

anb mada Debit Cards Terms and Conditions

The applicant (hereinafter called the customer) accepts the following terms and conditions for using anb mada Debit card (hereinafter called the card), issued by Arab National Bank (anb) (hereinafter called the Bank).

1. The bank will supply the customer with anb mada Debit card and Personal Identification Number (PIN) which is used in transacting through the ATM and point of sale provided that the card shall remain the property of the Bank and will be surrendered to the bank upon request.
2. Contactless (Atheer) transactions equivalent or below the terminal contactless limit specified by Saudi Central bank (SAMA) will not require a PIN. However, occasionally the PIN may be required in some transactions.
3. A Personal Identification number (PIN) for the card will be selected by the customer at any anb branches or anb electronic channels. The customer hereby undertakes not to disclose such number to any other party whether relatives, friends or even bank employees. Selection of new PIN or Card replacement will not be considered as a new contract.
4. online shopping service is enabled by default in the card, the cardholder can disable or enable the service through the banks electronic channels.
5. The Bank has the right to withdraw the card from the customer, stop or cancel card utilization, at any time, with prior notice to the customer, in case it serves or protects the Customer or the Bank's interests.
6. The Bank has the right to amend the card issuing terms at any time, but shall notify the cardholder of the amendment / supplement 30 days before the amendment / supplement validity date. If the customer continues to utilize the card thereafter, subsequent utilization constitutes an express acknowledgment and acceptance thereof by the customer.
7. The customer shall destroy the card in the event the customer no longer requires the service or if the Bank stops card utilization for any reason whatsoever. The obligation of the cardholder herein shall cease only when all outstanding transactions using the Card have been settled.
8. The card is not transferable and may be used only by the customer, who must not disclose his/her Personal Identification Number (PIN) to any other person for any reason whatsoever.

9. The customer authorizes the Bank to renew his/her card or issue a new one in lieu of the reported lost/stolen card until receipt by the Bank of a notice in writing to the contrary from the customer.
10. Whenever the bank issues a renewal/ reissued card and delivers it to the customer, the card will carry the same PIN as previously used by the customer.
11. The customer shall notify the Bank immediately of the loss of the card by calling anb Phone Banking and he/she shall remain responsible for any transactions performed with his/her lost/stolen card as if he/she had used it personally until the Bank is notified.
12. The Customer accepts and authorizes the bank to charge his account for all lost/ stolen card replacement fees according to the prevailing Bank Tariff of Charges, except if the card was detained by any ATM.
13. The Bank will debit the customer's account with all withdrawals, transfers, purchases or any other transactions performed by the use of his/her card, and the customer shall in all circumstances accept full responsibility for all transactions processed by the use of the card, whether or not processed with the customer's knowledge, or by his/her authorization. The customer accepts the Banks record of transactions as conclusive and binding for all purposes.
14. The customer undertakes, whenever his/her account(s) is (are) overdrawn by the use of the card to settle upon the Banks request his/her overdrawn balance in addition to any charges (charges are donated to charity). The customer also authorizes the Bank (without the Bank being bound to do so) to cover his/her overdrawn account balance by debiting any of his/her personal account(s) he/she has with any branch of the Arab National Bank (anb).
15. The Customer pledges to abide by the applicable rules for all transactions daily limit prescribed by the bank.
 - a- daily purchase limit through POS starts from SAR 20,000 and reaches SAR 200,000 according to customers segment defined by the bank, and online shopping daily limit starts from SAR 5,000 and reaches 200,000 SAR according to customers segment defined by the bank
 - b- Customer can control his/her daily purchase limit, with not exceeding the maximum daily limit for each segment defined by the bank, the daily limit can be controlled through anb mobile banking , anb phone banking or anb net.
 - c- Daily cash withdrawal limit is SAR 5000
16. The Bank's records shall be deemed correct, decisive evidence which is binding to the customer and may not be contest.

17. The customer understands that it is his/her responsibility to contact the Bank in any of the cases below:
- a- When the ATM retains his/her card.
 - b- When he/she did not receive the right amount from the ATM.
 - c- Any error made in debiting or crediting his/her account related to the use of ATM and POS.
18. The customer understands that transaction made during nonbanking hours or holidays will be posted on the next banking day.
19. For Joint Accounts the Bank has the right to issue an additional Debit card for any partner in the account upon the request of partners (jointly) and they will be considered liable (jointly and severally) towards the Bank for any obligations by use of any these cards.
20. Any card including cards issued by the bank in case of Joint Account if the card is a replacement or reissued card relative to the same account shall be subject to the same terms and conditions applicable to the Debit card of the original primary cardholder. The daily limit for ATM and POS transactions will be shared between all cards of the account.
21. The Card holder shall be directly and fully responsible for all transactions carried out through the use of the additional card in accordance with this agreement.

22. Fees Table:

Transaction fees	
Replacement of a card (lost/damaged/3 invalid password entries)	SAR 30*
Issuance of an additional card	SAR 30*
Re issuance of a card	SAR 30*
ATM Cash withdrawal within GCC countries	SR 10*
Balance Inquiry via ATM within GCC countries	SAR 3*
ATM cash withdrawal International network	SAR 25*
Balance inquiry Via ATM (International network)	SAR 3.5*
International Transaction Fees	2.99%*
Card delivery fees	SR 50*
Wrong dispute fees	SR 50*

*All fees above are subject to VAT

- 23.** The customer authorizes the Bank to debit his/her account for any expenses incurred by the Bank as a result of using other Banks ATMs and POS inside the Kingdom or outside the Kingdom. These transaction fees will be charged based on prevailing Bank Tariff of Charges.
- 24.** The customer agrees that if he/she performs a transaction with a non SAR currency or international or the acquiring bank outside the kingdom, the amount will be deducted from the account balance in Saudi riyals at the exchange rate of Saudi Riyals at the time of the transaction, and customer will be responsible for any differences arising from the exchange rate fluctuations between currencies.
- 25.** The Bank shall not be liable for any circumstances affecting the use of the Card including but not limited to :-
- a- the failure of any merchant to accept or honor a Card and the manner in which the refusal to accept the Card is communicated
 - b- any machine, data processing system or transaction link malfunction, strike or dispute relating to the transfer of funds, provision of information or goods or services purchased
- 26.** All amounts that the customer must pay to the bank referred to in these terms and conditions are excluding value added tax. If the services/fees are subject to value added tax or any other tax, the customer is obligated to pay the bank in addition to the amount(s) payable. According to this request, an amount equal to the value added tax and any other tax that is imposed or will be imposed later on the goods/services/fees that are the subject of this contract.
- 27.** For all card related complaints, grievances, and disputes; cardholders are encourage to reach out to anb Customer support team. The customer have the rights to lodge Grievance, Complaints, in accordance with anb Complaints procedures and processes through the bank channels (branches, anb phone banking, anb mobile or anb social media)

- 28.** All cardholder Disputes Complaints and Grievances will be handled as follows:
- a- All complaints received will be documented and logged within anb systems, followed by anb sending a text message to the cardholder's mobile phone, which will include a reference number and description of the complaints. anb will provide a timeframe for resolving the complaint.
 - b- ANB will ensure that the communication channel used with the customer will be logged and documented. anb will retain the complaint record for a period of time.
 - c- ANB will inform the cardholder of a resolution relating to the dispute via an authenticated call from anb .
 - d- In the event the cardholder is not satisfied with the resolution there are Escalation Procedures that the cardholder wishes to escalate it, and they may do so through the following channels:
 - anb Phone Banking
 - Customers support
 - anb email to to anbs mail mentioning the complaint reference number.
- 29.** The cardholder acknowledges and agrees to abide by the data privacy policy of the National Arab Bank.
- 30.** The cardholder agrees to share the necessary data required to complete the card delivery service.
- 31.** These Terms and Conditions shall be governed and construed in accordance with the laws of the Kingdom of Saudi Arabia. Any dispute arising out of or in connection with these Terms and Conditions, including their interpretation or enforcement shall be referred to and exclusively resolved by the Banking Disputes Committee, located in Riyadh.
- 32.** In case of discrepancy between the Arabic text and the English text of these Terms and Conditions, the Arabic text shall prevail.