not responsible for any third party's compliance with applicable laws, rules or regulations, (v) ANB is not responsible or liable, under any circumstances, for any content, text, images and/or other information posted, including any posted information that may infringe applicable law and/or third party intellectual property rights, and (vii) the Website may sometimes not function properly or as it should.
- 10.3. The Customer is personally responsible, at his/her own expense, for providing all equipment necessary to access the Internet, website and/or mobile application. While Anb' s goal is to make the Website available at all times, the Website and/or Mobile Application may not be available from time to time for any reason, including but not limited to, routine maintenance. In addition, various sections of the Website and/or the Mobile Application may operate slowly from time to time. The Customer understands and acknowledges that due to prevailing conditions, both within and outside anb' s control, access to the Website and/or Mobile Application may be prevented, suspended or terminated from time to time. In particular, and without limitation, anb shall not in any way be responsible for the delay in responding to an inquiry or question from the Customer or the consequences of any delay or unavailability of a response in a timely manner.
- 10.4. The Customer agrees that anb shall not be liable for any damages arising from any interruption, suspension or termination of website and/or mobile application access

service, and that the customer shall develop contingency plans to deal with such periodic interruptions or suspension of the website and/or mobile application service.

- 10.5. anb shall not be liable, under any circumstances, for any special, incidental, indirect, punitive or consequential damages, including, without limitation, loss of profits or data, arising from acceptance of these Terms and Conditions, or the Customer's use of the website and mobile applications, whether in contract or in tort or any other legal aspect, even if the possibility of such damages occurring has been notified.
- 10.6. anb shall not be liable to the Customer for failure or delay in carrying out any of the obligations stated herein if such failure or delay is due to circumstances beyond the control of the Bank.

## **11-Notices**

- 11.1. Except as expressly provided herein, delivery of any notice required or permitted to the Bank shall be made as follows (with notice defined as such): (i) personal delivery; (ii) designated courier with confirmation; (iii) fax with oral confirmation; (iv) certified/registered mail with return receipt with confirmation; (v) electronically with confirmation; (vi) via approved social media channels

## **12-Assignment**

- 12.1. The Member may not, without the prior written consent of anb, assign this Agreement, in whole or in part, whether voluntarily or by law, and any waiver or attempt to do so would be in material breach of the Agreement Terms and Conditions, and will therefore be deemed void; however, If the bank grants written consent, these terms and conditions shall become binding on the assignee.
- 12.2. If the Customer closes their bank account, the bank has the right to delete the accumulated points and redeemed rewards.
- 12.3. In the event of the Customer's death, the Bank has the right to cancel the accumulated points or redeemed rewards.

## **13-No Third-Party Beneficiaries**

- 13.1. These Terms and Conditions are intended only for the parties concerned and do not grant any rights or remedies to any other person or entity.

## **14-Amendment and Waiver**

- 14.1. The These Terms and Conditions may be amended by the Bank upon posting an updated version of the Terms and Conditions on ANB Website and/or ANB Rewards Program. Any such amendment shall become effective thirty (30) days after notification to the Customer via a documented means of communication. Any failure or delay by either party to exercise any of its rights provided for in these Terms and Conditions shall not be deemed a waiver of that right. Furthermore, this will not constitute a waiver of the relevant breaches, and waiver of any breach of the terms of the Agreement will not operate as a waiver of any other or subsequent breaches.

## **15-Severability**

- 15.1. If a court or other competent authority determines that any provision of this Agreement is unenforceable, that provision will be enforced to the fullest extent permitted by applicable law, and the other provisions of the Agreement will remain in effect.

## **16-Force Majeure**

- 16.1. Neither Party shall be liable to the other in the event of failure to perform any of its obligations under this Agreement (other than its fee-payment obligations) due to any circumstance beyond the Party's control, including, but not limited to, Acts of God, fire, floods, explosion, terrorist act, war, siege, governmental laws, acts of civil or military authority, some acts or omissions by carriers, transmission equipment or service providers problems and acts of sabotage or hacking. The period allowed for such Party to perform its overdue obligations on account of that circumstance will be extended, except that you will not be exempted from paying any sums of money that became due and payable to anb prior to materialization of a force majeure event.

## **17-Independent Covenant**

- 17.1. This Agreement shall not be construed as creating any partnership, joint venture or agency relationship between the Parties.

## **18-Compliance with Laws**

- 18.1. This Agreement shall be governed and interpreted in accordance with the laws and regulations of the Kingdom of Saudi Arabia, and in the event of any dispute between its Parties regarding implementation or interpretation of any of the Agreement provisions, it shall be submitted to the competent court in the Kingdom of Saudi Arabia for resolution.

## 19-Entire Agreement

- 19.1. This Agreement constitutes the entire agreement between anb and the Customer regarding the subject matter hereof, and supersedes all previous oral or written agreements, statements or representations in relation to these Terms and Conditions.
- 19.2. Complaints: In case of a complaint, please contact the Bank through the following Channels:
- Customer Care Department: **8001192222**
  - Electronic application via the in-app message center
  - Official social media accounts
  - Customer service at bank branches

## anb Rewards Program Registration Acknowledgment

Employee Name	
Employee Number	
Employee Signature	
Branch Number	
Customer Name	
CIF Number	
Customer Signature	