

Earn up to

1,000,000 miles

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& Register for the offer



1. Offer Overview

Current account customers who grow their current account average balances by ﷲ 50,000 or more during the offer period would earn AlFursan Miles based on their average balances in the account, as described in these TCs.

Islamic current account customers would get AlFursan Miles based on their Customer Segment assigned to them and based on wealth criteria of the segment.

The Miles earned by the Customers will be transferred to their AlFursan account in Saudia under AlFursan membership number submitted by the Customer upon registration.

Campaign Period: The campaign is valid for registration from 1st August 2025 to 31st October 2025.

2. Definitions

The Bank/BSF: Banque Saudi Fransi

Customer: Eligible customers of BSF Personal Banking Group.

AlFursan Program: A loyalty program wholly owned by Saudi Airlines that grants its members the facility to earn AlFursan Reward Miles.

AlFursan Miles: AlFursan reward Miles are credited to the Customer's AlFursan program account which membership ID no. is shared by the Customer with the Bank. Members of AlFursan program can issue flight tickets and upgrade the travel class in Saudia with AlFursan Reward Miles.

Eligible Customer: A Customer who registers for the campaign and meets the requirement, as mentioned in these terms & conditions, would be an eligible Customer for earning the AlFursan Miles.

New customers: are those customers who open or reopen a current account or Islamic current account with the Bank during the campaign period.

Existing Customers: are those customers who have been maintaining their current account or Islamic current account with the Bank before the start of campaign.

Monthly Average Balance: Monthly average balance is calculated by summing the daily ending balances of an account over a month and dividing this total by the number of days in the month. For example, if an account maintains daily ending balances of ﷲ 10,000 for 15 days and ﷲ 100,000 for the remaining 15 days in a 30-day month, the calculation is: [(15 x ﷲ 10,000) + (15 x ﷲ 100,000)] / 30, resulting in a monthly average balance of ﷲ 55,000.

Customer segment: Customers are classified into various segments by the Bank based on the overall value of their relationship. Currently, the segments are classic, advance, privilege, elite and elite plus.

3. Campaign Registration:

- A Customer would be deemed enrolled as a beneficiary for the campaign once the Customer has provided the AlFursan membership ID as may be required by the Bank and agreed on the terms and conditions of this campaign on the Bank's mobile application during the campaign period. Customers can navigate to the 'Apply' section within the BSF mobile application to register for the campaign.
- The registration month would be considered as the full month for calculating Monthly Average Balance irrespective of the day of the month in which the Customer registered for the campaign. A Customer would be eligible for earning the AlFursan Miles from the same month of their registration based on the campaign criteria.
- Both, New Customers and Existing Customers can register for the campaign.
- To create and facilitate the subject transactions and enable the Customer to benefit from the campaign; when you register for this campaign, the Customer/you hereby authorize the Bank to process and share limited personal data—such as the Customer name, AlFursan membership number and Al Fursan Miles earned — with Saudia and AlFursan Program. This data sharing is essential to process reward redemption and constitutes a core component of the service and benefit of this campaign provided to the Customer.

4. Terms and Conditions

- New current account customers would earn AlFursan Miles during the first three months based on the Monthly Average Balance in their account in each of the month. Minimum Monthly Average Balance needs to be ﷲ 50,000.
- For New Customers, the first three months would be the initial three months from their registration month.
- Existing Customers would earn the AlFursan Miles based on the growth in Average Monthly Balances from new funds deposited into their accounts during the campaign period. The growth in their average balance would be calculated by deducting the total balance they were maintaining with the Bank in current, saving and time deposit accounts at end of July 2025 from the monthly average balance of the month for which they qualify for AlFursan Miles. A minimum of either the total average balances in all aforementioned accounts or average monthly current account balance, whichever is lower, will be considered for the AlFursan Miles calculation. The minimum average monthly growth in balance has to be ﷲ 50,000.
- For existing current account Customers, the eligible months for Saudia AlFursan Program are from the month they registered for the campaign till the last month of the campaign registration which is October 2025.
- Current account customers would get their Reward Miles on monthly basis. The miles would be credited to their AlFursan account within 20 business days after the month for which they are eligible for earning the Reward Miles.
- Islamic current account Customers would get the AlFursan Miles based on their segment. New Islamic current account customers would get Reward Miles within 20 business days after the end of three months from the month in which they registered for the campaign based on their segment at the end of three months from registration. Existing customers would earn AlFursan Miles based on upgrade in their segment during the campaign period, as explained in section 5 'Calculation of Miles'. Their Reward Miles would be credited to existing Islamic current account customers before end of November 2025.
- In case Islamic accountholders wishes to earn AlFursan Miles based on the conventional account eligibility system they are required to open a conventional sub-account and the terms & conditions of the conventional account apply, and AlFursan Miles are calculated based on the total account growth in the conventional account for an Existing Customer.
- The registration would be accepted only during the three months of the campaign.
- There is a cap of 1 million of AlFursan Miles for each Customer for the entire campaign duration and a maximum of 333,333 for a month.
- The Customer must provide the Bank with the correct AlFursan membership number, and the Customer undertakes that the membership number is correct and owned to the same accountholder and membership holder.
- The Bank reserves the right to make checks with regard to any redemption request or AlFursan Miles earning.
- The Bank will not be responsible for any of AlFursan Mile's redemption information sent to the wrong AlFursan membership account or returned as a result of Customer's failure to provide the correct AlFursan membership number information, or for any reason caused by any third-parties or service providers. The Bank will not be liable whatsoever for the AlFursan Miles prior to their redemption.
- When applying for the campaign, the Customer agrees and accepts that the terms of using any earned AlFursan Miles, will be subject to the terms and conditions contained in (www.saudia.com) and its subsequent amendments from time to time.
- By enrolling and registering in the campaign through the digital channel you, the Customer, acknowledge that you have read, understood, and agreed to all campaign terms and conditions. Your acceptance will be deemed an official acceptance without the need for a physical signature.
- In the event that the account is closed by the Customer before the end of the month, the Bank has the right to cancel the Customer's eligibility to benefit from the campaign.
- Miles rewarded are promotional and do not represent permanent obligation.
- Miles cannot be exchanged for any other rewards.
- Accounts must be remained active and not suspended during the period of the campaign.
- Customers not meeting the criteria are not entitled to any compensation.

5. Calculation of Miles

For Current Account Customers:

- Current Account customers would earn AlFursan Miles based on the customer's average balance growth as shown in the table below:

Avg. Balance Range	Monthly Miles	Explanation
ﷲ 50,000 & above	0.05 Miles for every ﷲ1	1 Mile for every ﷲ 20 every month

For Islamic Current Account Customers:

- New Customers of Islamic current accounts would get their RewardMiles based on their qualifying segment after three months of registering for the campaign. Elite Plus would get 100,000 AlFursan Miles; Elite Customers would get 75,000 AlFursan Miles & Privilege customers would get 25,000 Miles.
- Existing Islamic current account customers who registered for the campaign would get AlFursan Miles if they are upgraded to a higher segment by end of campaign period. Customers upgrade from Elite to Elite Plus to get 50,000 AlFursan Miles; customers upgrade from Privilege to Elite would get 25,000 AlFursan Miles and customers upgrade from Classic/Advance to Privilege would get 10,000 Miles at end of the campaign.