alrajhi bank Cashback Plus Credit Cards Terms and Conditions

مصرف الراجحي
alrajhi bank

Praise be to Allah alone, and peace and blessings be upon that who have no prophet after him:
alrajhi bank pleasured to issue its Cashback Plus Credit Cards in accordance with Shari'a regulations, which enables cardholder to withdraw cash from ATMs/Transfer amount, as well as buy goods and services legally and as per Sharia guidelines permissible.
The terms and conditions of the issuance of the card from alrajhi bank govern the relationship between alrajhi 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. CARD ISSUANCE AND ITS ISLAMIC CONCEPT:

1.1. The bank shall give the cardholder a Shari'a compliant "Murabaha Finance" and deposit the funds in an account specified for the card.
1.2. The card account with the bank shall be set aside. The bank may not use the account amount in any manner, and the amount deposited in this account shall neither be deemed as a loan to the Bank.
1.3. Should the credit limit deposited in the Card Account; the Bank will allow cardholder to use the funds in Card Account through the card in accordance with these Terms and Conditions.
1.4. Cardholder is hereby entitled to use the card to buy goods and services legally permissible and to withdraw cash from ATMs/ transfer amount from card to account, given that the Bank will charge a fee against each cash withdrawal / transfer amount according to the Schedule of Charges. The maximum limit for Cash withdrawal as defined by SAMA through card will be applicable.
1.5. The customer acknowledges and accepts that every service or item he receives or any fees he pays in exchange for any service provided to him under or for the reason of this contract or its accessories may be subject to value added VAT to the extent determined by the competent authority in the country and he is obligated to pay it in accordance with the system and the regulations and what is directed by the competent authority in the country.
1.6. For the purposes of paragraph (1/6) above, fees or VAT means any amount paid by the customer in exchange for a service or item provided by the first party or a third party related to the contract, its annexes or its substantive including, but not limited to: the supply of items and services purchased with the card, and fees Buying and selling, external or internal transfers, and others.
1.7. Indirect VATs shall be paid in accordance with the provisions contained in the value-added VAT system and other legislation that may apply from time to time, and the bank shall not be liable for any interest or fines owed by the customer due to the customer's non-payment of the VAT or due to the reversal of the VAT paid in respect of payments in excess of Payable on the schedule specified in the relevant VAT system.
1.8. In case of using the card for purchases or cash withdrawal, cardholder shall return the utilized amounts to the Card Account and, in such case, the Bank hereby undertakes to return a portion of the monthly profit of the Murabaha Finance, subject to the absolute discretion of the Bank.
1.9. No cheque books or Debit cards will be issued on the Card Account.

2. FEES & CHARGES:

2.1 By signing these terms & conditions, the cardholder agrees that the following prices, fees and charges shall be applicable to his card:

Schedule of charge	Amount (SAR)*
Issuance fee/ Annual Primary card fee	Platinum Cashback Plus 250 Signature Cashback Plus 450
Supplementary Card	Free for first 2 cards, 3rd card onwards SAR 50
Profit Rate (Monthly)	2.5%**
Foreign Transaction Fee	2%
Replacement fee	SAR 15
Cash Withdrawal (via ATM)/Transfer from card to current account	3% for transactions below SAR 2500, with a maximum limit of SAR 75 for transactions equal to or above SAR 2500
Inquiry at ATM	SAR 1.5
Minimum Payment	5% of the amount or SAR 100 whichever is higher
Wrong Dispute	SAR 25

* The above fees do not include VAT.
** This profit shall apply to all new contracts, including (the issuance of a new card, any increase or decrease to the card's credit limit, and the renewal of the card agreement, which occurs every 9 years from the original issuance date).
*** The bank may, from time to time, launch promotional campaigns that include waiving issuance fees and annual fees for new customers or reducing them.
**** Cash withdrawal/Transfer fee from the card, will be free of charge for the first 100 days from card issuance date.
**** If the transfer is made from the credit card to an alrajhi bank account, the fees will apply to transactions made within the credit limit granted by the bank on the card account, meaning that no fees will be calculated on transactions made using surplus amounts added by the customer to the card account in the account statement cycle.

Examples for the APR based on the card type and the Due Amount:

If the minimum payment amount made every month, it will take almost the months that appeared for each product in table to repay the full amount, keeping in view compounded interest added each month.

Ex.	Due Amount	APR	Credit Card Purchase Rate	Minimum Payment Amount %	Months Until Balance Repaid*
1	20.000 SAR	37.59%	30%	5%	114 Months
2	50.000 SAR	33.09%			149 Months
3	75.000 SAR	32.09%			164 Months

2.2 The bank is entitled to apply and calculate a Profit rate of 2.5% on purchase transactions from the transaction date until the statement issuance date. This includes purchase transactions listed under the (Tasaheal) program that have not been settled by the due date.
2.3 If the card is issued to customer during promotional campaigns that include exempting customers from annual fees for the first year after card issuance, and if the customer cancels the card before paying the fees for the second year, the bank is entitled to deduct an amount equivalent to the annual fees for the card mentioned in paragraph (2-1).

3 CARD STATEMENT:

3.1 alrajhi bank credit card holders shall have a grace period not less than 25 days form the account statement date for settling their bill amount.
3.2 The Bank shall send a Card Statement to the Cardholder on the first day of each Gregorian month, either by mail or electronically. The Murabaha installment shall be included in the monthly statement and if the Cardholder does not receive the Card Statement, he should refer to the Bank and request a copy of the Card Statement. The Card Statement may also be sent by email to the cardholder but only upon his request and subject to the related terms and conditions.
3.3 Should any failure by the customer to make a payment for the utilized amounts to the Card Account on the due date, the Bank has the right to deduct the minimum repayment (5% of the utilized amount or SAR 100 whichever is higher) from the customer account and deposit the same in the Card Account.
3.4 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
3.5 The cardholder must verify all the Card Transactions billed on the Card Statement and in case of discrepancy, notify the Bank immediately. All charges/dealings will be deemed accepted by the customer if it is not notified within 30 days from the card statement
3.6 Immediately upon the usage of the card, the Bank will be deducting the financial obligations on such usage.
3.7 If the Cardholder uses the card for purchases or services in a currency different from the card's currency (Saudi Riyals) the amount will be de- ducted from the card balance in Saudi Riyals -at the exchange rate of Saudi Riyals at the time of the transaction-, in addition to (up to 2%) 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:

Trans-action amount	Exchange Rate *	Amount in Riyals	Foreign transac-tion fee	VAT	Due Amount
100 USD	3.75 SAR/ USD	375 SAR	375*2% = 7.5 SAR	SAR 7.5 * 15% = SAR 1.125	SAR 383.625

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

3.8 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.
3.9 The Cardholder undertakes to pay the minimum repayment, stated on the monthly statement, on the due date. In case of the Cardholder, failure to make the full minimum monthly repayment on three consecutive payments the card will be blocked and stopped, and the cardholder's name will be included in the Bank's black list and reported him to SIMAH.
3.10 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.
3.11 If the cardholder objects any transaction of the card and requests a copy of the Card Transactions record performed under the card, the Bank will manage to provide such copy and the cardholder will bear the charges mentioned in paragraph (2-1) if the objection is found to be invalid.
3.12 All notifications sent by the Bank to the cardholder's national address or to the mobile number registered for the cardholder's current account shall be deemed valid and binding.
3.13 The Bank shall have the right to contact the customer via the registered mobile number associated with the current account of the account holder for the purpose of collecting overdue amounts, within thirty (30) days from the date of default.
3.14 The cardholder must promptly notify the Bank of any changes in his address or registered mobile number.

4 Changing the Card Terms and Conditions and Fees

4.1 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 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 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 CARD RENEWAL:

The Bank may issue a new card automatically unless instructed otherwise. The Bank also reserves the right not to reissue or renew the card, and the cardholder shall continue to remain bound by these Terms and Conditions and any amendments thereof.

6 USING THE CARD:

6.1 The credit card can be used for cash withdrawing from ATM, transfer amount via mobile app, purchasing goods and services through websites and point of sales terminals that accept Visa/MasterCard using the PIN number or via contactless payments.

6.2 The cardholder undertakes to withdraw cash only from ATM machine and not to carry out manual withdrawals from Banks branches counters using the card.

6.3 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.

6.4 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.

6.5 The cardholder pledges not to use the card for purchase of any prohibited item under the Sharia Law. If the Bank discovered any breach to the above said terms and conditions of the card usage, the card shall be cancelled with immediate effect.

6.6 The cardholder undertakes not to disclose the PIN number to anyone. The cardholder will be solely responsible for any transaction, which has taken place using this credit card.

6.7 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.

6.8 The cardholder is entitled to withdraw cash, transfer from the card account to the current account, or load e-wallets, provided that the total does not exceed 30% of the credit limit granted by the Bank as per SAMA instruction.

7 SUPPLEMENTARY CARD

The Supplementary card will be issued to any family member of the cardholder, upon request from the cardholder at the discretion of the Bank. The Supplementary card will be subject to all the terms and conditions, which apply to the primary card, along with the benefits such as that of the primary card. All the Supplementary cards will be linked to the primary card and will not be treated as independent cards.

8 SIGNATURE ON THE CARD

The cardholder commits to sign on the card immediately upon receipt thereof, and 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.

9 VALIDITY TERM:

8.1 The card is valid for 5 years from the date of issuance and will be renewed automatically for the same period when it expires.

8.2 The card issuance fee shall be deducted from the Card Account on the card issuance date, following activation. The annual fee shall likewise be deducted on the same issuance date of each subsequent year. In the event the Cardholder requests a card reissuance due to loss or damage, a replacement card fee shall apply as stipulated in Clause (2.1)

10 CANCELLATION OF THE CARD:

10.1 The Cardholder shall have the right to request the cancellation of the card through any of the Bank's authorized channels at least fourteen (14) days prior to the scheduled date of the annual fee deduction, provided that all outstanding amounts due on the card have been settled. 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.

10.2 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, and the customer will be entitled to reimburse the money corresponding to the remaining period if the termination is made by the Bank.

10.3 The Bank has the right to cancel the card in case the cardholder does not receive the renewed card after (45) days from being notified.

10.4 The Bank has the right to cancel or stop the Card if the Cardholder fails to pay any other obligation owed to the Bank within (30) days from the date of default notification. The Bank shall not charge the Customer any fees after the Card is suspended and will refund a portion of the annual fee equivalent to the remaining period after the card stopped.

10.5 In the event of cancellation due to reasons mentioned in cases (10.1), (10.2), (10.3) & (10.4) all unpaid amounts of withdrawals and purchases or obligations to the Bank such as Issuance fees, renewal 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.

10.6 In case of lost or stolen card, the cardholder is obligated to notify the Bank through the officially approved channels (the mobile application, or by calling the Bank's phone service from within or outside KSA, or by reporting to any Visa/Mastercard center at any bank abroad. In all cases, Al Rajhi Bank must be notified. 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, provided that such amounts and damages do not exceed the credit limit remaining on the card at the time of loss. The cardholder shall also pay the fee specified in Clause (2-1) in the event a replacement card is issued for the lost or stolen card.

10.7 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.

10.8 The cardholder confirms the completion & accuracy of the provided information, and notify the Bank of any changes in the contact details and giving alrajhi bank the right to get or give any information to SIMAH or any other external entity.

10.9 Once these Terms and Conditions signed and the card activated, it shall be deemed as acknowledgment and acceptance.

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

10.11 The Customer shall have the right to cancel the Card within (90) days of receipt without incurring any cancellation fees, provided that the Card has not been activated. The Bank reserves the right to cancel the Card thereafter without any liability on the part of the Bank. In such case, the Customer shall have no right to claim any compensation or make any demands of any kind against the Bank arising from the cancellation of the Card pursuant to this Clause.

11 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.

12 Tax:

12.1 The fees quoted shall be exclusive of applicable Value Added Tax ('VAT') and any other indirect taxes, as may be applicable.

12.2 The indirect taxes shall be levied in accordance with the provisions contained under the VAT laws and other legislations as may be applicable from time to time. Any disputes arising on account of VAT input tax credit shall be mutually resolved within the timelines prescribed under the VAT law. In case of payments outstanding beyond the period prescribed under the relevant VAT law, alrajhi entity shall not be liable to any interest or penalty, if payable by you on account of input tax credit reversal.

12.3 Any dispute arising in relation to the VAT input account shall be resolved by mutual agreement of the parties within the timelines specified in the applicable VAT regulations.

13 These terms and conditions have been drafted in both Arabic and English. In the event of any conflict between the two versions, the Arabic text shall prevail. These terms and conditions are governed by the laws of the Kingdom of Saudi Arabia, and any dispute arising out of or in connection with these terms and conditions shall be referred to the competent judicial authorities in the Kingdom of Saudi Arabia.

The following terms and conditions shall apply to alrajhi bank Cashback Plus Credit Cards and shall be read in conjunction with the terms and conditions set forth in the alrajhi Credit Card Terms and Conditions, which form an integral part of this agreement.

14 Terms and conditions of the cashback program

14.1 Definition:

- **"Cashback Program"** A program that enables the customer to receive cashback in return for using the card to perform eligible transactions.
- **"Cashback"** The amount that will be credited to the Cashback Wallet based on the customer's request through designated channels, and which may be transferred to the card at any time.
- **"Cashback Wallet"** A separate wallet through which the customer can view the accrued cashback balance and transfer it to the card at any time.
- **"Eligible Transactions"** Purchase transactions made through point-of-sale terminals and eligible online merchants that qualify for cashback, excluding the transactions specified in Article (13-18) of the Cashback Program Terms and Conditions.
- **"Misuse":** means the utilization of Cashback card must meet personal spend and not be used for commercial purposes.
- **"Cashback Categories"** refers to the merchant category that is eligible for cashback, which will be under the international Codes that agreed by Visa and MasterCard laws. If any merchandise that does not fall under the Merchant category that qualifies for cashback, the purchase process will not be eligible.

14.2 Alrajhi Cashback Credit Cardholders are eligible to receive "Cashback" which is an accrued amount earned on eligible transactions as set forth in this document, as decided by the Bank at its absolute discretion and which shall be credited to the Alrajhi Cashback Credit Card upon cardholder's request.

14.3 Alrajhi Bank is entitled, at any time and with prior notice to the Cardholder in any manner whatsoever, to terminate the Alrajhi Cashback Credit card and/or vary its benefits or features, and/or vary, add to or delete any of the terms and conditions outlined herein, and/or modify or limit the value of Cashback awarded, and/or the manner of which the Cashback is awarded and the Cardholder shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Alrajhi Bank website. It is the Cardholders' responsibility to ensure that they are apprised of the provisions and any changes thereof relating to the Card at all times. Alrajhi Bank's decision on all matters relating to the Alrajhi Cashback Credit card shall be final and binding on the Cardholder.

14.4 This Cashback applies to Eligible Transactions made on Cards. The following rate of Earning Rules and monthly caps will be applied to the corresponding Eligible Transaction(s):

Merchant Category	Cashback Earn Rate	Maximum Monthly Cashback
Dining	10%	SAR 200
Supermarkets	6%	SAR 200
Online Shopping	2%	SAR 50
Other Local Spend	0.5%	SAR 200
Other International Spend	1.5%	

Totally Monthly Cashback Cap	SAR 500

14.5 Member will earn 0.30% Cashback from the amount spend for every transaction. Following transactions:

Transaction Type	Maximum cashback per Transaction
Sale of new and used cars and motorcycles, and its maintenance services.	SAR 250
Government Payments, utility bills	SAR 0.75
Gas/Fuel stations, Telecom, Educational institutions, Public transport services (buses/trains/ferries/ships, etc.), Real estate office payments	SAR 0.25

14.6 There is no minimum spend requirement for a Cashback to be obtained.

14.7 The minimum Cashback redemption amount to your card is SAR 50.

14.8 Classification of merchant / Cashback categories will be determined based on the merchant category code (MCC) published by VISA, and defined by the merchant's acquiring bank; Acquiring banks are required to follow global standards and definitions of merchant classifications as are set forth by the schemes (Visa/ MasterCard/AMEX/Diners etc.). Alrajhi Bank cannot be held accountable for incorrect assignment/segmentation.

14.9 alrajhi bank will not be responsible for providing Cashback for purchases at merchant outlets/franchisees that have not registered themselves under the MCCs assigned for each spend category by VISA.

14.10 The Cashback will be accrued against each eligible transaction and will be credited to cashback wallet.

14.11 The Cashback will be will be credited to customer's wallet once the transaction is successfully settled by merchant which might take 2 to 14 days from the transaction and Cashback will only be accrued for the transactions posted on the statement of account of the cardholder. Alrajhi Bank cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

14.12 Eligible Transactions made with a supplementary Alrajhi Cashback Card will be aggregated with the Eligible Transactions charged by the primary Cardholder for the purposes of calculating the Cashback amount.

14.13 Misuse of the Alrajhi Cashback Card to effect fictitious transactions through POS terminals at merchant outlets or through other means shall not be eligible for Cashback.

14.14 The Cashback on Eligible Transactions in a statement cycle will be limited to the credit limit of the customer i.e. no cashback will be awarded for transactions completed over and above the credit limit of the Card Account in a single statement cycle.

14.15 Any reversal/part reversal of transactions will result in the withdrawal of Cashback awarded. Alrajhi Bank reserves the right to adjust against Cashback for future Eligible Transactions or to charge the equivalent value of such Cashback credited directly from the Card Account without prior notice.

14.16 Any reversal/part reversal of transactions will result in the withdrawal of Cashback awarded. Alrajhi Bank reserves the right to adjust against Cashback for future Eligible Transactions or to charge the equivalent value of such Cashback credited directly from the Card Account without prior notice.

a) Closed.
b) Not in good standing in the opinion of alrajhi bank.
c) The Cardholder's Cashback Card has expired and was not renewed.
d) There has been a breach of the terms and conditions.
e) any other event, which, in the sole discretion of alrajhi bank should result in the cancellation of the alrajhi Cashback Credit Card.

14.17 Any decision about whether spend on purchases qualify as an Eligible Transaction for the purposes of Cashback and/or how spend are classified for each Cashback category shall be at the sole discretion of Alrajhi Bank.

14.18 Unless otherwise stated, all Eligible Transactions, charged to Alrajhi Cashback Card are eligible for Cashback as per the categories defined above except for the following exclusions:

a) Fees & charges.
b) Money/balance transfer from credit limit to other cards or to current account.
c) Charity, legal services, TAX and government payments and protection agencies.
d) Cash withdrawals.
e) Donations, government payments, and any payments related to government services, as well as transactions through the SADAD payment system that are conducted through electronic channels of Al Rajhi Bank
f) Payments to charitable organizations, in exchange for services, legal payments, taxes, and fines.
g) E-Wallets balance loaded.

14.19 Cashback amount will be expired in 24 months from the earned date..
14.20 There is no minimum or maximum number of transactions to earn cashback.
14.21 The bank from time to time, run promotional campaigns that make the cardholder eligible for free or welcome cashback. In the promotional that the cardholder receives free or welcome cashback, they will not be eligible to participate in any other promotional campaigns in the future, and they will not be entitled to receive free or welcome cashback again.
14.22 All terms and conditions related to cashback earned through purchases also apply to welcome bonus cashback earned from promotional campaigns.

Important information

- Safeguard your PIN and do not write it on your card or share it with anyone
- Avoid sharing card information through WhatsApp messages, e-mails, or any social media.
- Avoid sharing the OTP verification code sent to your mobile with anyone, as the bank will not ask the customer to share the verification code
- Please alert the bank of any changes in your mailing address or telephone number
- To ensure getting transactions alerts via text messages and benefit from banking services, please add your mobile number through alrajhi ATM and activate the electronic services through one of the branches of the bank
- In case of loss or inquiries, please call us on 920003344 or +966114603333

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