

<b>Terms and Conditions of Arab Bank Credit Card Issuance and Usage</b>	
<b>Visa Signature</b>	
These Terms and Conditions, as applicable, govern the relationship between Arab Bank plc (the Bank) and any person who applies for a MasterCard/ Visa Credit Card whether he has an account or not. The following terms and expressions shall have the meaning assigned to them herein (masculine includes feminine)	
<b>Definitions:</b>	
<b>The Terms and Conditions:</b> The Terms and Conditions showing the way of using the MasterCard/ Visa Credit Card, the rights and obligations of each of the Card Applicant and the Bank, and any amendments / changes thereto.	
<b>The Bank :</b> Arab Bank plc.	
<b>The Account :</b> An Account opened in the name of the Applicant or will be opened for dealing with the Card.	
<b>The Card:</b> MasterCard/ Visa Credit Card issued by the Bank and enable the Applicant to withdraw money or purchase good or service without availability of balance in his/her account whether the Applicant is requested to settle the utilized balance in full on due date or to settle a percentage from this balance as specified in card issuance application and the interest shall be calculated on remaining balance.	
<b>The Primary Card :</b> The Card that is issued by the Bank for the Applicant upon his request and with compliance to these Terms and Conditions.	
<b>The Supplementary Card:</b> The Card issued by the Bank upon the primary Cardholder's request for use by the person nominated by him according to these Terms and Conditions.	
<b>The Applicant:</b> Any person who applies for MasterCard/Visa Credit Card issued by Arab Bank whether he has an account or not, and he is liable/responsible for Supplementary Card (s) issued upon his request and approved by the Bank.	
<b>The Cardholder:</b> Any person who is holding Arab Bank Primary/Supplementary MasterCard/ Visa Credit Card issued upon the Applicant's request .	
<b>Insured:</b> (MasterCard/Visa) primary cardholder who is enrolled in credit shield service for Arab Bank credit cards.	
<b>The Card Usage:</b> The purchase of goods or the obtaining of services from service centers or cash withdrawal by use of the Card through Automated Teller Machines (ATM(s)) or online purchases through MasterCard/ Visa member banks.	
<b>The Card Limit:</b> The maximum outstanding balance permitted by the Bank and can be utilized by the Applicant.	
<b>The PIN :</b> The Personal Identification Number issued for the Primary / Supplementary Cardholder by the Bank to allow him to use the Automated Teller Machines (ATM (s)) worldwide which bear "MasterCard"/ "VISA" logo for cash withdrawal and balance inquiry and on the Point of Sales (POS) which requires PIN(s).	
<b>Costs:</b> include commissions and/or expenses and/or fees and/or any other amounts charged by the bank, except for the interest/return that the issuer must pay under the issue request/contract.	

**The Expenses :** Include expenses / fees for stamps, mail, telephone, facsimile, differences in currency exchange rates, interest charges, all commissions and collection charges, and all other banking expenses, the Bank pays and incurs as a result of issuing a Card or using one as per the area decision.

**The Monthly Due Amount:** The monthly amount that should be paid by the Card Applicant. This amount represents a percentage of the total liabilities of the applicant , and with the minimum due. The monthly minimum due could be 100 % or 50% or 25% or 5%percent of these liabilities.

**The Card Account Balance:** The total utilized balance on the Card account payable to the Bank according to the Bank's records on the issuing statement date including all charges, interests and accrued interests.

**The Card Account Statement:** The Bank's statement showing the details of the debit/credit amounts, and the balance of the Card payable to the Bank incurred by the use of the Card by the Cardholder.

**ATM Machine:** Machine related to Arab Bank or any other Bank or financial institution that linked to local/International switch and accepted the card as a way of dealing.

**Cash Withdrawal:** any amount that the primary/ supplementary cardholder withdraw through ATM machine by using his/her credit card issued by the Bank.

1- The applicant authorizes the Bank to designate an account to deal for the Card to debit/credit all transactions, commissions, expenses, interests and payments resulting from using the primary and/or supplementary Card provided by the applicant for payment which will be considered as a reference and acceptable evidence to determine the debit/credit balance. The general and special conditions of accounts apply to this account as far as they don't conflict with these terms and conditions.

2- The use of the Card should be limited to the applicant/or the person whose the Card issued to (upon the applicant request) only. No one else should be allowed to use it. The applicant undertakes to use the Card only during the validity period written on it.

3- The Applicant should use the Card within the Credit balance (if any)/the specified limit assigned for it, and undertakes not to spend beyond the limit assigned to him by the Bank. In case of over limit, the applicant shall bear all fees as per the fees and charges list issued by the bank.

4- According to the rules of Visa International/MasterCard, the Applicant acknowledges that the Card is used by him if it is presented to a merchant, even if the signature on the purchase voucher may differ from that on the Card.

5- The Customer undertakes not to use the Credit Card/ Internet Shopping Card to settle illegal purchases/ services such as gambling, drugs or virtual currencies in accordance with the local / prevailing laws in the concerned countries.

6- The Card should be signed by the Applicant immediately upon receipt and he should return the acknowledgment receipt to the Bank after being signed. The signature on the Card Application constitutes a confirmation on the part of the Applicant that he will be committed to these Terms and Conditions, and represents that he will exercise all possible care to ensure the safety of the Card, and prevent the PIN(s) disclosure to others.

7- A- The Applicant is fully responsible for safeguarding his Card(s) and PIN(s) and to keep them in separate secure places and deems responsible for any results of Card loss/theft/usage or disclosing PIN(s) to others. The Applicant must immediately notify the Bank on the telephone numbers mentioned on the instructions Card which is delivered along with Credit Card, then he should confirm it in writing as soon as possible, clarifying the circumstances in which the Card was lost or stolen. And the Applicant is released from any responsibility from the time of advising the Bank of such incident.

    B. The Bank may re-issue a new Card instead of the damaged, reported lost / stolen one, and its issuance is subject to the Card issuance fees.

C. The Customer understands that the card can be activated / stopped immediately through the internet Banking or Arabi Mobile service, and that the activation takes place only when the card is held by the customer.
8- Any losses resulting from using a lost / stolen Card for cash withdrawals on Automated Teller Machines (ATM(s)), shall be borne by the Applicant as such transactions cannot be processed without using the Card's PIN.
9- The Bank may terminate the contract which includes cancel the validity of the Card in case of Applicant's breach of any of his/her contractual liabilities and after notifying him through the approved and agreed upon means with the customer, including sending a short text message (SMS). The Applicant undertakes to return the Card to the Bank immediately. All amounts, interests and commissions will be immediately payable in full to the Bank. Also, the card will be stopped immediately and without any prior notice upon death, bankruptcy, incapacity of the cardholder.
10- The Bank has the right to revoke the contract without referring back to the court and without notifying the Applicant, if the Applicant's name is listed on any black lists or if the Bank noticed any invalid documents for credit cards application, or if the submitted collaterals or undertakings are incorrect, or in the event of a breach of any of the contractual terms.
11- The Bank may at its sole discretion and without notice, suspend the right to use the Card temporarily if the Bank has any suspicious of misusing the Card according to reports received by the Bank or as a result of not being able to prove the correction of the transactions with the Applicant specially if received from high risk classified countries or whatever reason(s) it deems fit.
12- The Applicant may request at any time to terminate his Card through a written notice to the Bank enclosing the Card and any Supplementary Card(s) (if any). The Applicant will remain responsible for the amounts due from the use of the Card and any interests, commissions thereof. Termination shall not affect the rights of the Bank or the obligations of the Applicant which shall continue until all commitments are fully discharged.
13- If the Applicant wishes to cancel the Card, the Bank will release any Collateral (if any) after 14 days from cancellation date to make sure all liabilities are settled. The Applicant may request for liabilities clearance certificate after full payment and after 14 days of card cancellation. If the customer wants to obtain an immediate clearance, a cash guarantee amounting to 110% of the card limit shall be provided.
14- The Bank may renew the Card with the same limit assigned to it or for any other limit the Bank may assign without the need for the Applicant's approval, unless he has informed the Bank not to renew the Card two months before the Card expiry date.
15- The Bank may upgrade or downgrade the card type based on the Cardholder's use of the card or the bank's decision in this regard, provided that the applicant is notified in the event of a downgrade through the bank's approved means, including sending a short text message.
16- The renewed Card is issued with same PIN of the old card.
17- The Bank may issue Supplementary Card(s) upon a written request from the Applicant as he is responsible for any supplementary Card(s). The Applicant shall be fully and irrevocably responsible for all amounts arising from the use of the Supplementary Card(s).
18- The Applicant undertakes to keep enough funds in his Account to settle the monthly due amounts, expenses, interests and fees arising from issuing the Card or using it. The Applicant hereby authorizes the Bank to debit his Account with all due amounts and expenses on monthly basis, in addition to the interests / commissions/ late settlement fees and Visa International/MasterCard fees until all commitments are fully discharged.

19- The Applicant (who does not maintain an account with the bank) is obligated to pay the monthly payments, expenses, interest and commissions resulting from issuing the card and/or using it according to the percentage determined by the Bank.
20- The monthly due amount represents the Applicant's transactions and previous liabilities, interests and fees as a percentage of the total liabilities with a minimum due . Any amounts which are past due or over the Card limit shall be added to the monthly due amount.
21- A Monthly statement of Visa Card/MasterCard transactions performed by the Applicant is issued at the end of the Card cycle, showing all transactions details, total liabilities, monthly due amount and the settlement date. The applicant's Account shall be debited with the monthly due amount automatically on the settlement date . If the card used is an internet shopping card, all liabilities are paid monthly. The Bank will send a paper / Electronic statement to the Applicant on his address maintained by the Bank/ though Internet Banking Service. Sending the statement to the Applicant's address/ through Internet Banking Service is considered a legal notification to the Customer. The statement is deemed to be correct unless otherwise stated by the Applicant through a written notice not later than thirty days after the date of the statement.
22- The Company / Institution / Joint Account holders shall be totally liable for all amounts arising from the use of the Card by the holder authorized by them, and the Bank will not accept any revocation regarding these amounts whether it is personal to the applicant or otherwise. Consequently, the Company/ Institution / Joint Account holders are liable to pay all amounts arising from using the Card.
23- Cash withdrawal fees of the withdrawn amounts are charged. A foreign exchange commission is levied on transactions taking place outside the Card issuing country, or in a currency other than the local currency of the card . The said commission includes all FX fees levied by MasterCard/ Visa International.
24 The Bank shall automatically debit the Applicant's account with the monthly due amount on the settlement date. If enough funds are not available in the applicant's account to meet the monthly due amount, the Bank shall debit whatever amount available in the account and the remaining shall be carried forward to the following month. Late settlement fees shall be charged on the card.
25- If the monthly due amount is not debited in full on the settlement date, the bank has the right to suspend usage of the Card or suspend it until all past due amounts are settled. If the applicant's failed to pay the due amounts for three months, the total outstanding amount shall be payable in full. In case of insufficient payment amount or insufficient balance in credit card principle account, the Bank has the right to reconcile between the balance / credit balances for all Applicant's account's with the bank and with due payments.
26. If the Applicant (who does not have an account) does not settle the monthly due amount, the bank has the right to suspend usage of the Card or confiscate it until all past due amounts are settled. If the Applicant becomes delinquent for three months, the total outstanding amount shall be payable in full. The consequences for the applicant in the event of a breach of contractual obligation towards the bank, for example: A- Amending any costs resulting from that B- Executing any of the guarantees provided by the applicant to secure the debt C- The credit information of the issuing applicant will be disclosed to the credit information companies licensed by the Central Bank of Jordan and in accordance with the legislation in force in this regard.
27- If the applicant wishes to pay the due amount through foreign currency account, or requests to make an automatic cover from a foreign currency account to the card account, the equivalent foreign currency amount shall be debited at the exchange rate approved by the bank on the settlement date.

28- The Applicant can pay any amounts in the branch to the Card Account at any time to settle any previous liabilities and these payments are deducted from the total liabilities.
29- The Applicant (who does not have an account with the Bank) undertakes to settle the monthly due amount, expenses, fees and interests in cash through the branch/ATM machines or by bank transfer.
30- Visa International/Master Card calculates the transaction's value in local currency in case the transaction took place outside the issuing country using the foreign exchange rate of the purchasing currency according to the international prevailing rate on that date. The Applicant also authorizes the Bank to purchase the foreign currency to settle all due amounts.
31- For Applicant who hold their mail at the branch, they should visit the branch to receive the monthly card account statement and check the correctness of its transactions without any delay. The Bank will not be held responsible for any losses related to charge-back rights if not claimed within the period stipulated by Visa International/MasterCard. The Bank is not liable if the Applicant is unable to claim the value of these transactions due to the delay in receiving the statement.
32- A monthly interest shall be calculated on all outstanding liabilities according to the interest rate determined by the Central Bank of Jordan. The Bank has the right to increase/decrease the interest rate according to the prevailing market rate and according to Bank's absolute decision without the need to have Applicant's approval and upon notification sent to the Applicant of such amendment.
33- A. Debit interest is calculated on Cash Withdrawal transactions from the transaction date until issuance of next card statement and the interest shall be debited automatically in same card statement date.  B. A debit interest on purchase transactions shall be calculated as from the date of transaction to the date of full payment. If the customer fully settles the liability on the date of payment, he shall be automatically exempted from the debit interest on purchase transactions. In case the liability is not completely settled, the monthly due debit interest shall be debited to the card's account  C. Debit interest is calculated on outstanding card account balance including accumulated interest plus fees and until full settlement.
34- The Card limit could be increased/decreased and any other data can be amended in coordination with the concerned parties.
35- The Applicant acknowledges that the Card is the property of the Bank at all times, and that he holds it on trust. The Customer undertakes to immediately return the primary/Supplementary Card(s) (if any) to the Bank upon the Bank's request.
36- These Terms and Conditions may be amended / changed by the Bank provided to notify the Applicant by the bank's approved means, including sending a short text message (SMS) before fourteen working days from the implementation date of the following amendments:  - Increase of charges paid by the Applicant against the electronic service offered to him/her.  - Increase of Applicant's obligations toward the Bank in relation to the electronic service.  - Any quantitative restrictions on the numbers or limits of the electronic transfers of the applicant funds.
37- The Bank issues the Card for the Applicant in accordance with the local laws , and the Applicant shall use the Card within the laws / rules of the competent authorities.
38- The Bank shall not be liable in case the Card is not accepted by a third party (legal or Natural Person) and in cases when a dispute may arise between the Applicant and a third party, this dispute shall not affect the Applicant's liability to pay all amounts arising from using the Card. Also the Bank shall not be liable towards any shortage or default in the merchandise or services acquired by the applicant using the Card.

39- The Applicant is notified with any transaction took place on his card account through Short text message (SMS) on Applicant's Mobile Number kept with the Bank.

40- In the event that there is a transaction on the card account that was not made by the issuer or questioned its validity and requested additional details about it, he has the right to demand a refund of the amount of the card account balance or to obtain additional details within thirty days from the date of the card account statement, after submitting the necessary documents. The bank is convinced of its correctness, but the amount is not credited to the balance of the card account until after the actual claim amount is collected from the collecting bank and credited to the account of the Arab Bank, noting that the collection period may take two months according to the procedures and instructions of MasterCard / Visa International, but in the event that the right of the applicant to claim is not proven, The bank shall collect fees in return for its fees or for paying any amounts resulting from this claim to the collecting bank or any other party.

41 -The applicant shall acknowledge the risks of using the Card for the purpose of purchasing or requesting services through the Internet, mail or phone which is related to potential disclosure of confidential information of the card to third party and the possibility of unauthorized use of the Card. The applicant shall inform the Bank immediately upon being aware of any unauthorized use so that the bank can stop the card. The customer shall be responsible for all unauthorized use of the card until the bank can stop the card based on the applicant's request.

42- The Applicant shall be aware when using the Internet Shopping Card number, as it may lead to debit the card with monthly amounts, and such transactions are not subject to chargeback procedures according to Visa International/MasterCard instructions.

43- For the purposes of notification and correspondence, the address of the applicant is the one kept with the bank, and the applicant shall be obligated to notify the bank in writing of any change to it or to its telephone numbers.

44- The Applicant shall keep his copy of the sales vouchers issued by merchants, or advices generated by ATMs for purposes of verifying them against the statement of Card Account to ensure the correctness of the stated amounts.

45. It is sufficient for the bank to prove the transactions resulted from using the card along with its balance by presenting an account statement extracted from the bank's computer. and the Bank will not be obliged to present original withdrawal advices and/or transactions made by the Applicant, and the entries received by the Bank from Visa International/MasterCard and payment services companies is considered correct, obligatory and acceptable evidence for the Applicant unless he submitted a claim as have been mentioned in article 40.

46- The Applicant confirms that:

A- All judicial notices and / or everything that the Bank issues to the Applicant is acceptable to its address approved by the Bank.

B. The law governing this Contract is the Jordanian Law.

C. That the bank has the power to litigate the Applicant before any court of jurisdiction within the country in which the address thereof is located regardless of the venue jurisdiction of such court of the mentioned country and that he/ she waives the right thereto to challenge the venue jurisdiction of the court chosen by the bank.

D. Regardless of what is stipulated in this article, the Bank has the right to exercise the power of litigation in any country of its choice or in any country where the Applicant resides or has funds, and that litigation in a country does not preclude the right to litigate at the same time in one or more other countries.

**47 - The Bank has the right to exchange information about the applicant and his card account with regulatory authorities which may be shared with other organization in assessing application from the Customer and members of Customer's family members for credit or other facilities and /or preventing fraud and tracing debtors.**

48- The Bank has the right to carry out credit checks whilst any money is owed by the applicant on his card account and disclosing information about the applicant and his card account to collection agencies and lawyers for the purpose of collecting debts on applicant's card account.

49- The Bank has the right to take the measures mentioned in Articles 47 and 48 with respect to the holder of any supplementary card issued on the account of the customer's primary card.

50- In case of any complaint, the Applicant may refer back to Customer's complaint Unit at the Bank which is responsible to handle such complaint or by immediately call the Customers contact Center on 0096264600900 or submitting a complaint through Arabi Mobile via Secure mail service

51- As a primary Cardholder, I understand that the issuance of the Supplementary credit card is governed by the Arab Bank Terms and Conditions, and I am bound by it. If the supplementary card is requested to a minor, I authorize Arab Bank to issue a supplementary card and confirms that I am the applicant's natural guardian. I understand and agree that it will be my responsibility to honor all charges and fees billed to the supplementary card(s) issued. I also understand that the continuation of the membership and use of the supplementary card(s) will be dependent on continuation of my membership.

52- I acknowledge that upon approval of my application, I will be automatically enrolled under the insurance schemes covering Arab Bank Cardholders, and my enrollment under the said insurance/s is subject to eligibility as defined in the insurance policy. I also acknowledge that the insurance cover is subject to the terms and conditions of the Original Insurance Policy signed and agreed between Arab Bank and the insurance company.

53- I hereby declare that I have duly reviewed, comprehended and received a copy of the "Charges" and the "Terms and conditions of Arab Bank Credit Card Issuance / Usage " or Arab Bank – Zain Visa Credit Card or Arab Bank – Royal Jordanian Visa Credit Card or Together Platinum Credit Card \* applied by the Bank. My signature on this application shall constitute a full declaration of such revision, comprehension and receipt and agreement, without prejudice to the rights of the Bank to amend all or part of the said terms and conditions at any time. Such amendment shall be deemed effective on my part upon your advice by ordinary mail to my address specified in this application; the Bank's statement regarding the mailing of such amendment advice shall be binding on my part.

54- I accept that the bank may apply a fee for non-usage of card over a pre-determined period. This fee is mandatory on Arab Bank Silver Credit Cards only. I also agree that in case I am not eligible for an Arab Bank Platinum or Together Platinum or Black or Gold Credit Card, my application may be treated as one for a Arab Bank Silver Credit Card and I will accept its fees and charges.

55- The "Bank" shall have the right, at any time and without any liability on its part, to suspend the credit card in the event that there are any other defaulting credit facilities for the Customer, whether in his capacity as a debtor or guarantor of these facilities or in the event of a drop in his credit status, without the need to notify or obtain the approval of the applicant. The Bank has the choice either to reactivate the card or not after the customer corrects his credit status.

56-The "Bank" shall have the right, at any time and without any liability on its part o reduce the credit limit granted to the applicant and/or to stop the credit card if their status drops, provided that the applicant is notified by the means approved by the bank, including sending an SMS text message.

57- The "Bank" shall have the right, at any time and without any liability on its part, to suspend the credit card in the event of the receipt of the amount of end-of-service benefits and/or the interruption of the receipt of salary and/or the end of the customer's work with the employer authorized by the Bank. The Bank will review the possibility of reactivating the card or not in the event that the applicant provides the Bank with salary transfer undertaking letter from the new employer. The Bank has the right to keep or reduce the card limit granted to the customer based on the new guarantees provided to the Bank. The applicant shall be notified through the bank's approved means, including sending a short text message (SMS).

**The Special Terms & Conditions of Credit Cards Easy Payment:**

In consideration of Arab Bank's approval (hereinafter referred to as "the Bank") of my application for Easy Payment Program "the program" offered by Arab Bank to its credit cardholders of its credit cards as specified below, I/we, in addition to the terms and conditions governing my/our credit card membership, which incorporated herein and form an integral part of this agreement, hereby agree to the following terms and conditions:

**1. Definitions:**

For the purposes of these terms and conditions, the following definitions shall apply, unless the context otherwise requires.

A. Easy payment program ("the program") refers to any payment plan offered to the Primary Cardholder enabling installment payments for purchases made in cash or at retail establishments..

B. Arab Bank's Easy Payment Program is available to all Arab Bank MasterCard and Visa credit cardholders.

C. The purpose of this program is to enable the Cardholder, subject to these terms and conditions, to purchase designated goods and/or services from participating merchants or websites using the available limit of the card, and to repay the purchase amount in equal monthly installments. The Bank will, from time to time, determine the eligible goods, services and merchants participating in the program and notify the Cardholder accordingly.

D. The program is available exclusively to the cardholder whose credit card are valid and in good standing in accordance with the Bank's regulations. Cardholder meeting the general terms and conditions for Arab Bank credit cards are automatically eligible to participate in the program. This program will also be available to the primary and secondary cardholders.

When using the program to purchase eligible goods and/or services, the cardholder must pay the bank a monthly interest rate on the service to facilitate payment in equal monthly installments. The total program amount (total price) is the purchase price of the goods and services plus the interest.

E. The Bank shall determine the goods, services and merchants participating in the program. The Bank also sets the applicable easy payment fee for each eligible goods, services or merchant, which offered at 0% interest rate for purchases at the participating outlets. The Bank also determines the number of monthly installments( "the Program tenor") for each of the goods and service, which may change from time to time. The Bank will announce any changes through the appropriate channels.

**2- Subscription terms**

The Bank may approve any transaction under this program, provided that the total amount of the program is within the available credit limit of the card holder's service, in accordance with the bank's rules and regulations. The bank provides a convenient installment service with 0% interest if there is

an agreement that provides this between the bank and the merchant, so that it is announced in the ways that the bank deems appropriate.

**3- The amount of the program:**

- A. The program amount must not be less than (50) Jordanian dinars or its equivalent “the deal amount”.
- B. The program amount must be equal to the transaction amount the cardholder requests the bank to include in the program. The program amount will be debited to the credit card account.
- C. The monthly installment will be calculated by dividing the total program price by the program period . The total program price is the sum of the purchase price of the goods or services and any applicable fees.

**4. The terms of billing and payment:**

- A. The cardholder will pay the total program amount in equal monthly installments over a period determined by the program beneficiary and approved by the bank.
- B. The Customer must pay the first the monthly installment on the due date of the next statement following the purchase, and subsequent installments monthly thereafter until the program is paid in full.
- C. When the Cardholder makes a purchase under the program, the minimum payment due will be the sum of the monthly installments and any other minimum payment amounts due according to the card's terms and conditions.
- D. If the Cardholder fails to pay the minimum installment due as shown on the monthly credit card statement, expenses, interest and commissions will be applied according to the current terms and conditions of credit cards that regulate the issuance and use of the Arab Bank credit card.
- E. If the Cardholder fails to pay the minimum installment due as shown in two or more consecutive statements, or if the Card Account is closed, the Bank will, at its absolute discretion, cancel the Program and will immediately and in one payment debit the Card Account with an amount equal to the total Program amount after deducting the value of the monthly installments paid by the Cardholder.
- E. The Cardholder may request a reduction or increase in the program period (i.e. the number of monthly installments), except for installments related to university or school fees. If the Bank approves the request, a nominal program rescheduling fee (hereinafter referred to as “program rescheduling fee”) will be applied.

G. The Cardholder is allowed to pay the total amount of the program at once.

**5. Indemnity:**

- A- The cardholder acknowledges that the goods or merchandise purchased under the program are in their possession. The Cardholder shall not be the owner of the goods or merchandise until full payment is made and shall not make any prior declaration or representation in this regard. The Cardholder shall not be entitled to sell, lease, mortgage or assign the goods or merchandise, nor shall they be entitled to waive ownership thereof, or in any other way to deal in these goods or any right therein with any person or party. The Cardholder shall exercise reasonable diligence in the use and maintenance of the goods or merchandise.

B- The Bank shall not be legally responsible for any damage or defect suffered by the Cardholder arising from the purchase, installation or use of the goods and/or the program or otherwise under the program. Any complaint regarding the quality of the goods purchased or the services provided through the program shall be referred to the supplier or merchant, all without prejudice to the Cardholder's obligations under these terms and conditions.
C. The Bank has the right at any time and after notifying the card applicant through the approved methods, including sending SMS message, and without needing to provide reasons, to terminate the program or cancel, alter, or change its features, or modify, add, or remove any of these terms and conditions. However, these decisions will not affect transactions made by the cardholder and accepted by the bank under the program prior to those decisions. The bank also has the right to determine the minimum purchase amount allowed under the program for each product or service.
D- The Bank reserves the right to disqualify any cardholder from future participation in the program if the Bank determine that the cardholder has violated in any way these terms and conditions or the terms and conditions of Arab Bank credit cards. This disqualification shall not prejudice the Bank's obligations to merchants regarding transactions the cardholder concluded and the bank approved prior the disqualification.
E- The Bank reserves the right not to decline any transaction under the Program without providing a reason.
The Bank shall not be liable for failing to perform obligations under these terms and conditions due to force majeure, which includes circumstances and causes beyond the Bank's control. The Bank shall also not be responsible for any delay by a designated merchants or third parties, in providing the required documents under the Program to the Bank.
These terms and conditions do not supersede the terms and conditions of Arab Bank credit cards governing the issuance and use of the credit card issued by Arab Bank, which shall also apply to the program.
If any dispute arises regarding these Terms and Conditions, the Program, or the terms and conditions governing Arab Bank credit cards related to the program, the bank's decision shall be final and binding. The Bank reserves the right to terminate the Program at any time without prior notice.
The Cardholder irrevocably acknowledges, agrees, and releases the Bank from any liability for any claim, loss, damage, fees or expenses resulting from the Bank's actions taken in reliance on instructions the cardholder sends by fax, whether the Bank acts entirely or partially on those instructions.
6- The Cardholder acknowledges that the Bank's records, entries and any extracts therefrom, whatever they may be, are deemed correct and accurate and legally valid, constituting conclusive and incontestable evidence of the matter they contain, except in cases of apparent error.
7- The cardholder acknowledges reading, understanding and agreeing to these terms and conditions. The cardholder further agrees that using the program constitutes acceptance of these terms and conditions.
<b><u>The Special Terms &amp; Conditions of Credit Shield Insurance</u></b>
These terms and conditions apply to the Credit Shield Service for credit cards to the extent that they do not conflict with the instructions and provisions for issuing and using the Arab Bank credit card.
The words and expressions used herein shall have the meanings ascribed to such terms, unless the context indicates otherwise:
<b>Death: Means death for any cause (Natural or Accidental Death ) .</b>

<p><b>Permanent Total Disability:</b> Means the Total inability of the insured as a result for an accident or disease happened to the insured before the age of seventy and prevent him from performing any occupation for six consecutive months from date of accident or disease diagnosis and provided the insured still alive until proving of inability and having accredited medical reports indicate the insured permanent inability to perform any acceptance that matches his qualifications and experiences .</p>
<p>1- Claims in the death or permanent total disability cases are paid through a third party ( insurance company ) with 100% of the insured card's outstanding balance as at date of ( Death , Permanent Total Disability diagnosis ) up to maximum 70000 JDs.</p>
<p>2- Insurance coverage will cease automatically when the insured attains 70 years of age for both (Permanent Total Disability and Death ) benefits.</p>
<p>3- Insurance monthly premium will be calculated based on insurance rate set by the bank and as per card's monthly outstanding balance. Insurance premium installment will appear on the card's transactions statement.</p>
<p>4- Credit Shield Service does not apply for corporate, internet, supplementary cardholders and all cardholders under 18 years of age and above 70 years of age.</p>
<p>5- The Bank should be immediately informed /notified upon the occurrence of any incident that may give rise to death or permanent disability claim, and original documents requested by the Bank should be submitted within 90 days from the date of the accident / incident to avoid the rejection of claim by the insurance company.</p>
<p>6- Credit Shield Insurance will only apply to Primary Credit Cardholders.</p>
<p>7- The Bank reserves the right, at any time, to change these terms and conditions, rates and pricing and/or reject, discontinue or cancel the insurance policy without assigning any reason thereof provided that the insured person shall be notified through the bank's approved methods, including sending a short text message (SMS)..</p>
<p>8- the insurance coverage is subject to the conditions, terms and exclusions are of the original policy agreed upon by both signatory parties (Arab Bank &amp; the Insurance Company).</p>
<p>9. The Bank is not liable for any disputes that might arise in connection to this cover.</p>
<p>10- The Cardholder (Except for cardholders for whom this service is mandatory) has the option to opt out of the credit shield insurance at any time though once cancelled the cardholder will not be eligible to reinstate the cover or receive a refund for any premiums paid.</p>
<p>11- The Bank has the right to increase/decrease the insurance rate in line with the prevailing market conditions provided that the insured person shall be notified through the bank's approved methods, including sending a short text message (SMS).</p>
<p>12- Any act of fraud in claim will result in revoking the insured's right in the claim.</p>
<p>13- The insurance coverage for death and permanent total disability resulted from wars or terrorism provided that on condition of non participation, except for regions that excluded in the insurance policy .</p>
<p>14 The war danger coverage shall not include Yemen Republic, only Sana'a city will be covered at the limit of US\$25.000 in case the death or Permanent Total Disability resulted from the reasons of war, kidnapping, disappearing, ransom request or violent death.</p>
<p><b>15- No compensation shall be made in case of Death/ Permanent Total Disability arising directly or indirectly from any of the following :</b></p> <ul style="list-style-type: none"> <li>- Suicide or attempted suicide</li> </ul>

Active participation in wars, aggressive acts, military operations whether war is announced or not, participating in actual struggles, riots, civil or political disturbances, insurrection, also inclusions include death resulted from working in favor of any organization that have been involved in the government overthrow by force or influence on it by terrorism or violence.

- Biological, Chemical or nuclear Contaminations

- Criminal act committed by the insured

**16. Along to what mentioned in the point 15, Permanent Total Disability (PTD) claims will be excluded if they resulted directly or indirectly from any of the following:**

- Mental or nervous disorder

- Self-inflicted injury, suicide or suicide attempt whether the insured proved sane or insane.

- Alcohol / drugs overdose

- PTD directly or indirectly attributed to HIV and/or any related illness including but not limited to AIDS.

- Aviation, gliding or any other form of aerial flight other than as a fare paying passenger who that holding a ticket of a recognized airline

- Participation in any hazardous sports like water diving or participation car or motorcycle races

**Consolidated Limits Service Terms and Conditions:**

1. The consolidate limit service applies only for Credit cards.

2. Customers that are eligible for the service should have more than one active credit card.

3. ATM cash withdrawal are excluded from this service, customers can utilize from the service only to complete purchases.

4. A maximum of 10 different accounts all with the same country and currency can participate with the service.

5. Customers should contact the customer call center to activate the service.

6. Prepaid cards are excluded from the service.

7. Cards with blocking codes are not included in this service.

Interest and Fees related to Arab Bank Credit Card	Visa Signature	
Interest rate on purchase transaction/Cash Advance is 1.5 % on the current card balance and will be debited on AB credit card on monthly basis. The commissions of different types are debited from the credit card account at maturity date - according to the following details:		
- Issuance Fee / Renewal of AB Credit Card:	<u>180 JOD</u>	
- Supplementary Issuance Fee/ Renewal of AB Credit Card:	<u>90 JOD</u>	
- Cross Border / Foreign Exchange Commission:	<u>3% of the value of purchases</u>	
- Cash Advance Fee:	<u>4% and a minimum of four dinars</u>	
- Over Limit Fee:	<u>Ten JD</u>	
- Late Payment Fee:	<u>Ten JD</u>	
- Arab Bank Credit Card Replacement Fee	<u>Five JD</u>	
- Credit Shield Fee : mandatory for Silver Card / Nashama and optional cards and other cards are not applicable to online shopping and equivalent to <b>0.35%</b> of the outstanding balance		
- Transferring Fee for all Cards except the internet shopping card ( in case the transfer done from the card account to the customer account via internet banking service ) : <b>4%</b>		
- Minimum settling Payment is <b>5% or JD 15</b> as a minimum		
- Dispute fee to transaction on credit card is <b>5 JD</b> in case the dispute is invalid		
*Corporate Customers of large corporates and commercial corporates, classified as CM and CL are waived from issuance and renewal fees of Arab Bank credit cards (except for Platinum, Platinum 'Together', & Signature credit cards). As for corporate Customers classified as small and medium corporates (CS), these CS customers are waived from the fees for the first year only (except for Platinum, Platinum 'Together', & Signature credit cards).		
*Consumer Customers classified as Elite are waived from the annual issuance/renewal fees of Arab Bank primary Visa Signature / Platinum Cards ( unless customers classification is amended ), any other card issued for such customers will benefit from a 50% issuance/renewal fee waiver (applicable to primary & supplementary cards).		
<b>- The Bank may amend the interest rates and commission (increasing and a decreasing) in accordance with the quarterly rates published by the Bank , and to notify the Applicant before fourteen working days from the implementation date .</b>		