اتفـــاقية البطـاقـة الائتـمانيـة
BSF Credit Card Agreement

BSF

(A) Personal Details — (أ) البيـانـات الشخصيـة

الاسم الاول
First Name

اســـم الاب
Middle Name

العائلـــــة
Family Name

اللقـــب
Title

الدكتور
Dr.

السـيد
Mr.

السـيدة
Mrs.

الآنسة
Miss

لقب آخر
Other

الهـوية
ID

بطاقة الهوية الوطنية (للسعوديين)
National ID (Saudi)

الإقامة (لغير السعوديين)
Iqama (Non-Saudis)

الجنسيـة (الرجاء التحديد)
Nationality (Please specify)

رقم الهوية
ID No.

تاريخ الإنتهاء
Expiry Date
D D M M Y Y Y Y
اليوم الشهر السنة

مكـان الإصدار
Place of issue

الجنس
Gender

أنثـى
Female

ذكـر
Male

تاريـخ الميلاد
Date of Birth
D D M M Y Y Y Y
اليوم الشهر السنة

بلد الميلاد
Country of Birth

الحالة الإجتماعية
Marital status

أعزب
Single

متزوج
Married

مطلق
Divorced

أرمل
Widow

عدد أفراد الأسرة
Number of Dependents

مستوى التحصيل العلمي
Education Level

ابتـدائي
Elementary

متوسـط
Intermediate

ثانـوي
Secondary

جـامعي
Graduate

دراسـات عليا
Post-Graduate

نـــوع الســكن
Type of Housing

مـلك
Owned

إيجـار
Rented

سكن العائلـة
Family House

سكـن الشركـة
Company Accommodation

أخرى
Other

National Address — العنوان الوطني

المنطقـة
Area

اسم الشـارع
Street Name

رقم الشارع
Street No.

صندوق البريد
P.O Box

المدينـة
City

الرمز البريدي
Zip Code

معلم
Landmarke

مدة الإقامة في هذا العنوان
Resident Since

منـــزل
Home

جـوال
Mobile

مكتب
Office

فاكـــس
Fax

آخـر
Other

بريد إلكتروني
E-mail

Address in Home country (Non-Saudis) — العنوان في البلد الأم (لغير السعوديين)

رقـم المبنى
Building No.

الشـارع
Street

الحـي
District

المنطقة
Area

صندوق البريد
P.O Box

المدينـة
City

الرمز البريدي
Zip Code

البلـد
Country

(B) Occupational Details — (ب) بيـانات جهـة العمـل

اسم جهة العمل
Employer Name

اللقب الوظيفي
Job Title

مدة الخدمة
Employed Since

عسكرية
Military

إدارة
Management

أعمال كتابية
Clerical

عمالة ماهرة
Skilled Labor

نوع آخر (الرجاء التحديد)
Other (specify)

الإدارة التابع لها داخل المؤسسة
Department

مدة الخدمة مع جهة العمل الحالية
Employed Since

اسم رئيس الدائرة المالية
Finance Manager Name

مكـــتب
Office

تحـويلـة
Extension

نوع العمل
Type of employer

حكومي
Government

شبه حكومي
Semi-Government

عسكري
Military

خاص
Private

متقاعد عن العمل
Retired

عمل خاص
Self-Employed

نوع آخر (الرجاء التحديد)
Other (specify)

تاريخ استلام الراتب كل شهر
Date Salary Received (Day of Month)

هجري
Hijri

ميلادي
Gregorian

Business Address — عنوان جهة العمل

المنطقـة
Area

اسم الشـارع
Street Name

رقم الشارع
Street No.

صندوق البريد
P.O Box

المدينـة
City

الرمز البريدي
Zip Code

مكـــتب
Office

تحـويلـة
Extension

فاكـــس
Fax

(C) Income Details — (ج) بيانات عن الدخل

Basic Salary — الراتب الأساسي	Housing Allowance — بدل السكن	Transportation Allowance — بدل المواصلات	Other Financial Obligation — التزامات مالية أخرى

Other Income — مصادر دخل أخرى	Source of Other Income — المصدر إن وجد	صافي إجمالي الدخل الشهري (الإيرادات - المصروفات) — Total Net Monthly Income (Income - Expenses)

(D) If you want to apply for a Credit Card, please fill the application Below — (د) للتقدم بطلب البطاقة الائتمانية الرجاء تعبئة النموذج أدناه

VISA

ذهبية Gold ☐ بلاتينية Platinum ☐ سجنتشر Signature ☐ إنفينيت Infinite ☐

الاســـــم كما تريده أن يظهر على البطاقة باللغة الإنجليزية (لا يتعدى ٢٦ حرفاً)
Name to appear on card (not to excteed 26 characters)

العنـــــوان الذي تريد أن ترسل البطاقة الائتمانية إليه؟ Where would you like the card to be sent?
العمـــل Business ☐ السكـــن Residence ☐ فرعكم لدى البنك السعودي الفرنسي Your Banque Saudi Fransi Branch ☐

طـــريقـــة الدفـــــع Method of Payment
0٪ 5% ☐ ١٠٪ 100% ☐

رقم الحساب الذي سيتم الخصم منه
Account No. to be debited

Do you have credit cards from other banks? — بطاقات الائتمان من بنوك أخرى (إن وجدت)

١.البنك Bank 1	الحد الائتماني Credit Limit	تاريخ الإنتهاء Expiry Date	رقم البطاقة Card No.

٢.البنك Bank 2	الحد الائتماني Credit Limit	تاريخ الإنتهاء Expiry Date	رقم البطاقة Card No.

Other Financing Company/ Banking Facility (If existing) — شركة التمويل الأخرى/ التسهيلات البنكية (إن وجدت)

١.الاسم Name	المبلغ Amount	القسط (ريال) Installments SAR	المدة (شهر) Period (Month)

٢.الاسم Name	المبلغ Amount	القسط (ريال) Installments SAR	المدة (شهر) Period (Month)

رقم حسابكم في البنك السعودي الفرنسي
Banque Saudi Fransi Account No.

هل لك حسابات مع بنوك أخرى؟ Do you have an account with other banks?
نعم Yes ☐ لا No ☐ اسم البنك Bank الفرع Branch

(E) Supplementary Cards Details — (هـ) معلومات البطاقات الإضافية

Please provide me with a supplementary card(s) for the following member(s) of my family under my responsibility

الرجاء تزويدي ببطاقة / بطاقات إضافية لأفراد عائلتي تحت مسؤوليتي

المتقـــدم الإضـــافي (١) Additional Member (1)
الجنس Gender: أنثـى Female ☐ ذكـر Male ☐ — صلة القرابة Relationship — تـاريـخ الميلاد Date of Birth (D D اليوم / M M الشهر / Y Y Y Y السنة)

اسم المتقدم الإضافي Name of additional card holder
جوال المتقدم الإضافي (١) Additional Member Mobile (1)

المتقـــدم الإضـــافي (٢) Additional Member (1)
الجنس Gender: أنثـى Female ☐ ذكـر Male ☐ — صلة القرابة Relationship — تـاريـخ الميلاد Date of Birth (D D اليوم / M M الشهر / Y Y Y Y السنة)

اسم المتقدم الإضافي Name of additional card holder
جوال المتقدم الإضافي (٢) Additional Member Mobile (2)

المتقـــدم الإضـــافي (٣) Additional Member (3)
الجنس Gender: أنثـى Female ☐ ذكـر Male ☐ — صلة القرابة Relationship — تـاريـخ الميلاد Date of Birth (D D اليوم / M M الشهر / Y Y Y Y السنة)

اسم المتقدم الإضافي Name of additional card holder
جوال المتقدم الإضافي (٣) Additional Member Mobile (3)

(F) Declaration — (و) إقرار

The credit card applicant (the "Applicant/Cardholder") declares that he/she:
1. has read and understood and agreed with the Terms and Conditions below;
2. has received, read, understood and agreed with the Consumer Protection Principles, the Initial Disclosure Document and all terms and conditions that govern the opening and operation of accounts opened with the Bank as well as all other relevant terms and conditions that govern various banking products and services as contained in a separate document provided to the Cardholder;
3. has provided or will provide all relevant information to the Bank which is required for the issuance of a credit card, and that all of the information provided is true and correct in all respects and Cardholder acknowledges that the Bank will rely upon the accuracy of this information as part of the Bank's decision to issue a credit card to the Cardholder. The Cardholder further agrees that this representation is deemed to be repeated on each day that any commercial relationship between Cardholder and the Bank exists;
4. fully understands the features and risks associated with the products and services offered to the Cardholder by the Bank;
5. confirms that all his/her questions about the cards, any relevant terms and conditions and fees been satisfactorily answered by the Bank.
Hereby, I the undersigned agree to provide Banque Saudi Fransi with any information that it requires for the establishing and/or auditing and/or administering my accounts and facilities therewith and I authorize it to obtain and collect any information as it deems necessary or in need for regarding me, my accounts and facilities therewith, from the Saudi Credit Bureau (SIMAH) and to disclose and share (inclusive of Data Pooling) that information to the said company (SIMAH) in accordance with the Membership Agreement and Code of Conduct approved or to any other agency approved by Saudi Central Bank.

يقرّ المقدم على بطاقة ائتمانية ("المقدم/حامل البطاقة") أنه :
١. قد قرأ و فهم و وافق على الأحكام و الشروط الواردة أدناه;
٢. قد استلم و قرأ و فهم و وافق على مبادئ حماية المستهلك، و وثيقة الإفصاح المبدئي و جميع الأحكام و الشروط التي تدير فتح وتشغيل الحسابات الموجودة لدى البنك ، بالإضافة الى جميع الأحكام و الشروط الأخرى ذات الصلة التي تدير المنتجات والخدمات المصرفية المختلفة حسبما وردت في وثائق منفصلة تم تقديمها لحامل البطاقة;
٣. قد قدم أو سيقوم بتقديم جميع المعلومات ذات الصلة للبنك المطلوبة من أجل اصدار البطاقة الائتمانية، و أن جميع المعلومات المقدمة صحيحة من جميع الجوانب ، و يقر حامل البطاقة أن البنك سيقوم بالاعتماد على دقة هذه المعلومات كجزء من قرار البنك بإصدار بطاقة الائتمان لحامل البطاقة. كما يقوم حامل البطاقة بالموافقة على أن التمثيل ينبغي أن يتكرر بشكل يومي حول وجود أي علاقة تجارية بين حامل البطاقة و البنك;
٤. قد فهم تماماً أن المخاطر و السمات المرتبطة بالمنتجات والخدمات مقدمة لحامل البطاقة من البنك;
٥. يؤكد أن جميع استفساراته حول البطاقة، أو أي من الأحكام والشروط والرسوم ذات الصلة قد تم الرد عليها على نحو مرضي من قبل البنك;
بهذا أنا الموقع أدناه أوافق على تزويد البنك السعودي الفرنسي بأي معلومات أو بيانات تطلبها مني لتأسيس حسابي لدى الشركة و/أو لمراجعته و/أو لإدارته وأفوض الشركة بأن تحصل على ما يلزم أو تحتاج إليه من معلومات، تخصني أو تخص حسابي المذكور أو أي حساب آخر يكون لدى الشركة، من الشركة السعودية للمعلومات الائتمانية (سمة). كما أوافق على أن تفصح الشركة عن المعلومات الخاصة بي وبحسابي المذكور أو أي حساب آخر يكون لدى المفوض للشركة السعودية للمعلومات الائتمانية (سمة) من خلال اتفاقية العضوية المبرمة وقواعد العمل المقرة والخاصة بتبادل المعلومات و/ أو لأي جهة أخرى يوافق عليها البنك المركزي السعودي.

الاســـــم Name | التاريـــــخ Date (D D اليوم / M M الشهر / Y Y Y Y السنة) | التوقـــيـــع Signature

For Bank Use Only — لإستعمال البنك فقط

الرقـــــم الوظيـــــفي Employee No. B S F ☐☐☐☐☐☐☐☐☐ | التاريـــــخ Date (D D اليوم / M M الشهر / Y Y Y Y السنة) | التوقـــيـــع Signature

مســـــتند الإفصاح الأولي لبطاقة BSF الائتمانية
BSF Credit Card Initial Disclosure Document

BSF

Credit cardholder information — معلومات حامل البطاقة

اســم حامــل البطاقــة Cardholder name

الدكتور Dr. | السـيد Mr. | السـيدة Mrs. | الآنســة Miss | لقب آخر Other

تــاريــخ الاتــفاقيــة Date of Agreement: D D اليوم | M M الشهر | Y Y Y Y السنة

رقم الهـوية الوطنيـة / الإقامـة / السجل التجاري National ID / Iqama / CR

رقــم الاتــفاقــيــة المــرجــعي Agreement reference number

Credit Card Information — معلومات بطاقة الائتمان

Credit Card limit	Will be available along with your credit card, printed on the card carrier		سيتوفر مع بطاقة الائتمان، مطبوعاً على المطوية الخاصة بالبنك	حد بطاقة الائتمان

	البلاتينية Platinum	سجنتشر Signature	انفينيت Infinite	
Annual percentage rate	47.37%	47.92%	48.47%	معدل النسبة السنوية
Credit limit (Example)	40,000	50,000	60,000	الحد الائتماني (كمثال)

Term cost	36% per annum		سنويــــــاً ٣٦٪	التكلفـــــــة
Annual fees	Refer to the 'Credit Card Fees and Charges Table' below		يرجى الرجوع الى جـدول رسوم البطاقة الائتمانية في أسفـل الصفحة	الرســـوم السنويـــة
Minimum amount due	Minimum payment of 5% or 100 SAR which is higher, in case of any amount is not settled, then it will be paid as a partial of minimum payment of outstanding balance. The customer can request from the bank to deduct the full amount from the account. in case there is no sufficient balance in the account then the profit margin will be applied on outstanding balance.		الحد الأدنى للسداد 5% او 100 ريال سعودي ايهما أعلى وفـي حال وجود مبالغ متأخرة للسداد فإنها تدفع كجزء من الحد الأدنى للمبلغ المستحق، واذا رغب العميل بسداد كامل المبلغ فيمكن طلب ذلك من البنك. وفـي حال عدم توفر رصيد كافـي فـي الحساب فسوف يتم احتساب هامش الربح على الرصيد القائم.	الحد الأدنى للمبلغ المستحق
Foreign currency conversion fees	2%		٢٪	رســـوم تحويل العملة الأجنبية
Settlement date	As per statement. Finance charges accrue if the statement amount is not settled in full,from the day after 21 days from issue the statement		حسب كشف الحساب وتفرض العمولة على المبلغ القائم. وذلك من بعد إصدار كشف الحساب ب ٢١ يوم	تاريـــــخ السداد
Late payment fee	Up to SAR 50 not exceed the outstanding balance		الى حـــــد .0 ريال سعـــــــودي على أن لا تتجـاوز المبلـــغ القائـم	رســـوم التأخير في السداد
Other fee	N/A		لا يوجد	رســـوم اخـــرى

The most prominent provisions — أبرز الأحكام

Implications of transactions in foreign currency	A foreign currency conversion fee of 2% is applied.	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة ٢٪	الآثار المترتبة على معاملات العملات الأجنبية
Implications of paying the minimum amount due	You will be charged financial charges which add up to a significant amount over time. in case the amount is fully settled, no financial charges will be applied	سيتم فرض رسوم مالية ستتراكم بمرور الوقت وفـي حال دفع كامل المبلغ القائم خلال فترة السداد لا يطبق اي مبالغ إضافية.	الآثار المترتبة على دفع الحد الأدنى من المبلغ المستحق
Implications of default	Your card/s may be suspended/blocked without any prior notice, or may be completely withdrawn. Your credit card account will be frozen if you skip three payments. Your non-payment will be reported to SIMAH. When you apply for any credit instrument in the KSA, the issuance may be denied because of the adverse credit history.	قد يتم ايقاف أو الغاء بطاقتك دون أي اشعار مسبق أو يتم سحبها بشكل كامل. سيتم تجميد حسابك الائتماني إذا لم يتم سداد ٣ دفعات. سيتم ابلاغ سمة عند عدم السداد. عند تقدمك بطلب أية أداة ائتمان في المملكة العربية السعودية، قد يتم رفض اصدارها بسبب التاريخ الائتماني الغير جيد.	الآثار المترتبة عن التخلف بالدفع
Implications of cash transfer and withdrawal	A cash transfer transaction is treated similar to the cash withdrawal transaction. Same fees apply, as described in the table.	تعامل عمليات التحويل النقدي مثل معاملة عمليات السحب النقدي، يتم فرض الرسوم نفسها كما هو موضح في الجدول.	الآثار المترتبة على عمليات التحويل والسحب النقدي

Error/disputed transaction — في حالة الخطأ والنزاع

The term "account statement error/disputed transaction" shall represent any transaction posted to the Cardholder's Credit or Charge Card account, resulting in an error in the overall balance. Account statement errors shall include the following:
a. An Unauthorized use transaction that is not made by the Cardholder or person authorized by the Cardholder.
b. A transaction on which the Cardholder requests additional clarification including documented evidence.
c. Failure by the bank to properly credit a payment or any other amount deposited in the Cardholder's account.
d. Accounting error made by the bank, so that a charge would be lower or higher than it should be including
e. The bank's failure to deliver a monthly account statement to the Cardholder's address on record.
f. Any other errors relate to Cardholder transactions.

تمثل عبارة "خطأ/نزاع حول كشف الحساب" أي عملية تُقيد على حساب بطاقة الائتمان أو الحسم الشهري ينتج عنها خطأ في الرصيد العام. وتشمل أخطاء كشف الحساب الآتي:
أ/ عملية استخدام غير مفوضة ليست منفذة من قبل حامل البطاقة أو الشخص المخول بذلك.
ب/ عملية يطلب حامل البطاقة توضيح إضافي لها وتشمل مُستندات مؤيدة.
ج/ عدم قيام البنك للبطاقة بإضافة مبلغ عملية دائنة أو مبلغ آخر مودع في حساب حامل البطاقة.
د/ خطأ حسابي قام به البنك للبطاقة، بحيث تكون الرسوم أقل أو أعلى من المُستحق، ويشمل ذلك فرض أتعاب أو رسوم غرامة لا تتماشى مع الأحكام والاتفاقية.
هـ/ عدم قيام البنك للبطاقة بإرسال كشف حساب شهري بالبريد أو توصيله بأي وسيلة مضمونة إلى العنوان المُسجل لحامل البطاقة.
و/ أي أخطاء أخرى مُرتبطة بتعاملات حامل البطاقة.

A. Credit Card Fees & Charges Table

أ- جدول رسوم وعمولات بطاقة الائتمان

Conditions الـرســـــــوم	Card Product نوع البطاقة			
	فيزا الذهبية Gold VISA	فيزا البلاتينية Platinum Visa	فيزا سجنتشر Signature Visa	فيزا انفينيت Visa Infinite
البطاقة الأساسية Primary	SAR 200	SAR 400	SAR 750	SAR 1,000
البطاقة الاضافية الأولى و الثانية First and second supplementary card	Free	Free	Free	Free
البطاقة الاضافية الثالثة Thrid supplementary card	SAR 75	SAR 75	SAR 75	SAR 75
هامش الربح الشهري Monthly Profit Margin	3%			
رسوم التأخير بالسداد Late Payment Fee	لا تتجاوز رسوم السداد المتأخر مبلغ 0. ريال سعودي. على أن لا تتجاوز الرسوم المبلغ القائم المستحق. SAR 50 not exceed the outstanding amount			
رسوم السحب النقدي Cash Withdrawal fee	يتم إحتساب رسوم ٧٥ ريال سعودي إلى حد سحب مبلغ ..٢٥ ريال سعودي أو ٣٪ للعمليات اقل من ..٢٥ ريال سعودي بحد أقصى ٧٥ ريال سعودي 3% for transactions below SR 2500, with a maximum limit of SR75 for transactions equal to or above SAR 2500			
رسوم العمليات الدولية "International Transaction Fee "Foreign Exchange	2%			
رسوم البطاقة البديلة Card Replacement Fee	SAR 15			
رسوم طلب كشف حساب شهري Duplicate Statement Fee	SAR 25			
طلب زيادة مؤقته للحد الإئتماني "اختياري" "Temporary Line Increase Fee "Optional	SAR 50			
رسوم الاعتراض على بطاقة الائتمان (في حال كان الاعتراض خاطئ) Credit card dispute fee (if wrong dispute)	SAR 25			

*all fee are subject to VAT

*جميع الرسوم تشمل ضريبة القيمة المضافة

IMPORTANT:
Annual fee will be applied from the date of issuance or renewal of the card.

للأهمية:
سيتم فرض الرسوم السنوية من تاريخ اصدار البطاقة او تجديدها

B. Foreign Exchange Fees

ب- رسوم تحويل العملة الأجنبية

POS Transaction
EUR 500 transaction on POS in Paris, France:
EUR 500 is converted into USD 562.7 based on the currency conversion rate of EUR 1 = USD 1.1254 - USD 562.7 is converted into Saudi Riyal by applying a 2% foreign exchange mark-up as follows:
562.7*3.79401*102%=SR2177.58 (rounded off to the nearest higher Halalah)

Cash Transaction
TRY 1,000 cash withdrawal transaction in Istanbul, Turkey:
TRY 1,000 cash withdrawal transaction amount is converted into USD 365.5 based on the currency conversion rate of TRY 1 = USD 0.3655. USD 365.5 is converted into Saudi Riyal by applying a 2% foreign exchange mark-up as following:
365.5*3.79401*1.02= SAR 1,400.8 (rounded off to the nearest higher Halalah)

معاملات نقاط البيع
المعاملات بقيمة ..0 يورو في فرنسا, باريس:
يتم تحويل ٥٦٢,٧ دولار أمريكي إلى الريال السعودي بتطبيق ٢٪ من معدل نسبة الصرف الأجنبي على النحو التالي: ٥٦٢,٧*١.١٢٥٤=٥٦٢,٧ دولار أمريكي *٣,٧٩٤٠١*١.٠٢=٢١٧٧,٥٨ ريال سعودي (مقرب الى أقرب أعلى هللة)

المعاملات النقدية
معاملات السحب النقدي بقيمة ...١ ليرة تركية في تركيا, اسطنبول
يتم تحويل ...١ ليرة تركية من قيمة معاملة السحب النقدي الى ٣٦٥,٦ دولار أمريكي على أساس سعر تحويل العملة ١ ليرة تركية= ٣٦٥٥ .. دولار أمريكي
يتم تحويل ٣٦٥,٥ دولار أمريكي الى الريال السعودي بتطبيق ٢٪ من معدل نسبة الصرف الأجنبي على النحو التالي:
٣٦٥,٥*٣,٧٩٤٠١*١,٠٢=١,٤٠٠...٨ ريال سعودي (مقرب الى أقرب أعلى هللة)

C. Illustration of Calculation of Term Cost

ج- حساب معدل الكلفة

A cardholder receives the statement dated January 03 2015 with the following details:
Opening balance: SAR 5,000
Minimum amount due: SAR 250
Payment Due Date: January 24 2015
The term cost applies on the unpaid balance of SAR 4,750.
Assuming that the balance is 30 days old, the term cost may be approximately arrived at as following:
SAR 4750*(36%/360)*30 = SAR 142.5 (rounded off to the nearest higher Halalah)
Please note that this explains how the term cost/finance charges are calculated while the system may arrive at a different value as 36% is an illustrative rate.

يستلم حامل البطاقة كشف حساب بتاريخ ٣. يناير ٢٠١٥ بالتفاصيل الواردة أدناه:
الرصيد الافتتاحي: ....0 ريال سعودي
الحد الأدنى لسداد المبالغ المستحقة: ٢٥٠ ريال سعودي
تاريخ السداد: ٢٤ يناير ٢٠١٥
التكلفة الزمنية تتطلب قيمة ٤,٧٥٠ ريال سعودي من الرصيد الغير مدفوع
بافتراض أن الرصيد مضى عليه ٣٠. يوم, سيتم حساب التكلفة الزمنية كالتالي:
٤,٧٥٠ ريال سعودي *(٣٦/٣٦٠٪)*٣٠.= ١٤٢,٥ ريال سعودي
يرجى ملاحظة أن ذلك يبين كيفية حساب رسوم التكلفة الزمنية, الا ان النظام قد يتوصل الى قيمة مختلفة بما أن ٣٦٪ هي نسبة توضيحية

Illustrative Example

مثال توضيحي

Period to Payoff المدة لسداد إجمالي المبلغ	Minimum Payment الحد الأدنى للسداد	APR معدل النسبة السنوية	CC Purchase Rate هامش الربح	Credit Limit الحد الائتماني
0 سنوات و ١٢شهر (٧١شهراً)	5%	48.47%	36%	60,000

When you receive a new credit card, from the date of receipt, you could cancel the card within ten days, without incurring any charges or fees, provided the card is not activated. When you receive your renewal card/replacement card, activating it means that you agree to the terms and conditions. In case you do not wish to continue using the credit card/s, please inform the bank within two weeks of issuance of the notice. When the bank changes the terms and conditions the bank will inform the cardholder at least 30 Calendar Days before the amendment takes effect. and if these revised terms and conditions are not acceptable, the Cardholder may object or cancel his/her card within 14 days. From the date of issue of statement, should you have any query or objection/disagreement with any of the transactions or other contents, the Cardholder should take it up with the bank within 30 days. You will not pay any additional amount when you pay the full outstanding amount in due date.
* Disclaimer: Reviewing this synopsis shall not substitute reviewing the contract, its appendices, and shall not exempt from the obligations stipulated in the contract.

عند الحصول على بطاقة ائتمان جديدة, يمكنك الغاءها خلال عشرة أيام من تاريخ استلامها, دون دفع أي رسوم بشرط عدم تنشيط البطاقة. عند استلام بطاقة التجديد / البطاقة البديلة فإن تنشيطها يعني أنك توافق على الشروط والأحكام. في حال كنت لا ترغب في الاستمرار في استخدام بطاقات الائتمان يرجى إبلاغ البنك خلال أسبوعين من تاريخ صدور الإشعار. عندما يقوم البنك بتغيير الأحكام والشروط سيتم إشعار العميل بـ ٣٠ يوم قبل العمل بها, ويحق لحامل البطاقة عندها الاعتراض أو الغاء بطاقته/ها خلال٤٥يوم من تاريخ الإشعار.
يتوجب على حامل البطاقة أن يقوم بأي استفسار أو اعتراض أو خلاف بخصوص أي من المعاملات أو غيرها خلال ٣٠ يوم من تاريخ اصدار كشف الحساب.
لا يدفع حامل البطاقة أي رسوم إضافية في حال قام بدفع كامل المستحقات في وقت الاستحقاق.
تنويه: لا يغني الاطلاع على هذا الملخص عن مراجعة العقد وملحقاته كما انه لا يعفي من الالتزامات الواردة في العقد.

I, the undersigned, do hereby confirm that I have received, read and accepted the initial disclosure

أقر أنا الموقع ادناه بأنه تم استلام النسخه و الإطلاع والموافقة على الإفصاح المبدئي بشكل كامل

Cardholder signature — توقيع حامل البطاقة

Authorized issuer signature and stamp — توقيع وختم مُصدر البطاقة المُخوّل

Credit card issuer contact information — معلومات الاتصال الخاصة بمُصدر البطاقة الائتمانية

800 124 21 21 — ٨٠٠١٢٤٢١٢١

Credit Card Agreement

Definitions

The following terms and expressions shall have the meanings assigned to each.

The Bank: Banque Saudi Fransi and its branches, employees, agents, officials, managers and representatives.

The General Terms and Conditions: Terms and conditions of credit cards contained in this document

The Cardholder: The person to whom the Card is issued to (whether the primary cardholder, or the supplementary cardholder), and his/her name will clearly appear on the Card.

Fees: The fees as stated in the schedule of charges and Initial Disclosure document.

Initial Disclosure Document: It is a summary statement of the agreement, fees and charges, in addition to the key provisions of this agreement and some important examples.

Primary Cardholder: The person who applied for the Card from the Bank, and an account will be opened in his/her name. This person will be responsible for all cards issued under the account, including Supplementary and internet Virtual Cards, and Low Limit Cards.

Supplementary Cardholder: Any person authorized by the Primary Cardholder to hold and use the Card Account, and Bank issues a supplementary card in the Supplementary Cardholder's name.

The Supplementary Card: The Card issued by the Bank in the name of the Supplementary Cardholder.

The Card: The credit card issued by the Bank, such as "Visa" or "MasterCard" or any other credit card, including the Primary Card, the Supplementary Card, and the Internet virtual/low limit cards.

The Account: The account(s) of the Cardholder with the Bank.

The Card Account: An independent account separates from the other accounts of the Cardholder with the Bank, and all details of the transactions relating to the Card will be stated in this account.

The Card Transaction(s): Any transaction made using the card, such as cash withdrawals, point-of-sale purchases, online purchases (swipe and non-swipe transactions), and payment of fees such as bank fees/service fees.

Cash Withdrawals: The cash amount received by the Cardholder from the Bank using an ATM or directly receiving the cash from the Bank or an amount transferred into the Cardholder's current/savings account.

Credit Limit: The maximum credit limit permitted by the Bank for the Card transactions, as notified from time to time to the Cardholder

Account Statement: The monthly statement sent to the Primary Cardholder by ordinary mail service, or national address registered with the Bank, electronic mail, or electronic statement using the Cardholder special account in the Bank website (banking services/ internet banking) detailing the Card Transactions requested in the Card Account, and all amounts due and payable to the Bank by the Cardholder.

Day: The calendar day

EPP: Easy Payment Plan program as described in the EPP terms and conditions section below.

Cashback: means the amount earned on eligible transactions as set forth in this application or as decided by the Bank at its absolute discretion and which shall be credited to the cashback card account after posting the relevant transaction into customer Lifestyle Credit Card account.

Eligible Transactions: means all retail transactions, at point of sale or online, charged/posted to a cardholder's Lifestyle Credit Card, except for the transactions excluded from the program.

General Terms and Conditions

The issuance and use of the Credit Card is subject to the following terms and conditions ("Terms and Conditions"):

Banque Saudi Fransi (the "Bank" or "BSF") reserves the right to accept or reject any credit card application at its sole discretion.

In case the credit card application is rejected, the applicant will receive a notification showing the reason for rejection within 5 business days.

The credit limit shall be established at the Bank's authority and will be specified in the documentation accompanying the approved card or included in the account statement.

The Bank will establish the Credit Limit in accordance with its credit policy and regulatory authorities' instructions. The type of card issued may differ from the required card by the customer, as per the Bank's policy.

The Card is owned by the Bank and it will remain so at all times. The Bank may, at its own discretion, cancel the Card and close the Card Account at any time with or without any prior notice to the Cardholder. Upon occurrence of this cancellation, Cardholder will stop using the Card, return it to Bank, and pay the outstanding balance immediately.

The Cardholder may request cancellation of his/her primary or supplementary card at any time by notifying the Bank through any authenticated channel. Cardholder shall pay the outstanding balance and return the card to the Bank. In case of new card issuance, the Cardholder can return the card within ten (10) days of receiving the card, without the obligation to pay any annual fees provided he/she has not activated and/or used the card.

The validity of the Card is (4) years from its issuance date.

Upon card delivery, Cardholder can activate it by using any of e-channels such as BSFonline or BSFmobile

Card activation is considered a proof of delivery and acceptance for the Terms and Conditions.

The Bank automatically renews the card before its expiration, applying the necessary fees. The cardholder has the right to accept or reject the renewal. Activation is considered acceptance of the renewal, and the customer has the right to object to the renewal within 14 days from the date of renewal.

The Cardholder is fully responsible for all obligations arising from card usage, including all fees & charges as stipulated in the Terms and Conditions.

The additional product features and benefits provided by schemes (Visa/Mastercard) may be changed from time to time without any prior notification.

The Bank reserves the right at all times to vary or amend the Terms and Conditions. Any such amendments will become binding on the cardholder after thirty (30) days notification sent by the Bank via any authenticated method.

Cardholder may cancel his/her Card(s) provided that such cancellation/closure will be made within fourteen (14) days of receipt of the change notice. In this case all amounts due to the Bank and other liabilities of the Cardholder should be settled.

The Bank may offer benefits and services provided through Visa/Mastercard on a best-effort basis, subject to the applicable terms and conditions laid out by Visa/Mastercard. The Bank is neither liable nor responsible for the quality or availability of these services.

Stopping the card does not mean stopping the customer use of recurring payments (e.g. subscriptions linked to the card) or digital wallets (e.g. Apple Pay, Mada Pay, Google Pay or Samsung Pay). In case the cardholder wants to stop these services, the cardholder must notify the Bank via the contact center number mentioned under the (Miscellaneous Terms and Conditions).

General Terms and Conditions

The Cardholder shall not exceed the credit limit at all times. If a transaction is performed and it exceeds the credit limit, the Bank may approve the transaction at its sole discretion. The Bank's approval of such transaction must not be interpreted as a permanent increase in the Cardholder's credit limit. In such cases, the Cardholder will be liable to pay any surplus amount in addition to any other outstanding amounts on the card and other amounts accrued due to the fees mentioned in the Initial Disclosure Document.

In all cases of exceeding the credit limit, the over limit amount is payable immediately, along with the minimum amount due and overdue amount, if any.

The Cardholder may request for a credit limit increase of the credit card which the Bank may allow/reject at its own discretion and the credit rating and according to the regulatory instructions.

The Bank has the right to at any time to reduce the credit limit of the Card without prior notice to the Cardholder and will not increase its credit limit unless an authenticated request is submitted by Primary Cardholder and the Bank accepted such submission.

Annual fees shall be charged upon the Card activation for the first year and thereafter every year upon completing 12 months. The bank has the right to cancel the card if it is not activated within 90 days from the date of issuance.

Fees are applied in accordance to the segment of the customer, therefore any upgrade or downgrade to the segment may increase/decrease the applicable fees accordingly.

Monthly profit margin will be charged to the unpaid outstanding balance of the Credit Card and it will be payable by the Cardholder.

To avoid monthly profit margin, the outstanding balance shall be fully paid and received by the Bank before the payment due date as shown in the statement of account.

Cash withdrawals are limited to SAR 5000 per day or 30% of the Cardholder`s credit limit, the cash advance fee will be calculated for each cash withdrawal transaction as per the Initial Disclosure Document.

The Bank will apply fees on all E-wallet top up transactions (account funding transactions), as per the Initial Disclosure Document.

The Bank may, according to its own discretion, reissue, renew or replace the card. However, the Bank has the right to check Cardholders' credit standing, financial obligations and other relevant information before deciding to renew the card.

Credit cards are subject to the regulations for unclaimed accounts as per the banking account rules issued by the Saudi Central Bank.

Cardholder Responsibilities

In case of any fraudulent or unauthorized transactions on the Card, Cardholder must immediately contact and notify the Bank about such transactions whether inside or outside the KSA.

The Cardholder will be liable for any negligence or delay in reporting fraud or unauthorized transactions on the Card. It is the exclusive responsibility of the Cardholder to safe-guard his/her card details and personal identification number (PIN) and not disclose it to anyone. In case of any willful disclosure of such confidential information, the Cardholder will be liable for any fraud transaction.

The Cardholder will not be financially responsible for any further fraudulent or unauthorized transaction on the Card after he/she has reported the fraudulent/unauthorized transaction to the Bank via the contact center number mentioned below.

The burden of proof for a fraudulent /unauthorized transaction will remain on the Cardholder disputing such transactions and all necessary documentation for this purpose such as dispute form, ID document etc., shall be provided to the Bank.

The Cardholder is responsible for all transactions made with their card including but not limited to, cash withdrawals, purchases, e-commerce or wallet transactions, whether through signing, providing card details, or sharing personal information with service providers. The Bank is not liable for any misuse of shared information.

The cardholder undertakes not to disclose the PIN number to anyone. The cardholder will be solely responsible for any transaction, resulted from the cardholder disclosure of the PIN.

The Bank is not responsible for a rejected transaction at the merchant level or for the goods or services which the merchant provides. The complaint of the Cardholder against the merchant will not release him/her from any obligations on the cardholder for the Bank.

The Cardholder is required to register and log in to the Bank's secure channels (mobile application or website) to access all information, including monthly statements, without the need to send this information by email or post, unless explicitly requested by the cardholder.

The Cardholder agrees and understands that he/she will not use the Card for trading in foreign exchange, and purchasing virtual currencies.

The primary Cardholder may request the issuance of one or more supplementary cards, subject to the Bank's approval. The primary Cardholder shall be responsible for all fees on the supplementary card and any transactions performed by the supplementary cardholder. Furthermore, the supplementary credit card limit is part of the total primary Cardholder's total credit limit.

If the Cardholder decides not to pay the total outstanding balance, he/she shall pay no less than the minimum amount due as shown in the card statement. Cardholder shall, in all cases, make sure that the payment amount (through all channels such as Digital channels, SADAD, SARIE, cash, etc.) should be credited to the credit card account by or on the payment due date to avoid service charges and/or other associated charges such as the late payment fees.

The Cardholder is responsible to update immediately his/her mobile number, address, and contact details as and when there is a change. The Bank is not responsible for any consequences if the Cardholder fails to update this information.

It is the responsibility of the Cardholder to maintain sufficient balance in his/her current/savings account to cover the outstanding amounts due.

The cardholder will be responsible for all obligations arising out of purchases made through the internet and if the website asked for the one-time password (OTP), it will be sent to the customer mobile number registered at the Bank.

Use of the supplementary cards is subject to the terms and conditions of this application and supplementary cards will not be considered as a separate card for account purposes.

In case of loss or theft, the Cardholder shall notify the Bank immediately through the phone banking at the numbers shown under the closure clauses. The Cardholder shall be responsible for all outstanding amounts and transactions on the Card prior to the reported loss or theft of the Card.

Any authenticated communication with Cardholder is deemed sufficient for carrying out financial transactions and the Cardholder is responsible for such transactions.

The Cardholder should refrain from utilizing the issued card for any illegal transactions or the procurement of prohibited goods and services, in compliance with the laws of the KSA.

If there is any discrepancy between the Arabic and English texts, the Arabic one will be relied upon.

Banque Saudi Fransi, Saudi Joint stock company, Capital of SAR 25,000,000,000. CR No. 1010073368 (Unified Number 7000025333) P.O. Box 56006 Riyadh 11554, Telephone +966112899999, Riyadh 12624–2722, Building No. 7569 AlMadhar - AlMurabba Unit No. 2, Founded under license duly promulgated by royal decree No. 23/m dated 17/06/1397H. and it is under Saudi Central Bank supervision and control. www.BSF.sa

Bank's Responsibilities

In case of a suspected fraudulent/unauthorized transaction, the Bank reserves the right to block the Card without waiting for Cardholder's confirmation/consent, to protect the Cardholder and Bank.

The Bank will issue a monthly credit card statement to the Cardholder, detailing all transactions including fee & charges, total outstanding amount, the minimum payment due and the due date. The credit card statement will be provided to the Cardholder through electronic means or by any other means that may be selected by the Bank at least three weeks before the due date.

If the Cardholder requires a paper-based statement, he/she may request the Bank and the Bank shall mail it to the Cardholder's provided address. The Bank will not be held liable for any delay or non-receipt of the Account Statement by the Cardholder due to the ordinary mail service.

The Bank shall retain all original documents related to customers' transactions for a minimum period of ten (10) years from the transaction completion date and the Cardholder acknowledges and agrees that such document shall be permanently saved electronically by the Bank.

The Bank will generate monthly statements with details of total outstanding amount arising from the issuance or usage of the Card and the minimum payment due calculated at a rate determined by the Bank and notified to the Cardholder from time to time. The Cardholder is required to pay either the full balance or the minimum payment due within twenty-one (21) calendar days from the statement date.

Account statements will be considered correct and binding on the Cardholder, and in case of any objection /dispute, the Cardholder must notify the Bank of such objection within thirty (30) days from the date of issuing the subject account statement. If no objection/dispute is received from the Cardholder within the prescribed period, the Cardholder shall be deemed to agree on the account statement and any objection will not be accepted later.

The Bank shall credit the card account after satisfying the legitimacy of the dispute and receipt of the required documentation.

Personal information update: the Cardholder is solely responsible for ensuring that his personal contact information in the Bank's records is correct and up to date. The Cardholder must immediately notify the Bank in writing of any change in the provided information which includes but not limited to, their profession, address, contact information etc.

The Cardholder agrees that the Bank shall provide the Saudi Credit Bureau (SIMAH) or any other credit information company licensed in the KSA with the information and data required by it to establish an account with the Bank and / or review and / or its administrations for the Cardholders.

If the Cardholder fails to pay outstanding payments, this will negatively affect the credit history of the Cardholder, which means that it will not be allowed for him/her in the future to obtain any facilities or finances from other Banks.

The Bank will use contact information available in its records for any communication with the Cardholder. The Cardholder will be solely responsible for misdirected communications (if any) due to failure or delay in updating their contact information.

Repayment Delays / Risks

In case of no payment made within consecutive 3 months, following will take place:

1. Card account will be blocked and reported in SIMAH or any other credit information company licensed in the Kingdom of Saudi Arabia. The name of the Cardholder will be added to the list of defaulted customers. It is known that these lists are accessible by all banks operating in Saudi Arabia, and the name of the Cardholder will not be removed from the list until all due and payable amounts are paid. Defaulted and overdue/paid amounts on the credit card will also be reported. Accordingly, defaulting on payments may adversely affect the Cardholder's credit history, thereby influencing their ability to obtain financial services from other institutions
2. The Bank will suspend the Card at the Bank's sole discretion.
3. Contacting the customer within this period to discuss repayment and free credit advice
4. Work closely with customer on settlement prior taking any legal action, provided that this does not conflict with the bank's absolute right to take any legal action directly.

Where applicable, the bank may share the customer's personal data with debt collection agencies outside or inside the kingdom of Saudi Arabia when necessary for the purpose of debt collection in compliance with applicable laws.

The Bank may also assign all or some of its rights at any time to any other party without notification to or approval of the Cardholder.

The applicable cash withdrawal fees will be charged on all cash withdrawal transactions from ATMs or in the event of balance transfer from a credit card account to a current account, and the service fees will be applied from the date of the cash withdrawal or transfer transaction.

The Cardholder grants the Bank authorization to deduct, without prior notice, any outstanding amounts owed by the Cardholder from any accounts held with the Bank. The Bank retains the right to utilize the Cardholder's guarantees, including assets and funds deposited, to satisfy the Cardholder's liabilities, without prior notification. Additionally, the Bank may deduct balances from any Saudi/non-Saudi Riyal current, savings, or term deposit accounts including collaterals of the Cardholder.

If the Cardholder does not settle his outstanding dues in full, on or after the payment due date, the Bank will conduct a Tawaruq transaction by selling some of the goods owned by the Bank to the Cardholder at a deferred price and then the Bank shall act as an agent for the Cardholder to sell to a third party by Cash for its price and use it to settle the rest of the amount on the Cardholder.

If the Cardholder pays the full amount due on or before the due date, no Tawaruq transaction will be performed.

If the Cardholder objects to the Tawaruq transaction within thirty (30) days from the date of the Account Statement, the Bank shall review the Cardholder's request. If the objection is deemed valid, the Bank shall refund the entire amount of Tawaruq and profit from the disputed transaction only.

In all of the above cases, the Tawaruq transaction will be performed after the expiry of the grace period, provided that the Cardholder is not bankrupt.

If the Cardholder fails to pay the due amount on the due date for three (3) consecutive months, the Bank will not perform Tawaruq transactions to settle the Card.

The Cardholder undertakes not to use the Card for any illegal or immoral purposes, including the purchase of goods or services prohibited by Shari'a rules. If the Cardholder violates any of these matters, the Bank will be entitled to cancel the Card(s) and the Cardholder shall pay all outstanding amounts due on the card account.

If the Cardholder deposits the minimum payment due or full outstanding balance after the due date mentioned on the monthly statement, he/she will be charged with a late payment fee applicable as per the latest Initial Disclosure Document. Late payment fee collected will be disbursed in charity after the deduction of the actual collection expenses (if any).

Loyalty Programs

The Jana loyalty program is governed by its respective terms and conditions.

Jana Full T&Cs already mentioned in the below link: https://bsfjana.sa/ which is subject to amendments at the Bank's sole discretion.

Jana points will be earned on eligible transactions in the statement cycle (No Jana points will be awarded for transactions completed over and above the credit limit of the card account).

Easy Payment Plan (EPP)

The credit card EPP enables the cardholder to use the available credit limit to purchase goods and services using his credit card and pay the amount of purchases in equal monthly installments, in accordance with the EPP's program terms and conditions.

The Bank has the right to change the EPP program features such as tenures and any charges from time to time. For full EPP program details please visit www.bsf.sa

The bank may set a cap to the number of EPPs per Cardholder account. A service charge fee of SAR 50 (Fifty Saudi Riyals) will be applicable per each EPP request.

Additional Terms and Conditions applicable to Al-Fursan Credit Cards

The Bank is entitled to terminate Al-Fursan credit card and/or vary its benefits or features, add to or delete any of the terms and conditions outlined herein, and/or modify or limit the miles earn rate, bonus & welcome miles offer and/or the manner of which the air miles are earned, after a notice is sent to the cardholder through official channels of communication, 30 days prior to the effective date. The customer has the right to object within 14 days.

When applying for Al-Fursan cards, the Cardholder authorizes the Bank to disclose Al-Fursan membership number to any related party.

Al-Fursan credit card holders are entitled to earn miles based on the earn rate decided by the bank and communicated to customers from time to time through Bank's authenticated channels and based on the below schedule:

	Al-Fursan Platinum	Infinite Al-Fursan
Miles Earning Rate (For Local Transactions)	1 Mile / SR 4	1 Mile / SR 2.5
Miles Earning Rate (For International Transactions)	1 Mile / SR 3	1 Mile / SR 1.5

The following transactions are not entitled to earn miles: fees, charges, cash withdrawal, SADAD bill payments, e-wallets top up and disputed/cancelled transactions.

The air miles will be credited to customer's balance at Al-Fursan program either monthly (end of calendar month) or daily (once the transaction is successfully settled by merchant). Bank cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

In case the card is cancelled or suspended due to the Customer's failure to pay any due amounts, the bank has the right to cancel the customer's eligibility to earn miles, and he/she is not entitled to benefit from the previously earned miles that have not yet been added to his account in the Al-Fursan program.

All transaction reversals, disputed transactions and cancelled transactions will not accrue Al-Fursan Air Miles, nor do they contribute toward the minimum spend requirement

The Cardholder agrees and accepts that the terms of using any earned miles will be governed by the terms & conditions of Al-Fursan program available on www.saudia.com

The Bank does not keep the current balance of Al-Fursan miles nor customer information registered in the Al-Fursan program. Any queries regarding end of period balance, accrual, expiry, transfers and redemptions have to be made directly with Al-Fursan.

Miles earned on Eligible Transactions (as defined above) in a statement cycle will be limited to the credit limit of the customer i.e. no miles will be awarded for transactions completed over and above the credit limit of the card account in a single statement cycle.

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

The Bank may, from time to time, carry out promotional campaigns due to which the cardholder becomes eligible to receive free or welcome miles.

The Bank reserves the right to reduce the miles, or not apply any allotment, for transactions and payments to e-wallets operated by third parties.

Additional Terms and Conditions applicable to Lifestyle Credit Card

Lifestyle Cardholders are eligible to receive Cashback which is an accrued amount earned on eligible transactions, as decided by the Bank at its absolute discretion.

The Cashback earning rates are subject to the below spending categories:

Cash back Categories One category can be chosen for 10% cash back and 2 categories are eligible for 3% cash back. Also, 2 categories are eligible for 2% cash back			
Dining	2%	3%	10%
Grocery & Supermarket	2%	3%	10%
Travel	2%	3%	10%
Hospital & Pharmacy	2%	3%	10%
Education	2%	3%	10%

Classification of merchant categories will be determined based on the MCC published by schemes (VISA/Mastercard etc.), and defined by the merchant's acquiring bank. The Bank cannot be held accountable for incorrect classification of the merchant.

Eligible Transactions made by the supplementary card will be aggregated with the Eligible Transactions of the primary card for the purposes of calculating the cashback amount.

The Cashback will be credited to the Cardholders' card account once the transaction is successfully settled by merchant and it will be calculated only for the transactions posted on the statement of account. Bank cannot be held responsible for any late posting of transactions due to delays from the respective merchants.

Customers can change cashback categories percentage only once every month through BSF mobile app or Digital Channels.

Once a customer changes the cashback category percentage the new selected cashback category and its respective percentage will be effective from next statement cycle.

Cashback is capped at SAR 250 per month on each selected cashback category.

Banque Saudi Fransi, Saudi Joint stock company, Capital of SAR 25,000,000,000. CR No. 1010073368 (Unified Number 7000025333) P.O. Box 56006 Riyadh 11554, Telephone +966112899999, Riyadh 12624–2722, Building No. 7569 AlMadhar - AlMurabba Unit No. 2, Founded under license duly promulgated by royal decree No. 23/m dated 17/06/1397H. and it is under Saudi Central Bank supervision and control. www.BSF.sa

Additional Terms and Conditions applicable to Lifestyle Credit Card

If the transaction is disputed, fraudulent, unauthorized, illegal or reversed by the merchant then the cashback for that particular transaction should be reversed accordingly, incase if sufficient funds are not available in the card account, then the reversal on cashback will be posted as an outstanding balance in the card account.

The cashback awarded on Eligible Transactions in a statement cycle will be limited to the caps per category group, as updated on the Bank's website.

Cashback earned in any given statement cycle will stand null and void if the cardholder's card (at the time of statement generation) is closed, expired and not renewed, and/or there has been a breach of the Card agreement and/or in case of failure in paying dues.

Lifestyle Cardholders are entitled to earn cashback based on the earn rate decided by the bank and communicated to customers from time to time through the Bank's authenticated channels. The following transactions are not entitled to earn cashback: fees, charges, cash withdrawal, SADAD bill payments, e-wallets top up and disputed/cancelled transactions.

BSF Lifestyle Cashback program is valid for personal use only. In case the card is used for business purposes, the Bank reserves the right to claw back the cashback awarded and/or suspend the credit card as a breach of fair usage.

The Bank has the right to terminate the Lifestyle Credit card and/or amend its benefits or features, percentage of cashback and/or caps and/or merchant category groups, and/or modify any of the terms and conditions outlined herein. The Cardholder shall be bound by such variations and amendments. The latest provisions in such connection will be available on the Bank's website. Any changes to the product will be notified to the Cardholder 30 day in advance and the customer has the right to object within 14 days.

The Cashback on the Eligible Transactions in a statement cycle will be limited to the credit limit of the customer (No cashback will be awarded for transactions completed over and above the credit limit of the card account).

The Bank has the right to change Lifestyle card terms and conditions from time to time. For full details please visit www.bsf.sa

Cashback amount will be expired in 24 months from the earning date.

Agreement Form

Upon the request of the Cardholder, this agreement can be sent through the customer's trusted digital channels electronically. In this case, this agreement does not require any signature. The Cardholder's approval on this agreement through the digital channels is considered as approval of this agreement without the need for any signature. Its clauses cannot be appealed if it has been electronically approved.

Miscellaneous Terms and Conditions

If any provision of these Terms and Conditions is determined to be invalid, void, or unenforceable, the remaining provisions shall remain unaffected. The invalid provision may be substituted with a valid provision that closely aligns with the original intent of the parties, and the terms and conditions of this application shall continue to be valid and enforceable in all other respects.

Cardholder may contact the bank from landline on 8001242121 and from outside the Kingdom on 966920000576. In case of a complaint, the Cardholder may contact BSF Care Department within the Kingdom on 8001188880 or from mobile/outside the Kingdom on +966920000548.

The Cardholder hereby confirm that he/she has received, read, understood and accepted the above mentioned BSF Credit Card Terms and Conditions that consists of 9 pages.

Customer Signature / Digital Signature: _____

Signature Verification: _____

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