

Terms and Conditions of Low Limit "Travel Plus" Credit Card



Praise be to God alone, and peace and blessings be upon that who have no prophet after him:

Al Rajhi Bank is pleased to issue this card in accordance with Shari'a regulations. It is a card with a low credit limit of 1 USD and it enables its holders to transfer funds into the card balance with multiple currencies which are: (US Dollar, Euros, GB Pounds, UAE Dirhams, and Saudi Riyals). It also enables its holders to withdraw cash from ATM machines and obtain legally permissible goods and services. The terms and conditions of the issuance of the card from Al Rajhi Bank govern the relationship between Al Rajhi Bank and the Cardholder, and establish a relationship through which the Cardholder can pay by Card.

The dealing with this card is subject to the following terms and conditions:

1. Current Account

The card applicant undertakes to open current account at any of the Bank's branches or via the bank's app.

2. Fees

2.1 The cardholder shall pay all charges and fees for the card issuance or renewal. The Bank will be entitled to deduct these fees and charges automatically from the customer's current account in the Bank or from the card balance.

Schedule of Charges	Fees**
Card Issuance fee*	SAR 150
Card Annual Fees	SAR 150
Replacement Card fee	SAR 15
Wrong Dispute fee	SAR 25
Cash Withdrawal Fee (from Al-Rajhi ATMs)	3% of the transaction amount with a maximum equivalent of SAR 75
Cash Withdrawal Fee (from Other Local Banks)	3% of the transaction amount with a maximum of SAR 75
Cash Withdrawal Fee (from International Banks)	3% of the transaction amount with a maximum equivalent of SAR 75
Cash withdrawal fee from ATMs in one of the card's currencies when there is not enough credit available (debited from the US dollar wallet)	3% of the transaction amount with a maximum equivalent of SAR 75
Cash withdrawal fees from ATMs in other currencies (debited from the US dollar wallet)	3% of the transaction amount with a maximum equivalent of SAR 75
Purchase fees for transactions in one of the card's currencies if there is not sufficient currency balance (debited from the US dollar wallet)	1% of the transaction amount
Purchase fees for transactions in a currency not available in the card (debited from the US dollar wallet)	2% of the transaction amount
Fee to add a new currency to the card	SAR 25

*Customer is eligible for One free card, and SAR 150 will be charged as issuance / annual fee for each additional card
 ** The above fees do not include VAT

2.2 The annual fees for the card (renewal and issuance) are indivisible and non-refundable, but are subject to future changes.

3. Payment of obligations and account statements

3.1 The Bank shall send a Card Statement to the Cardholder on the first day of each Gregorian month, via Internet Banking Services and, thus, the cardholder, shall be fully responsible for reviewing the Statement of Account and verification of accuracy thereof.

3.2 The cardholder will review the transactions data through the bank's website. Should any objection be raised for any transaction, the cardholder shall notify the Card Center within 30 days following the statement date. The cardholder shall bear the charges associated with wrong objection limited by the actual cost subsequent to the verification of invalidity of the objection.

3.3 The currency exchange rates used upon transferring funds into the card and to pay the cardholder's obligations are determined according to the Bank's internal rates policy.

3.4 If the card holder uses the card in international purchases or services and there is not enough balance in the currency wallet, the amount will be deducted from the card's base currency (US dollars) only against the service fee for international transactions (1%) according to the chart below, and the card holder will bear the differences in exchange rates between currencies.

A chart showing the calculation of the service fee for international transactions:

Transaction Amount	Exchange Rate to USD	Amount in USD	Foreign Transaction Fee	VAT	Due Amount
€ 100	USD 1.10	110	1%*110=1.10 \$	1.10 * 15 % = 0.165	\$ 111.265

* This is an example to illustrate the method of currency conversion and not the real exchange rate.

3.5 If the card holder uses the card in international purchases or services on currencies not available in the card, the amount will be deducted from the card's base currency (US dollars) only against the service fee for international

transaction (2%) according to the chart below, and the card holder will bear the differences resulted from the fluctuation of the exchange rates between currencies.

A chart showing the calculation of the service fee for international transactions:

Transaction Amount	Exchange Rate to USD	Amount in USD	Foreign Transaction Fee	VAT	Due Amount
CAD 100	USD 0.76	76	2%*76=1.52 \$	1.52 * 15% = 0.228	\$ 77.748

* This is an example to illustrate the method of currency conversion and not the real exchange rate.

3.6 With regard to international purchase transactions, the bank will send SMS notifications detailing the transaction along with the exchange rate at the time of authorization. Please note that the exchange rate that will be applied is the prevailing Card Scheme exchange rate at the time of settlement.

3.7 The cardholder hereby authorizes the bank to automatically deduct all or part of financial obligations on cardholder from any accounts, funds or deposits that belongs to cardholder without the need for any prior notice or warning for taking any required action for the recovery of the outstanding dues. No objection from cardholder shall be accepted regarding the conduct of this deduction whatever the cause was.

3.8 The Bank has the right to deduct and / or reverse any amount deposited in the Card Account due to system or human errors, or infringement of the rights of third parties

4. Changing the Card Terms and Conditions and Fees

4.1 Al Rajhi Bank has the right to amend the terms & conditions whether by addition or deletion, in accordance with the principles of the Sharia and without prejudice to the rights of the cardholder which has been acquired based on this contract during the period of validity of the card. The Bank shall also have the right to increase the fees in the event that such increase is related to a third party, in accordance with the relevant instructions and regulations. The Bank will notify the cardholder of any such amendments by SMS at least 30 days prior to the effective date of the changes, in accordance with applicable laws and regulations concerning notification and disclosure of amended terms. The Bank may suspend or freeze the use of the card, at its sole discretion, if it deems such action necessary to protect the customer or the Bank, and may lift the suspension or freezing upon the removal of the underlying cause.

4.2 In the event the cardholder does not agree to any changes in the card's terms, conditions, or fees, the cardholder has the right to terminate the agreement using any of the channels made available by the Bank within (14) days from the date of receiving the notification of change. If the objection is submitted within the specified period, the cardholder is entitled to request a refund of the annual card fee after deducting the portion corresponding to the usage period. The Bank shall not be entitled to claim any charges or fees from the cardholder unless the card was used during the objection period.

4.3 If (14) days have elapsed from the date the notification was sent to the cardholder without receiving any objection, the amendment shall be deemed effective, and the cardholder shall not be entitled to claim a refund of the annual fee or any part thereof.

5. Using the Card

5.1 This card can be used for withdrawing cash, purchase of goods and services through websites and points of sale that accepts chip and PIN VISA cards or through contactless payments on any digital wallet. The cardholder undertakes to withdraw cash only from the ATM machine and not to carry out manual withdrawals from Banks branches counters using the card. The cardholder pledges not to use the card for purchase of any items prohibited under Sharia Law, in case of violation, the Bank has the right to cancel the card.

5.2 The cardholder undertakes not to disclose the PIN number to anyone. The cardholder will be solely responsible for any transaction which takes place using this PIN number even if made by other party.

5.3 The cardholder will be responsible for all obligations arising out of purchases made through the internet and if the website asked for the security code, it will be sent to the customer mobile number registered at the Bank.

5.4 The cardholder is entitled to withdraw cash up to a maximum of 30% of the card's credit limit.

5.5 In the event that the card remains unused for a period of (60) months or more, and there is a remaining credit balance on the card, the Bank shall transfer the balance to a consolidated account maintained at the Bank level. If the balance is in a currency other than Saudi Riyals, it will be converted to Saudi Riyals using the Bank's prevailing exchange rate on the date of the transaction.

6. Contactless Service

Contactless service allows Al-Rajhi credit card holders to make POS purchases securely through NFC technology without entering the PIN within the limit specified by the Bank. The Customer will have to tap the credit card into the POS without entering the card. The customer will be fully responsible for all transaction executed in this manner. The bank reserves the right to unilaterally change the limit of

