

(A) Personal Details

(أ) البيانات الشخصية

الاسم الاول First Name	اسم الاب Middle Name	العائلة Family Name
اللقب Title	السيد Mr.	السيدة Mrs.
الدكتور Dr.	الآنسة Miss	لقب آخر Other
الهوية ID	بطاقة الهوية الوطنية (للسعوديين) National ID (Saudi)	الإقامة (غير السعوديين) Iqama (Non-Saudis)
رقم الهوية ID No.	تاريخ الانتهاء Expiry Date	مكان الإصدار Place of issue
الجنس Gender	ذكر Male	أنثى Female
الحالة الاجتماعية Marital status	متزوج Married	مطلق Divorced
مستوى التحصيل العلمي Education Level	متوسط Intermediate	ثانوي Secondary
نوع السكن Type of Housing	ملك Owned	إيجار Rented
	سكن العائلة Family House	سكن الشركة Company Accommodation
	أخرى Other	عدد أفراد الأسرة Number of Dependents
	أرمل Widow	جامعي Graduate
	أرمل Widow	دراسات عليا Post-Graduate
	أرمل Widow	أخرى Other

National Address

العنوان الوطني

المنطقة Area	اسم الشارع Street Name	رقم الشارع Street No.
المدينة City	الرمز البريدي Zip Code	رقم المبنى Building No.
منزل Home	جوال Mobile	
فاكس Fax	أخرى Other	
بريد إلكتروني E-mail	صندوق البريد P.O. Box	

Address in Home country (Non-Saudis)

العنوان في البلد الأم (غير السعوديين)

رقم المبنى Building No.	الشارع Street	الحي District	المنطقة Area
صندوق البريد P.O. Box	المدينة City	الرمز البريدي Zip Code	البلد Country

(B) Occupational Details

(ب) بيانات جهة العمل

اسم جهة العمل Employer Name	اللقب الوظيفي Job Title	مدة الخدمة Employed Since
مكتب Office	تحويلة Extension	
نوع جهة العمل Type of employer	حكومي Government	شبه حكومي Semi-Government
	عسكري Military	خاص Private
	عمل خاص Self-Employed	متقاعد عن العمل Retired
	نوع آخر (الرجاء التحديد) Other (specify)	

Business Address

عنوان جهة العمل

المنطقة Area	اسم الشارع Street Name	رقم الشارع Street No.
صندوق البريد P.O. Box	المدينة City	الرمز البريدي Zip Code
مكتب Office	تحويلة Extension	فاكس Fax

Credit cardholder information

معلومات حامل البطاقة

اسم حامل البطاقة Cardholder name	الدكتور Dr.	السيد Mr.	السيدة Mrs.	الآنسة Miss	لقب آخر Other
تاريخ الاتفاقية Date of Agreement:	اليوم D D	الشهر M M	السنة Y Y Y Y	رقم الهوية الوطنية / الإقامة / السجل التجاري National ID / Iqama / CR	
رقم الاتفاقية المرجعي 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					
Annual percentage rate	<table> <tr> <td>Conventional</td> <td>World Elite Exclusive ورلد إيليت إكسكلوزيف 36.64%</td> <td>البطاقة التقليدية</td> </tr> <tr> <td>Credit limit (Example)</td> <td>500,000</td> <td>الحد الائتماني (كمثال)</td> </tr> </table>	Conventional	World Elite Exclusive ورلد إيليت إكسكلوزيف 36.64%	البطاقة التقليدية	Credit limit (Example)	500,000	الحد الائتماني (كمثال)	معدل النسبة السنوية
Conventional	World Elite Exclusive ورلد إيليت إكسكلوزيف 36.64%	البطاقة التقليدية						
Credit limit (Example)	500,000	الحد الائتماني (كمثال)						
Term cost	30% per annum	سنوياً ٣٠٪	التكلفة					
Annual fees	Refer to the 'Credit Card Fees and Charges Table' below	يرجى الرجوع الى جدول رسوم البطاقة الائتمانية في أسفل الصفحة	الرسوم السنوية					
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 interest will be applied on outstanding balance.	الحد الأدنى للسداد 5% أو 100 ريال سعودي أيهما أعلى وفي حال وجود مبالغ متأخرة للسداد فإنها تدفع كجزء من الحد الأدنى للمبلغ المستحق، وإذا رغب العميل بسداد كامل المبلغ، فيمكن طلب ذلك من البنك، وفي حال عدم توفر رصيد كافي في الحساب فسوف يتم احتساب العمولة الشهرية على الرصيد القائم.	الحد الأدنى للمبلغ المستحق					
Foreign currency conversion fees	1.9%	١,٩٪	رسوم 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	تاريخ السداد					
Late payment fee	Up to SAR 100 not exceed the outstanding balance	الى الحد ١٠٠ ريال سعودي على أن لا تتجاوز المبلغ القائم	رسوم التأخير في السداد					
Other fee	N/A	لا يوجد	رسوم أخرى					

The most prominent provisions

أبرز الأحكام

Implications of transactions in foreign currency	A foreign currency conversion fee of 1.9% is applied.	يتم تطبيق رسوم تحويل العملة الأجنبية بنسبة ١,٩٪	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 وفي 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 إيقاف أو إلغاء بطاقتك دون أي إشعار مسبق أو يتم سحبها بشكل كامل. سيتم تجميد حسابك الائتماني إذا لم يتم سداد ٣ دفعات. سيتم إبلاغ سمة عند عدم السداد. عند تقديمك بطلب أية أداة ائتمان في المملكة العربية السعودية، قد يتم رفض إصدارها 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.

يتمثل عبارة "خطأ/نزاع حول كشف الحساب" أي عملية تميد على حساب بطاقة الائتمان أو الحسم الشهري يبلغ عنها خطأ في الرصيد العام، وتشمل أخطاء كشف الحساب الآتي:
أ/ عملية استخدام غير مفضية ليست مفضة من قبل حامل البطاقة أو الشخص المخول بذلك.
ب/ عملية يطلب حامل البطاقة توضيح إضافي لها وتشمل فستندات موفقة.
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 الفستحق، ويشمل ذلك فرض أخطاء أو رسوم غرامه لا تتماشى مع الأحكام والاتفاقيات.
هـ/ عدم قيام البنك للبطاقة بإرسال كشف حساب شهري بالبريد أو توصيله بأي وسيلة مضمونة إلى العنوان الفستحق لحامل البطاقة.
و/ أي أخطاء أخرى فربطه بتعامات حامل البطاقة.

أ- جدول رسوم وعمولات بطاقة الائتمان

A. Credit Card Fees & Charges Table

نوع البطاقة Card Product	الرسوم	Conditions
ورلد إيليت إكسكلوزيف World Elite Exclusive		
SAR 10,000	البطاقة الأساسية Primary	
SAR 500	البطاقة الإضافية Supplementary card	
2.5%	هامش الربح الشهري Monthly Profit Margin	
لا تتجاوز رسوم السداد المتأخر مبلغ ١٠٠ ريال سعودي، على أن لا تتجاوز الرسوم المبلغ القائم المستحق. SAR 100 not exceed the outstanding amount	رسوم التأخير بالسداد Late Payment Fee	
يتم احتساب رسوم ٧٥ ريال سعودي إلى حد سحب مبلغ ٥٠٠٠ ريال سعودي أو ٣٪ للعمليات أكثر من ٥٠٠٠ ريال سعودي تخضع بحد أقصى ٣٠٠ ريال سعودي SAR 75 upto transaction amount SAR 5,000 and 3% for transaction amount over SAR 5,000 and subject to maximum of SAR 300	رسوم السحب النقدي Cash Withdrawal	
1.9%	رسوم العمليات الدولية International Transaction Fee *Foreign Exchange	
SAR 150	رسوم البطاقة البديلة Card Replacement Fee	
مجانياً Free	رسوم طلب كشف حساب شهري Duplicate Statement Fee	
SAR 50	طلب زيادة مؤقتة للحد الائتماني "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)	

IMPORTANT:

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

الأهمية:

سيتم فرض الرسوم السنوية من تاريخ إصدار البطاقة أو 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 2.7% foreign exchange mark-up as follows:

562.7 * 3.79401 * 102.7% = SAR 2192.54 (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 2.7% foreign exchange mark-up as following:

365.5 * 3.79401 * 1.027 = SAR 1,424.16 (rounded off to the nearest higher Halalah)

معاملات نقاط البيع

المعاملات بقيمة 0 يورو في فرنسا، باريس:

يتم تحويل 0٦٢.٧ دولار أمريكي إلى الريال السعودي بتطبيق ٢.٧٪ من هامش ربح الصرف الأجنبي على النحو التالي: ٥٦٢.٧ * ٣.٧٩٤٠١ * ١٠٢.٧٪ = ٢١٩٢.٥٤ ريال سعودي (مقرب إلى أقرب أعلى هللة)

المعاملات النقدية

معاملات السحب النقدي بقيمة ١٠٠٠ ليرة تركية في تركيا، اسطنبول

يتم تحويل ١٠٠٠ ليرة تركية من قيمة معاملة السحب النقدي إلى ٣٦٥.٥ دولار أمريكي على أساس سعر تحويل العملة ١ ليرة تركية = ٣٦٥.٥ دولار أمريكي

يتم تحويل ٣٦٥.٥ دولار أمريكي إلى الريال السعودي بتطبيق ٢.٧٪ من هامش ربح الصرف الأجنبي على النحو التالي:

٣٦٥.٥ * ٣.٧٩٤٠١ * ١.٠٢٧ = ١٤٢٤.١٦ ريال سعودي (مقرب إلى 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 * (30% / 360) * 30 = SAR 118.75 (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 30% is an illustrative rate.

يستلم حامل البطاقة كشف حساب بتاريخ ٣ يناير ٢٠١٥ بالتفاصيل الواردة أدناه:

الرصيد الافتتاحي: ٥٠٠٠ 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. يفترض أن الرصيد مضي عليه ٣٠ يوم، سيتم حساب التكلفة الزمنية كالتالي: ٤.٧٥٠ * (٣٠ / ٣٦٠) * ٣٠ = ١١٨.٧٥ ريال سعودي

يرجى ملاحظة أن ذلك يبين كيفية حساب رسوم التكلفة الزمنية، إلا أن النظام قد يتوصل إلى قيمة مختلفة بما أن ٣٠٪ هي نسبة توضيحية

Illustrative Example

مثال توضيحي

الحد الائتماني Credit Limit	المبلغ المستحق Principal Balance	هامش الربح CC Purchase Rate	معدل النسبة السنوية APR	الحد الأدنى للسداد Minimum Payment	الأرباح المدفوعة Profit Paid	إجمالي المدفوعات Total Payments	الفترة لسداد إجمالي المبلغ Period to Payoff
10,000	7,000	30%	40.97%	5%	4,318	11,318	0 سنوات و 5 أشهر (71 Months) 5 years and 11 months (71 Months)

- 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 إلغاءها 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. عند ما يقوم البنك بتغيير الأحكام والشروط سيتم إشعار العميل بـ ٣٠ يوم قبل العمل بها، ويحق لحامل البطاقة عندها الاعتراض أو إلغاء بطاقتها/ها خلال ١٤ يوم 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 إصدار كشف الحساب.

- لا يدفع حامل البطاقة أي رسوم إضافية في حال قام بدفع كامل المستحقات في وقت الاستحقاق.

* **تنويه:** لا يعني الاطلاع على هذا الملخص عن مراجعة العقد وملحقاته كما أنه 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 أدناه بأنه تم استلام النسخة و الإطلاع والموافقة على الإفصاح المبدئي بشكل كامل

Cardholder signature

توقيع حامل البطاقة

Authorized issuer signature and stamp

توقيع وختم مصدر البطاقة المُخوّل

Credit card issuer contact information

800 124 21 21

٨٠١٢٤٢١١

معلومات الاتصال الخاصة بمصدر البطاقة الائتمانية

Credit Card Terms and Conditions

MasterCard credit cards issued by Banque Saudi Fransi are subject to the terms and conditions specified below. Credit card applicant is requested to accept and abide by it:

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.

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 "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 executed using the Card, such as cash withdrawals, purchases via point-of-sale terminals or e-commerce (contact and contactless) and payment charges prescribed by the Bank.

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.

1. General Terms:

- A. The bank must encourage customers to read the contracts and their appendices, the initial disclosure form, terms and conditions, documents, and any other document that requires the customer's approval or signature, and verify their awareness and understanding of their content. In addition, the bank should provide the updated terms and conditions through its electronic channels.
- B. The Bank reserves the right to accept or reject any credit card application.
- C. In case the credit card application is rejected, the applicant will receive a notice showing the reason for rejection within 5 business days.
- D. If the application is accepted, the Cardholder can receive his/her card through one of the Bank branches or through courier, provided that this is determined in advance by the applicant in the application form.
- E. The credit limit assigned to the card will be determined in accordance to the monthly net income or liability relationship or in relation to the amount of deposits of the applicant in the Bank and in general assignment of limit will be subject to the discretion of the Bank. The credit card limit will be disclosed in the document that accompanies the approved card or within the first account statement issuance.
- F. The Bank may issue, if it accepts the application, a card type of its own choice irrespective of what the Cardholder has asked for and assign the credit limit it deems fit.
- G. All credit cards are a property of the bank and the bank may decide to withdraw the card(s) at any time or block or discontinue/cancel the service without any prior notice in order to protect the interests of the Cardholder and/or the bank.
- H. After receiving the card, Cardholder shall sign in the space dedicated for this purpose on the back of the card. Cardholder shall activate the card by calling the Bank toll free telephone directly or through one of the Bank branches or through any of the electronic channels of the Bank such as BSFonline, BSFmobile or through the ATM or any other mode the Bank may introduce.
- I. The validity of the Card shall be three (3) years from the date of issuance.
- J. The Bank shall renew the Card automatically upon approaching the expiry date and shall collect the necessary charges. The Cardholder has the right to accept or reject the renewed Card, Cardholder will be considered accepting the renewed Card if he/she activates the Card or he/she did not object to the renewal within fourteen (14) days.
- K. Cardholder assumes full responsibility for the obligations arising throughout the term of use of his/her card. He/she shall pay immediately the principal amounts, service charges, and any other fees, penalties, and exchange rates levied by the Bank or MasterCard or any other entity which are according to the Terms and Conditions due to the Bank.
- L. The additional product features and benefits may be changed from time to time without any prior notification, and these include those provided by MasterCard as well.
- M. The Bank is not liable for any misuse or mismanagement of products and services offered to a Cardholder by the Bank.
- N. The Bank reserves the right at all times at its sole discretion to change and amend the general terms and conditions and the effective date of implementation of the

change/amendment in terms and conditions will be after thirty (30) days starting from the date of communicating such change/amendment to the customer/cardholder via any guaranteed method of communication. Cardholder may cancel and close his/her Card(s) provided that such cancellation/closure will be made by via any guaranteed method of communication 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 will be settled.

- O. Benefits and Services: There may be offer benefits and services which are provided through MasterCard. These are provided by the Bank on a best effort basis and may be subject to specific conditions laid out by MasterCard. The Bank is neither liable nor responsible for the quality or availability of these services. Cardholder is responsible for all concierge and third-party authorization provided and requested to service provider.

2. Apple Pay:

Stopping the plastic card does not mean stopping the customer use of the Apple Pay service, as the cardholder will be able to pay with it. In case the cardholder wants to stop this function, then the cardholder must notify and raise a request via the bank contact center.

3. Credit Limit/Purchase Level:

- A. Cardholder may not exceed the credit limit.
- B. If a transaction is performed and the transaction amount exceeds the credit limit, the Bank is not liable to approve the transaction. However, the Cardholder agrees that the Bank may approve such transactions. In addition, the Cardholder will be responsible for any surplus amount, in addition to any other amounts accrued due to the fees mentioned in the Initial Disclosure Document.
- C. If the service charges and fees applied to the overall balance add up to beyond the credit limit assigned, or in the case of offline/late presentment/force transactions, the delayed transaction may cause the account to go over limit. Therefore, it is the responsibility of the Cardholder to ensure that he/she does not exceed the credit limit.
- D. In the event the Cardholder exceeds the credit limit, the Bank at its discretion may suspend the card. The Bank may in accordance with the credit rating of the Cardholder, accept or refuse to increase the Credit Limit of the services required.
- E. 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.
- F. Cardholder may request for a Credit Limit increase which the Bank may allow/reject at its own discretion and the credit rating.
- G. 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 Credit Limit unless an authenticated request is submitted by Primary Cardholder.

4. Fees: (For applicable Fees, please refer to Initial Disclosure Document)

- A. The bank should not charge the annual fees for credit cards until they are activated by the customer, and the issuing entity "The bank" has the right to cancel the card if it is not activated within 90 days from the date of issuance.
- B. Annual fees are charged upon issuance of the Card for the first time and every year upon renewal.
- C. Annual fees are charged to the Cardholder in a month chosen by the Bank, and the Cardholder may not reclaim those fees even if the Card is cancelled and account is closed before expiry.
- D. 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.
- E. Monthly profit margin will be charged to the unpaid outstanding balance of the Credit Card and it will be payable by the Cardholder.
- F. **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.**
- G. Value Added Tax: VAT shall be added at the current applicable fees as amended from time to time, such tax shall be borne by the Cardholder in accordance with applicable rules and regulations.

5. Cash Withdrawals: Withdrawals are limited to 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 may set a maximum daily limit of five thousand riyals (SAR 5,000) for cash withdrawal transactions.

6. Card Fraud & Unauthorized Transactions:

- A. 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 Kingdom of Saudi Arabia. Contact details are available on the back of the Card or the Bank's website.
- B. **The Cardholder will be liable and responsible for any negligence or delay in reporting any fraud or unauthorized transactions on the Card. It is the exclusive responsibility of the Cardholder to safe-guard his/her card details and PIN and not discloses it to anyone. In case of any willful disclosure of such confidential information, the Cardholder will be liable for any fraud transaction as a result of this disclosure.**
- C. The Cardholder should register and ensure he/she is receiving all SMS alerts on the registered mobile number for any transactions on the Card and it is the sole responsibility of the Cardholder to carry his/her mobile phone at all times in order to receive the SMS alerts and inform the bank in case of any change in mobile number.
- D. 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.
- E. 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 customer dispute form, passport copy, or any other ID document will have to be provided to the Bank for speedy resolution of the dispute.

- F. The Bank will credit the Card Account after satisfying the legitimacy of the dispute and receipt of the required documentation.
- G. Although the Bank will make efforts to contact the Cardholder 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 from any loss, and then inform the customer.

7. Statement & Payments:

- A. If the Cardholder decides not to pay the total outstanding balance, he/she will pay no less than the minimum amount due shown in the card statement (5% minimum amount due). Cardholder shall, in all cases, make sure that the Bank has received the payment through a cheque before no less than four business days (excluding Fridays and Saturdays) of the due date, to ensure that the Bank has received the due amount on or before date of maturity, bearing in mind the period required for collecting the cheque value as no amount will be registered in account till the required amount is received. In all the cases, the payment (including all means of payments such as online payment, SADAD if/and when available, SARIE if/when available, cash, etc...) amount should be credited to the credit card account by or on the payment due date so that service charges and other associated charges such as the late payment fees, and not limited to it, is applied.
- B. The minimum payment amount on the credit card is 5% of the total outstanding amount or SAR100. If the actual amount to be payable is less than SAR 100, then that amount will be collected.

Example 1:

Total outstanding amount is SAR 10,000 and the Minimum Payment is 5%, i.e., SAR 10,000 X 5% = SAR 500. Hence Minimum Payment = SAR 500.

Example 2:

Total outstanding amount is SAR 1,500 and the Minimum Payment is 5%, i.e., SAR 1,500 X 5% = SAR 75. Hence Minimum Payment = SAR 100

- C. Statement of account stating all transactions executed and posted to the Card Account including fees & charges will be generated on monthly basis and will be provided to the Cardholder through electronic means or by any other means that may be selected by the Bank on regular basis at least three weeks before the due date.
- D. 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 regarding the ordinary mail service or any other means selected by the Bank or for non-receipt of the Account Statement by the Cardholder.

- E. The Bank will generate monthly statements on the 1st & 5th of every month (Gregorian calendar) or any other day the bank deems fit; Cardholder can choose any of the above dates of his choice. The Bank, however, has the right to change one or all dates at its discretion. The Cardholder will get a grace period of approximately twenty-one (21) days from the statement generation date to either pay in full or the minimum payment of 5% of the outstanding balance.
- F. The Account Statement 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 Account Statement. If no objection/dispute is received from the Cardholder within the prescribed period, the Cardholder shall be deemed to be in agreement of the Account Statement and no objection will be accepted later.
- G. If the full balance is not repaid by the payment due date, service charges/commission will accrue on the outstanding balance at an Annual Rate applicable, calculated on daily basis from the transaction date up to the date when full repayment is credited to the Credit Card Account.

Example:

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:

$SAR\ 4750 * (30\% / 360) * 30 = SAR\ 118.75$ (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 30% is an illustrative rate.

- H. 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, and shared in the latest Initial Disclosure Document. And in case of no payment made within consecutive 3 months, following will take place:
 - a. Card account will be blocked and reported in SIMAH accordingly
 - b. Contacting the customer within this period to discuss repayment and free credit advice on how to deal with financial issues
 - c. Work closely with customer on settlement prior taking any legal action against customer
 - d. The bank has the right to identify a third party in relations to collection related matter within 1 months after the 3 months period has passed including all legal and execution procedures.
- I. All Cash Withdrawal Transactions from ATM machines or by BSFonline / BSFmobile (online banking) or by Bank branches or transfer from credit card account to current account will be charged the applicable cash advance fee on the credit limit and the

service charges at the prevailing rate will be applicable from the transaction date of cash withdrawal.

- J. The Bank will report delinquent/defaulted Cardholders to SIMAH (Saudi Credit Bureau) as and when it requires details of the Cardholder's credit card account including default and outstanding/repayment amounts on the Credit Card.
- K. The statement billing currency amount will be in Saudi Riyals; however, for MasterCard, all foreign currency transactions will be converted first to US Dollar as per the prevailing exchange conversion rate by MasterCard on the date of the transaction then to Saudi Riyal as per the prevailing exchange conversion rate by MasterCard on the date of the transaction made by the Cardholder. The Cardholder would be liable for any difference of fee or currency rate when they will be posted to the Cardholder's account by the Bank. All currency exchange rates and their conversion into Saudi Riyals are based on prevailing MasterCard exchange rates and will attract exchange rate changes.

MasterCard Example:

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 2.7% foreign exchange mark-up as follows:

$USD\ 562.7 \times 3.79401 \times 102.7\% = SAR\ 2,192.53$ (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 2.7% foreign exchange mark-up as follows:

$365.5 \times 3.79401 \times 102.7\% = SAR\ 1,424.15$ (rounded off to the nearest higher Halalah)

*Cash Advance Fees will apply

8. Set-Off:

- A. The Cardholder acknowledges and agrees to authorize the Bank, without the need for prior notice, to deduct any due and payable amounts from any funds available in any account belonging to the Cardholder with the Bank. The main account will be the Saudi Riyal account, then follows any additional Non-Saudi Riyal accounts if needed. The Bank will be entitled to utilize any collateral of the Cardholder with the Bank including any assets or invaluable materials or amounts deposited with the Bank for repayment of the indebtedness of the Cardholder, and without the need for prior notice to the Cardholder. Also, the Bank will be entitled to seize any credit balance in any other

current or saving account or any term deposit or any other amounts with the Bank, even if such amounts were not held as collaterals.

- B. In case of insufficient funds in the account/s of the Cardholder for repaying the due and payable amounts under the Card, the Bank will levy profit margin without the need for prior authorization from the Cardholder on the outstanding amount. It is the responsibility of the Cardholder to maintain sufficient balance in his/her current/savings account to cover the amounts due occurred through either cash advance, retail purchases, and/or service charges or any other fees that may be charged or on account of delayed advice received for offline/late presentment/force transactions.
- C. If the Cardholder delays payment of the minimum amount due, the Bank is entitled to:
 - a. Profit margin / charge a late payment fee and cannot exceed the outstanding amount, maximum SAR 100.
 - b. Reserves the right to suspend the Card at the sole discretion of the Bank.
- D. If the Cardholder delays payment of minimum amount due for three (3) consecutive months, this will result in the following:
 - a. Blocking of the Card, and no new Card will be issued until the entire debt is settled.
 - b. Offer the credit advisory services free of charge to the cardholder (regarding how to deal with financial difficulties).
 - c. Provide the Saudi Credit Bureau (SIMAH), or any other credit information company licensed in the Kingdom of Saudi Arabia, the name of the Cardholder to be added to the list of defaulted and sanctioned 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.
- E. The Cardholder may repay all due amounts, full or partial, before the payment due date, and in case of amounts in excess of the due amounts, they will be added to the available balance, and the Cardholder will not be entitled to claim any profits on such amounts.
- F. The Bank will be entitled to authorize a third party to collect the due and payable amounts, full or partial, from the Cardholder.
- G. The Bank has the right to deduct from any other account of the Cardholder in order to cover the outstanding amount from the Card Account. If the Cardholder objects to transaction, a fee of SAR 50 will be applied if the objection is wrong and deducted from the Card Account as shown in the Initial Disclosure Document.

9. Use of The Banque Saudi Fransi Internet/Virtual Card: This card is restricted to online use only. It cannot be used at ATM machines or Point of Sale terminals.

10. Use of Banque Saudi Fransi Credit Cards on The Internet: The Cardholder can use his/her credit card for Internet purchase transactions using the MasterCard SecureCode service as applicable. To complete the transaction, a one-time password (OTP) is sent to the Cardholder's mobile number and the OTP has to be provided on the Internet screen in the

required field. To receive the OTP, transaction alerts and other communication from the Bank, updating the mobile number in the Bank's record is a must. The Cardholder undertakes to take responsibility for updating the Bank records with the correct mobile number and correct address. The Bank is not responsible for the cardholder not receiving SMS messages or SMS messages transformed in transit for any reason. The cardholder is required to react immediately to any SMS message he/she notices which is not in line with the card usage or the Cardholder expectation.

11. Exchange & Taxation Restrictions: The Cardholder promises to abide by the exchange and taxation restrictions which may be imposed as a result of the use of card, and the Cardholder will be responsible thereof. The Bank will also be authorized to debit all the damages, claims and expenses to which the Bank is exposed, to the account of the Cardholder as a result of these laws, and also all the taxation, fees and expense as well as all the amounts imposed by the regulations for any transaction.

12. Cardholder Responsibilities:

- A. **Cardholder will be responsible for all the transactions related to the use of his/her own card irrespective of whether it has been made through signing of a bill or providing the card number and other information pertaining to the card(s) and/or his/her personal information such as date of birth, ID/Iqama/Passport number and other sensitive information to a travel agent, hotel, car rental agency or any other establishment/entity for purpose of purchasing goods/services by request through mail or telephone or e-commerce or point-of-sale or SADAD Bill payment. The Bank, further, is not responsible for any misuse of any pieces of information shared.**
- B. Any transaction executed using the Card, such as cash withdrawals, purchases via point-of-sale terminals or e-commerce (contact and contactless) and charges prescribed by the Bank.
- C. Bank will treat Cardholder's PIN as his/her authorization whenever it is used with the card. Cardholder PIN is the electronic signature and identifies the Cardholder as the authorized user of the card. Any instructions received or transactions done using the card with the PIN will have the same legal effect as if the Cardholder signed a written direction to the bank. Safeguarding the PIN is the Cardholder responsibility. The copy of the original merchant sales slip or the cash advance slip or any other draft would be considered as a sufficient proof that the transactions were performed. The Cardholder agrees that he/she will never reveal the PIN to anyone, including merchants, members of the family and employees of the Bank.
- D. The Cardholder agrees that he/she will update the mobile number, address and other contact details, including e-mail address as and when there is a change. The Cardholder acknowledges that he/she understands that the mobile phone is a must to receive messages and complete certain transactions and hence the Cardholder agrees to update the mobile number whenever there is a change. The Bank is not responsible if the Cardholder does not update the details mentioned here and loses his/her right.

- E. For certain transactions, bank may allow the Cardholder to use the card without providing the PIN. For these transactions, Cardholder will have the same responsibilities as if the Cardholder has used the card with the PIN.
- F. Cardholder shall register, login and access all information provided by the Bank on the Bank's secure website for the purpose of disclosures and access to information and all Bank notifications, including, but not limited to monthly statements, account information, etc., without further need to send this information by e-mail or normal post, unless the Cardholder explicitly requests.
- G. **The Cardholder agrees and understands that he/she will not use the Card for trading in foreign exchange, and purchasing virtual currencies.**
- H. Additional/Supplementary Card: The Primary Cardholder may, subject to approval of the Bank, request an additional/supplementary card for anyone through an official request, according to the following conditions. The Bank has the right to approve or reject the application for an additional card:
 - i. The Primary Cardholder shall be responsible, in all cases, for the fees, expenses and costs occurring to the additional/supplementary Cardholder through his/her use of the card and transactions, and record these transactions at the expense of the Primary Cardholder. The Supplementary credit card limit is part of the total Primary Cardholder's total credit limit.
 - ii. The Primary Cardholder shall be responsible for all transactions, and these transactions shall be registered at the expense of the Primary Cardholder and posted to the Card Account.
 - iii. Use of the additional/supplementary cards is subject to the terms and conditions stipulated by this agreement and additional/supplementary cards will not be used as separate cards for account purposes.
 - iv. The additional/supplementary card will be subordinate to the Primary Card with respect to cancellation, renewal and suspension as well as other matters.
 - v. The credit limit of the Primary Card may be inclusive of the credit limit of the Supplementary Card, never the less, The Primary Cardholder may request the Bank to assign a lower credit limit for the Supplementary Card. The Primary Cardholder will also be responsible for all payments and charges on the Supplementary Card whether or not those payments exceed the credit limit for the Supplementary Card.

13. Card Loss or Theft: In case of loss or theft, the Cardholder shall notify the Bank immediately through the phone banking. The Cardholder shall be responsible for all outstanding amounts and transactions on the Card prior to the reported loss or theft of the Card.

14. Change of Address:

- A. All notices are sent to the Cardholder address shown in this application.
- B. **Cardholder shall notify the Bank of any change in his/her address or the instructions related to sending the statements and other notices. This notice will only be valid upon receiving it by the Bank.**

- C. The last address or written instructions given to the Bank shall be considered as the mailing address of the Cardholder for purpose of sending statements and notices.
- D. The Bank accepts no liability for misdirected mailings if the Cardholder has not notified the Bank in writing of a change in address.
- E. The Bank will not be held liable for any delay regarding the ordinary mail service or any other means selected by the Bank or for non-receipt of the Account Statement and notices by the Cardholder.

15. Cancellation of Card by Cardholder: The Cardholder may request cancellation of his/her main or additional/supplementary card at any time by notifying the Bank in writing or any authenticated channels. 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 for any transaction. In case customer requests a clearance letter, the clearance letter will be issued after seven (7) days from the date of full settlement of the entire outstanding balance on the card account and update the Cardholder's record with SIMAH within one week from the date of closing the Card Account.

16. Cancellation of Card by The Bank: 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.

17. Effect of Cancellation: All pending transactions including cash advances and purchases are due and payable immediately in full upon cancellation of the Card and closing the Card Account. Cardholder shall be, in all cases, responsible for all the expenses and costs which the Bank may incur in collecting the amounts which are due and payable by the Cardholder, in addition to the accumulated service fees, fees of the additional amounts and all the fees and expenses accrued subject to these terms and conditions, and he/she shall compensate the Bank for them without delay.

18. Merchant Behavior: 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.

19. Re-Issue, Renewal or Replacement: The Bank may, according to its own discretion, reissue, renew or replace the card. However, the Bank has the right to check the credit standing, all financial obligations on customer, and other relevant information before deciding to renew the card and in no way is obliged to replace the card. If the Bank agrees to replace a card, the Cardholder will pay a re-issuance fee.

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

21. **Reward/Bonus Points:** The Reward/Bonus Points are in accordance to "Jana" loyalty program terms and conditions. Cardholder agrees that he/she will redeem these Points within the validity period and has no claim on expired and in the event of card cancelation. Cardholder will be notified 1 month before the expiry of the points and repeatedly 1 week before the expiry via authenticated communication channels such as SMS.

22. **Death:** In case of death of the Cardholder the outstanding amount will be settled through the inheritance.

23. **Bankruptcy:** *If the Cardholder declares Bankruptcy the outstanding amounts shall be paid immediately.*

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

25. **Applicable Laws:** In case that the Cardholder fails to pay the amounts payable by him/her, or to fulfill his/her liabilities and obligations under these terms and conditions, Cardholder will agree that the Bank may take judicial procedures with the courts, judicial committees or special courts which have authorities over the Cardholder and/or his/her private properties in the Kingdom of Saudi Arabia and/or abroad.

26. **Saudi Credit Bureau (SIMAH) For Credit Information System:** The Cardholder agrees that the Bank shall provide the Saudi Credit Bureau (SIMAH) or any other credit information company licensed in the Kingdom of Saudi Arabia 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, 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.

27. **Clause of Illegal Transactions:** *The Cardholder undertakes not to use the principal or additional card issued for him/her directly or indirectly at any illegal transactions or purposes including purchase of goods, or obtaining services which are prohibited to be circulated in the Kingdom of Saudi Arabia and the place where he/she uses his/her card subject to the rules and laws effective, and those which also violate the agreement signed by him/her.*

28. **Invalidity:** If any of these Terms and Conditions is adjudged to be invalid, void or unenforceable, the remaining Terms and Conditions will not be affected thereby. Such invalid provision may be replaced by the lawful provision that most nearly embodies the original

intention of the parties as expressed herein, and these Terms and Conditions will in any event otherwise remain valid and enforceable.

29. Indemnification: Cardholder shall be solely responsible for and shall defend, indemnify and hold the Bank, its affiliates and their respective employees, agents, officers, directors, and assigns harmless from and against any claims, lawsuits, judgments, losses, liabilities, expenses (including reasonable attorney's fees), costs, damages and awards (collectively "Claims") including, without limitation, Claims relating to economic loss and/or reputational loss arising out of or resulting from your failure to abide by these Terms and Conditions.

30. Termination of Service: The Bank reserves the right to cancel, without notice, any product or service offered to a Cardholder for his/her failure to abide by these Terms and Conditions, which shall be in the sole discretion of the Bank.

31. Bank Contact: Cardholder may contact the bank from landline on 8001242121 or 8001188880 and from mobile/outside the Kingdom on +966 920000576. In case of a complaint, the Cardholder may contact BSFCare Department within the Kingdom on 920000548 or from mobile/outside the Kingdom on +966 920000548.

32. EPP Terms and Conditions "Optional"

- A. The bank's (BSF) Easy Payment Plan Program (the "EPP") is available to banks' credit card holders (each a "Cardholder") for purchase transactions done at merchants specified by the bank. List of merchants are available on the bank's website and may change from time to time.
- B. The availability of the EPP to the Cardholder is subject to the available balance in the Cardholder's account with the bank and acceptance by the bank of the Cardholder's request to utilize the EPP. Cardholders who are delinquent (i.e. not current on payments) or over the limit on their BSF credit card(s) may have their EPP request rejected by the bank until such time as the Cardholder regularizes their account or until such time as determined by the bank at its sole discretion.
- C. Only single purchases of SAR 1,000 (One thousand Saudi Riyals) or more are eligible to be converted under the EPP and the maximum limit will be 90% of the Credit Card Limit.
- D. The tenure for the Program can be a minimum of 3 months up to a maximum of 12 months and customer cannot change the tenure after the Transaction is transferred to the Program. The Bank reserves the right to increase or decrease the tenure periods where it deems suitable without prior notice to the customer. The EPP will be valid for periods determined by the bank's sole discretion (the "EPP Period").
- E. To convert any transaction to EPP, the Cardholder must initiate a request (the "EPP Request") by calling the toll-free number (8001242121). The request will be processed within 3 Business Days. The Cardholder will be notified of the acceptance or rejection by SMS.
- F. The Cardholder must submit the EPP Request by no later than 21 days from the date of the transaction, otherwise the EPP request will be rejected.

- G. The bank reserves the right to reject any request for an EPP without giving any reason and the Bank will not be liable for any claim arising from said rejection.
- H. 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.
- I. In case of Cardholder disputes the purchased item/service using the Card by will due to damaged goods/services or any other unsatisfactory reasons, the customer will still be liable for the amount of the purchased item/service, and the Bank will not be responsible, at all events, of the purchased item/service. Such disputes relating should be resolved by the Cardholder directly with the Merchant and no claim by the Cardholder against the Bank. The authorized merchant (a "Merchant") participating in the EPP with bank are solely responsible for all obligations and liabilities in connection with the supply of goods/services or any defect or damage.
- J. In case of delay in payment of monthly installments, the Bank has the right to cancel the EPP Program and all applicable fees and charges will be payable according to schedule of charges and credit card terms and conditions.
- K. If the Card is closed /cancelled while a Transaction is still under the EPP Program, the EPP Program will cease to exist and the unbilled amount will be immediately billed to the Credit Cardholder. The entire outstanding amount shall immediately become due and payable by the Cardholder and the Bank shall have the right to demand the immediate payment thereof at its discretion.
- L. The bank reserves the right to withdraw the EPP at any given time with (30) thirty days prior notice to the Cardholder at bank's sole discretion. The bank also reserves the right to extend the EPP to any or all other Cardholders.
- M. Cardholders can only use 90% of their existing credit limit to obtain installments for retail purchase transactions only. Additional credit is not offered with the EPP and cash advances are not valid for use in any EPP unless Bank decides to offer so.
- N. The Cardholder agrees that the bank at its sole discretion may specify a minimum/maximum purchase amount and number of transactions to qualify for the EPP.
- O. The amount of each installment payment debited from the Cardholder's account (the "Payment") will be debited on a monthly basis and will be included as a transaction appearing on the Cardholder's statement.
- P. If a Cardholder is on a full payment plan (100% repayment) under his/her existing credit card, and elects to convert a purchase under the EPP, the Cardholder's existing balance, if any will be automatically changed to a minimum payment method plan (5% repayment).
- Q. Any EPP must be paid in full before a Cardholder can change products or even close the Card Account.
- R. The Cardholder is entitled to cancel the EPP at any time during the EPP period, however a cancellation fee will apply.
- S. The bank does not offer or provide any warranties, or accept any responsibility or liability of any kind in respect of the EPP and hereby disclaims any and all express or implied warranties with respect to the same.

- T. It is the Cardholder's responsibility to ensure that he/she provides the correct and valid contact details to the bank in order to ensure that all communications related to the EPP are received.
- U. In case of a credit card upgrade, all transactions on the old credit card will be transferred to the new credit card including the EPP.
- V. No delay or omission of the bank in exercising or enforcing (whether wholly or in part only) any right or remedy hereunder shall impair such right of remedy of the bank and shall not be construed as a waiver of such right or remedy.
- W. In no event shall BSF, any of its affiliates, or any of its officers, directors, employees or agents be liable for any loss, damage or expense arising out of or otherwise related to the EPP.
- X. Transactions on a supplementary credit card can also be converted to EPP subject to the minimum eligible payment purchases threshold.
- Y. In the event of any inconsistency between the Arabic text and its English translation, the Arabic text shall prevail.
- Z. In the event of inconsistencies between these EPP terms and conditions and the previous EPP terms and conditions, these terms and conditions shall prevail.
- AA. The bank reserves the right, at its absolute discretion, to amend, modify, vary and/or supplement these terms and conditions at any time.
- BB. Any such amendments or supplements shall be provided on the bank's website and the bank's decision in all matters relating to the EPP shall be at the bank's discretion and shall be final and binding on the Cardholder. The Cardholder will be informed of any change (30) thirty days prior to the effective date.

These terms and conditions are in addition to the terms and conditions set out in the Cardholder Agreement which governs the terms of the credit card facilities of the Bank and any other terms and conditions imposed by the Bank at any time. In the event that these conditions are in conflict with the general conditions, the general conditions shall apply. These terms and conditions shall be governed by and construed in accordance with the laws of the Kingdom of Saudi Arabia.

1. General Principles for Financial Consumer Protection: General Principles for Financial Consumer Protection

PRINCIPLE 1z.

PRINCIPLE 3: Financial education and awareness

Banks should develop programs and appropriate mechanisms to help existing and future consumers develop the knowledge, skills and confidence to appropriately understand risks, including financial risks and opportunities, make informed choices, know where to go for assistance when they need it.

PRINCIPLE 4: Behavior and work ethic

Banks should work in a professional manner for the benefit of clients during their relationship, where a bank is primarily responsible for the protection of the financial interests of the client.

PRINCIPLE 5: Protection against fraud

Banks should protect and monitor consumer deposits and savings and other similar financial assets through the development of control systems with a high level of efficiency and effectiveness to reduce fraud, embezzlement or misuse.

PRINCIPLE 6: Protection of privacy

Consumers' financial and personal information should be protected through appropriate control and protection mechanisms. These mechanisms should define the purposes for which the data may be collected, processed, held, used and disclosed (especially to third parties).

PRINCIPLE 7: Complaint's handling

Consumers should have access to adequate complaints handling mechanisms that are accessible, affordable, independent, fair, accountable, timely and efficient and based on SAMA rules.

PRINCIPLE 8: Competition

Consumers should be able to search, compare and where appropriate, switch between products, services and providers easily and clearly at a reasonable cost.

PRINCIPLE 9: Third parties

Banks and their authorized agents should have as an objective, to work in the best interest of their consumers and be responsible for upholding financial consumer protection. Banks should also be responsible and accountable for the actions of their authorized agents.

PRINCIPLE 10: Conflict of interest

Banks should have a written policy on conflict of interest, and ensure that this policy will help to detect potential conflicts of interest. When the possibility of a conflict of interest arises between the bank and the third party, this should be disclosed to the consumer.

2. Consumer Responsibilities

The responsibilities of consumers will be supported by on-going consumer education and awareness programs from SAMA as well as initiatives by the various banks for their own consumers.

Consumer responsibilities include the following:

1. Be honest with the information you provide

Always give full and accurate information when you are filling in any bank documents. Do not give false details or leave out important information.

2. Carefully read all information provided by your bank

When you submit your application, you should receive full details on the obligations for your service or product. Make sure you have access to the details of your obligations, that you understand them and that you can comply with them.

3. Ask questions.

It is important to ask questions to bank employees about anything that is unclear or a condition that you are unsure about. The staff will answer any questions in a professional manner to help you in your decision making.

4. Know how to make a complaint.

You can be proactive in using this service and knowing how to escalate your issue to higher levels, if appropriate. Your bank will provide you with details on how to complain and the timeframe for their response.

5. Use the product or service in line with the terms and conditions.

Do not use the product or service, except in accordance with the terms and conditions associated with them, and after making sure of your complete understanding.

6. Avoiding risk.

Do not purchase a product or service where you feel that the risks do not suit your financial situation. Some financial products or services carry risks and your bank should clearly explain these to you.

7. Apply for products and/or services that meet your needs.

When making a request for a product or service, you should make sure that it suits your needs. You should disclose all financial obligations with all parties to ensure the decision is based on your ability to meet your additional obligations after contracting for the product or service.

8. Report unauthorized transactions to your bank. If you have discovered unauthorized transactions on your account, you should report this to your bank immediately.

9. Do not disclose your banking information.

Under no circumstances should you provide any bank account details or other sensitive personal or financial information to any other party.

10. Talk to your bank if you are encountering financial difficulties.

By talking to your bank, you can discuss possible alternative repayment arrangements that will enable you to fully discharge your responsibilities.

11. Updating information.

You should update your personal information, including contact information, so that it is updated continuously and also when so requested by the bank. You are responsible for failing to provide all relevant information to the bank.

12. Your mail address.

Use your own mail address (regular mail and email) when giving contact details to your bank. Do not use other friends' or relatives' mail addresses which can expose your financial information to others.

13. Power of Attorney.

Be careful when dealing with 'Power of Attorney'. Know what information that you are giving access to and to whom you are giving power over your financial matters.

14. Do not sign uncompleted forms.

Make sure all of the required fields and numbers are completed in a form that is presented to you for signing or initialing. Do not sign empty or partially completed forms.

15. Review all of your documents.

Review all of your documents before you sign them to ensure no errors are made in the account number or amount. Your signature is an approval and agreement of the document content.

16. Keep copies of your documents.

Keep all documents in a safe place that are provided to you by the bank. They should provide you with a copy of signed contracts and other relevant documents and papers.

3. Terms and Conditions

1. Up to date terms and conditions for products and services should be provided to new consumers or at the request of existing consumers, through the channels available from the bank and in accordance with the consumer's preference, and detailed either by way of a general terms and conditions booklet or by individual brochures. Consumers should be encouraged to read these terms and conditions before committing to a product or service.

2. A bank should communicate any changes in terms and conditions at least 30 business days in advance of any such changes being implemented.

3. All terms and conditions should be written in clear and understandable language, in a manner that is not misleading and provided to the consumer in Arabic, with a translation available in English if requested.

4. A bank should include specific warning statements in all terms and conditions, application forms and advertisements, stating clearly the potential consequences for the consumer in not meeting the product or.

4. Fees, Charges and Pricing

1. A bank will only deduct the approved fees, charges and commissions that are detailed in the SAMA schedule of fees and charges and commissions. All new fees, charges and commissions should be approved by SAMA. The fully approved SAMA schedule of fees and charges,

including third party fees, charges and commissions, should be clearly on display in all bank branches and on the bank website.

2. A bank should provide consumers with a copy of the schedule of fees, charges and commissions when they provide a product or service, when signing a contract or as requested by a consumer at any time.

3. A bank should inform the affected consumers of any changes in fees and charges, including any fees and charges imposed by a third party, 30 business days in advance of any such changes being implemented.

4. A bank should clarify to consumers the methodology for calculating fees and commissions and the amount of profit earned by the bank for the products and services held by those consumers.

5. A full breakdown of any accumulated fees and charges deducted from the final closing balance should be communicated to the consumer within five business days of closing the consumer's account or transferring to another bank.

6. Consumers should be advised in contracts and application forms that any fees or charges (greater than SR500), which are required from the consumer in order to avail of a bank product or service, will be evenly distributed without amortization over the projected lifetime of the product or service and will not be deducted in one full payment, unless the consumer confirms by signed agreement that they wish to do so.

7. If the consumer decides not to proceed with the banking product or service within 10 days of signing the contract, a bank should refund an appropriate portion of any fee or charge which has been deducted.

8. A bank cannot impose a transaction or payment fee or charge on any transfers or payments between a consumer's accounts with a bank, including credit cards issued from that bank.

9. A bank is required to provide written justification to consumers for fees, charges and commissions deducted for the products and services held.

10. A bank should notify their consumers that any ATM card withdrawals outside of KSA could result in additional withdrawal fees as per SAMA schedule of fees and charges.

5. Credit Card

1. A bank will only provide a new card on written or authenticated request from the consumer or from an authorized person. A replacement card can be issued before expiry date or as requested by the consumer.

2. A bank will ensure that cards are issued and delivered to the consumer named on the card, or to an authorized person, in accordance with SAMA circulars.

3. A bank will provide appropriate electronic channels and free-phone to assist consumers to easily report loss, theft or misuse of their cards.

4. A bank should fully investigate problems, complaints and claims from consumers, regarding incorrect transactions or any difficulties encountered when using any 'Automated Teller Machine' (ATM) or 'Point Of Sale' (POS) and take corrective action in accordance with SAMA circulars related to this.

5. A bank should not issue a credit card or increase a credit card limit except upon the written or authenticated request of the consumer, according to the regulations and circulars issued by SAMA relating to credit cards and debit cards.
6. A bank should not discriminate regarding the issuance of credit cards to consumers and the approval or rejection of a request for a credit card should be based on the consumer's financial position and their ability to repay.
7. A bank should inform consumers of the importance of protecting ATM cards, credit cards, secret numbers and cheque books. The consumer should be informed of the procedures for reporting cases of theft, loss and fraud.
8. A consumer will be responsible for any transactions made on their credit card before they reported the loss of their card to the bank. The issuing bank is responsible for any fraudulent transactions (transfer of credit card information) without the knowledge of the card holder, whether made before or after the cardholder informs the bank, except in cases which the bank proves the cardholder's responsibility for these transactions.
9. Banks shall ensure that none of its merchant clients implements any additional charges on or passes them to credit/debit cardholders when making payments at POSs to cover the merchant service charge. Banks are also responsible for monitoring merchants' deposits to ensure that they are proportionate to the nature of such merchants' business. In addition, banks are responsible for providing training to workers at stores on the use of POSs, while providing them with operational guidelines to be complied with.
10. Merchants shall not charge additional fees on top of the cost of products or services if consumers use credit cards or mada debit/prepaid cards for making purchase payments at POS's.
11. A bank will advise consumers of the transaction limits that apply at POS and ATM at time of issue, reissue of cards, or when these limits change.
12. A bank should inform consumers to avoid choosing easy secret numbers for banking services or numbers associated

6. Letter of 'No Liability'

1. A consumer is entitled to transfer their salary to the account of any other bank of their choice in the absence of financial commitments to an existing bank. A bank should issue a letter of 'no liability' to the consumer no later than seven business days from the date of receipt of transfer request, and within 30 business days in the case of a credit card, with the exception of cases involving the courts.
2. A bank should give clear written information to consumers regarding the consequences that non-payment of their liabilities will have for their credit record in the information held by credit information companies. In the event that a consumer partly pays their indebtedness, banks should not issue a letter of 'final clearance'. They should avoid using any such phrases or words in their communication with the consumer unless the consumer has fully paid off their liabilities or unless the bank is agreeable to accept a partial payment in full and final settlement of all amounts due.
3. When communicating with consumers to encourage them to settle their outstanding amounts, a bank should always adhere to SAMA circulars regarding this process, which

includes the responsibilities of bank employees and employees of any outsourced company or third party who is acting on behalf of a bank

7. Data Protection and Confidentiality

1. A bank has responsibility to protect consumer data and maintain the confidentiality of the data, including when it is held by a third party.
2. A bank will provide a safe and confidential environment in all of its delivery channels to ensure the confidentiality and privacy of consumer data.
3. A bank has a general duty of confidentiality towards a consumer except:
 - When the disclosure is imposed by the relevant authority (such as the Ministry of Interior, Courts etc.).
 - When disclosure is made with the written consent of the consumer.
4. A bank should have sufficient procedures, system controls and checks and employee awareness to protect consumer information and to identify and resolve any causes of information security breaches, where they may occur in the future.
5. A bank should ensure that the personal information of consumers can be accessed and used by authorized employees only. This is to ensure that access to consumer's financial and/or personal information is for authorized employees only, whether on the job or after they have ceased working with the bank.

8. Advertising and Marketing Communications

1. A bank can use its main channels (branches, website, automated teller machines, telephone banking, account statements) as well as use public media channels (audio, visual and print, etc.) for the marketing of products for financing and credit cards using promotional methods and marketing as it deems appropriate for the target segment. These methods should be in line with the instructions and regulations issued by SAMA.
2. Advertising issued by banks will not be deceptive or misleading and will not exaggerate the advantages of a product or service. All text and numbers will be clearly visible and understandable with a legible font size, including footnotes.
3. Where a bank advertises or promotes any product or service that requires a consumer to pay a fee, it should include the following disclosures:
 - the name and logo of the bank and the bank contact details
 - the advertisement should state the name of the product and the annual
 - percentage rate of the product should be clear for the consumer. A bank cannot advertise a percentage rate for a term other than annual.
 - indicate the amount of all fees and commissions relating to the use of the service or product.
 - banks cannot do the following: a) provide an offer or false data or information or to be evasive about the terms that would lead directly or indirectly to deceive or mislead a consumer. b) use an advertisement or poster without the right to use a counterfeit mark or logo. SAMA will compel a bank that does not comply with the conditions set forth in this Article to withdraw the advertisement within one business day of notifying the bank to do so.

4. A bank should ensure that an advertisement or promotional material is designed and presented so that any consumer can reasonably be expected to know that it is an advertisement and availability of the product or service may require the consumer to meet certain criteria
5. A bank should ensure that an advertisement or promotional material that offers introductory low-cost fees, charges or pricing, clearly states the expiry date of such an offer.
6. A bank should ensure that an advertisement or promotional material which contains any acronyms (for example APR) states clearly what the letters actually stand for.
7. A bank should ensure that an advertisement or promotional material only describes a product or service as 'free' where the product or service in its entirety is available free of charge to all consumers.
8. A bank should provide a designated area in each branch for consumers to review and complete opening of accounts and to display brochures and forms for consumers.
9. Consumers have the right to receive short messages (SMS) or promotional material for services and products provided by a bank, and the bank should obtain the prior approval of the consumer, whether in writing or electronically, according to the preferences of the consumer.
10. A bank should never send promotional material to consumers under the age of 18 years that promote products or services that carry an unsuitable risk for such age group

9. General Terms

1. A bank should provide a hard copy of the 'Banking Consumer Protection Principles' to new banking consumers, or to existing consumers who takes out a new product or service. An electronic copy should be also available on their website for all consumers.
2. A bank will provide a copy of the following documents within seven business days, or as otherwise formally agreed with the consumer, based on the consumer request:
 - A copy of the original application for any product or service.
 - A copy of the up-to-date terms and conditions.
 - A copy of the credit contract, including security and guarantee documents.
3. Banks should take humanitarian reasons into consideration when dealing with consumers who have emergency financial difficulties
4. A bank should advise its consumers who have financial difficulties and try to help them to overcome these difficulties before proceeding with legal action against them.
5. A bank will display the branch hours of business on a fixed notice at the main entrance to each branch and on their website and the branch should open and close in accordance with the advertised hours of business.
6. Banks, along with their personnel, shall not treat current and future consumers differently in a biased or unfair manner in their various dealings (including those involving finance products) based on their race, gender, religion, color, age, disability, marital status or any other forms of discrimination.

10. COMPLAINTS

1. The Bank shall comply with the Instructions of the Corporation regarding the handling of complaints in accordance with the Instructions of the relevant Institution.
2. The bank shall put the complaint mechanism in a clear place in the bank's building, branches, and include it on the bank's website and provide a written copy to customers in case they wish to receive it in writing.
3. The complaint mechanism should include:
 - a. Complaint Procedures and Required Documents (Customer has the right to file a complaint directly to the branch, through callers, by fax or through the website of any other appropriate channel specified by the Bank).
 - b. The department in charge to study the complaint.
 - c. The name of the official and the telephone number to which the customer calls when following up on a complaint.
 - d. The expected time period for the complainant to report his complaint, provided that it does not exceed ten working days from the date of filing the complaint
 - e. The bank shall communicate with the complainant and inform him of his complaint within one week from the date of receipt.
 - f. The bank should document the channel used to communicate with the complainant and keep its records.
4. If the complainant is dissatisfied with the outcome of his complaint and wishes to escalate it to a higher level within the bank or to an external entity, the banks shall provide the complainant with the applicable mechanism and direct it to the appropriate party in this regard.

11. HOW TO FILE A COMPLAINT

In case of any complaint on any aspect of the first party's products or services, please contact the first party by telephone or in writing, advising us on the nature of the complaint on:

By phone: (within the Kingdom): 920000548

By Phone: (outside the Kingdom): +966920000548

By Fax: +966112895488

By Email: ccc@alfransi.com.sa

By mail: P.O. Box 56006, Riyadh 11544

Kingdom of Saudi Arabia

Visit any Banque Saudi Fransi branch. Please ask to meet the customer service representative who will receive your complaint and log it in the system. After this, you will get a receipt containing the reference number, date of complaint and the expected date of its resolution. Be assured that you are our main priority, and our staff is ready to serve you.

12. Faults (Malfunctions)

Banks shall not be entitled to benefit from any refunds that may arise due to a fault (malfunction) and shall be returned to the affected account immediately and without waiting for a claim.

If the Bank detects an error, or if notified of any error resulting from a customer filing a complaint or claim, the Bank shall then indemnify the Customer and all other clients who have suffered the same error. This procedure is to be completed within 60 working days from the date the original error was identified. The Bank should contact all affected customers and inform them of the error and corrective actions taken, including the return of funds to their accounts.

1. The bank should verify the continuity of the operation of its banking systems and its readiness to meet the needs of customers at all times, and provide alternatives in case of malfunction or failure of the systems.

13. Skip Payment "Optional"

1. Cardholder can defer payment for one month or more based on cardholder's choice without being considered as delinquent.
2. Deferring a payment must be done within the cycle date to benefit from it, otherwise such service will be deferred to next cycle payment due date.
3. Interest and other payable charges will continue to accrue during the deferred period.
4. The due monthly payment will begin again immediately following the deferred payment month.
5. Product Terms and Conditions will be applied.

Note: In case Cardholder does not meet the Terms and Conditions of the Card, the bank will take the necessary actions that will have potential consequences on Cardholder:

1. Cancellation/suspension of the Primary and Supplementary Cards without notice from the Bank.
2. Negative impact on SIMAH record and the ability to obtain new credit facilities.
3. Practicing all legal resources/rights with escalation to appropriate Saudi judicial authorities in the event of non-payment of balance dues.
4. Increased financial burden due to commissions, fees and charges in case of paying minimum due amount every month.
5. Financial losses due to unauthorized transactions due to failure to report loss/theft of the Card promptly to the Bank.

Credit card annual fees are not calculated until the client activates the card, and the card issuer has the authority to revoke the card if this does not occur within 90 days of the card's issuance.

In addition to distributing the revised terms and conditions via the bank's electronic channels, the bank shall encourage customers to read contracts and their appendices, the initial disclosure form, the documents, the terms and conditions, and any other document that calls for the customer's approval or signature in order to confirm their knowledge and understanding of what is stated.