

Terms and Conditions of Low Limit Credit Card (Ensan)

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 with a low credit limit, which 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.

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	SAR
Card Issuance Fee	150
Card Annual Fees	150
Replacement Card fee	50
Wrong Dispute fee	50
Cash Withdrawal Fee (from Al-Rajhi ATMs)	75
Cash Withdrawal Fee (from Other Local Banks)	75
Cash Withdrawal Fee (from International Banks)	75
Foreign Transaction Fee	2.75 %

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

2.3 All fees payable to the Bank by the cardholder, such as annual fees (renewal and issuance), and cash withdrawal fees are deducted from the current account of the cardholder at the Bank or from the card balance. The Bank may amend these fees which may change from time to time with a notice to the cardholder in writing to his/her registered address or through official channels of communication authorized by the Bank 30 days prior to the effective date.

3. Changing the Card Terms and Conditions and Fees

If the cardholder has not agreed to any changes on the terms and conditions or to the fees of the Card, the cardholder has the right to terminate the agreement within 14 days from the receipts of notification by informing the Bank through available channels. If the objection has been raised within the specified period, the Bank shall not have the right to claim any fees unless the cardholder used the card during the objection period.

4. Payment of obligations and account statements

4.1 The cardholder will review the transactions data through the bank's website. Should any objection is 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.

4.2 If the cardholder uses the card to pay for international purchases or services, the amount will be deducted from the card balance in Saudi Riyals -at the exchange rate of Saudi Riyals at the time of the transaction-, in addition to (2.25%) of the amount as a service charge on international transactions as shown below, the Cardholder shall bear the differences arising from the difference in exchange rates between currencies.

The following table illustrates the process of calculating the foreign currency transaction:

Transaction amount	Exchange Rate *	Amount in Riyals	Optional Issuer fee	Due Amount
USD 100	SAR/USD 3.75	SAR 375	375*2.25% = 8.43	383.43

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

4.3 The Bank may 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.

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. 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.

6. Card Balance

The Card balance or part of it shall be refunded through cash withdrawal from ATMs only against the fees mentioned in Article (2.1)

7. Signature On The Card:

The cardholder commits to sign on the card immediately upon receipt thereof, and also undertakes not to authorize anyone else to use the card. The Bank will not take any responsibility for damage or consequences arising out of non-compliance by the cardholder.

8. Validity Term:

8.1 Card validity is 3 calendar years from the date of issuance.

8.2 Reward points validity is 1 calendar years from the date of earning.

9. Card Renewal:

The card will be automatically renewed upon the expiry of its period as stated in Article 8.1 for similar period under such conditions as determined by the Bank.

10. Deduction of card fees:

Annual fees of the card shall be deducted upon first issuance of the card, then, on the same date in each year during the validity term. Upon card reissuance or replacement associated fee will be deducted accordingly.

11. Cancellation of the Card:

11.1 The cardholder has the right to request cancellation within 10 days after receiving the card and the bank does not have the right to deduct any fee unless the card gets activated.

11.2 The Cardholder has the right to request cancellation through a written notification to the Bank at least 45 days prior to the date of fee deduction. The request for cancellation shall be deemed as a notice of termination of the terms and conditions from one part without prejudice to the rights of the Bank to challenge the termination or any right resulting from such termination.

11.3 The Bank has the right to cancel the card before the expiry of its original or renewed period in the event of non-compliance of terms and conditions by the cardholder, misuse, or any other reason requiring such cancellation.

11.4 In the event of cancellation due to reasons mentioned in cases 11.1 & 11.2, all unpaid amounts of withdrawals and purchases or obligations to the Bank such as Issuance fees, renewal fee, re-issuance fee or replacement fee will become due and payable on the date of cancellation of the card and the customer will be responsible for making the payment for the same promptly. The customer pledges to make the amount in full and the Bank reserves the right to recover the dues from any other card account, the current account or cardholder's other bank accounts or to debit the same to either of these accounts, even if the account is overdrawn, and the customer shall be solely liable to the effects resulted thereafter.

12. Loss Of The Card:

In case of lost or stolen card, the cardholder should immediately inform the Bank by calling the call center at 920003344 (from within KSA) and 009669200033440r fax No. 0096614600705 (from outside KSA), or notify any Visa Office in any other bank outside KSA. The cardholder confirms full responsibility of any transactions or damages that might occur from the time the card got lost until the notification provided to the Bank. The Cardholder acknowledges that his/her responsibility of any transactions or damages will not exceed the credit limit remaining on the card at the time it was lost, and shall be liable for the fees mentioned in article 2.1 in case of card replacement issued.

13. The Responsibility Of The Bank:

The Bank shall not be liable to third parties when the cardholder uses his/her card to obtain goods or services when the specifications of those goods or services differ from the contract between the cardholder and the merchant, as well as in cash withdrawals through ATM machines. The cardholder may submit a claim to confirm the validity of the transaction, and the cardholder is not entitled to request a suspension of the discount from the card balance due to any differences in the specifications of the goods or for any other reason and the Bank is not responsible for other parties refusal to accept the card or if there is a defect in POS devices or ATM devices. The Bank will not be deemed a party in any relationship between the cardholder and any third parties that is associated with the card.

14. Amendment Of Terms And Conditions And Fees:

Al Rajhi bank has the right to amend the terms & conditions or the fees, whether by increase, decrease, addition or deletion, in accordance with the principles of 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 and as per the applicable laws on reporting and announcement of terms amendment. The Bank may suspend or freeze the card in case it deems, at its own discretion, this is necessary for protection of the Bank or the customer. The Bank shall also have the right to cancel the suspension or freezing upon absence of the reasons requiring so.

15. Acknowledgement:

15.1 Card use is conditional on the availability of credit in its balance; consequently, the cardholder may not use the same in the cash withdrawal or purchase of commodities and services unless the card has sufficient balance. The cardholder may not exceed its balance. The cardholder shall immediately pay back to the bank all balances excesses recorded. The Bank shall have the right to cancel the card upon or after such excess, with the customer taking any responsibility arising due to use of his/her card in violation of provisions of this clause.

15.2 The Bank may, in case where the card was used, deduct from its balance in equivalence of value of the commodity, services or funds withdrawn each time. The Bank shall not be responsible for failure to pay the value of the commodity or the service due to decrease in the card balance nor shall it be responsible for cards rejected by points of sales.

15.3 The cardholder confirms the completion & accuracy of the provided information, and shall notify the Bank with any changes in the contact details, including current address, phone numbers, mobile number and email, if any, and declares that failure to notify with such changes shall cause the suspension of the card. The cardholder grants Al Rajhi Bank the right to get or give any information of the applicant and to discuss and review the same with SIMAH or any other entity authorized by SAMA.

15.4 Once these Terms and Conditions are signed by the customer, or once the customer receives a copy thereof and activates the card, it shall be deemed as acknowledgment and acceptance.

15.5 Activating the card means receiving it and accepting the terms and conditions thereof.

16. 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 payment in accordance with relevant regulations without notifying the customer.

17. Taxes:

17.1 The fees quoted shall be exclusive of applicable Value Added Tax ("VAT") and any other taxes as may be applicable. Upon commencement of the VAT or other tax law and application thereof to any fee, commission, commercial discounts or supply of goods or services related to this Agreement or the product the amount of tax levied no matter how much will not be deducted from the fee fixed under this Agreement but shall be an additional fiscal due to be exacted by the competent authority in the manner determined by it.

17.2 Taxes shall be levied in accordance with the provisions contained under the VAT laws and other legislation as may be applicable from time to time. Al Rajhi Bank shall not be liable for and hereby disclaim any interest, penalty or sanction imposed because of failure by the Customer or a supplier to pay due tax or because of input tax credit reversal payments outstanding beyond the period prescribed under the relevant VAT law.