

Terms & Conditions:

- The Campaign applies to both existing clients of BSF and new clients. New clients must open a bank account with BSF during the validity period of this Campaign, and satisfy the deposit threshold and credit cards conditions specified herein to be eligible for the upgrades.
- Clients shall be upgraded based on the following deposit threshold:

Segment	Direct Deposit (兆)
Privilege Segment	Clients maintaining a direct deposit of
Elite Segment	Clients maintaining a direct deposit of
Elite Plus Segment	Clients maintaining a direct deposit of

- •The required Initial deposit amount must be deposited during the Campaign period in order for the client to be nominated for the selected segment upgrade based on the initial deposit amount specified in the offer table provided (The deposit refers to a one-time deposit or multiple deposits)
- To maintain the upgraded tier, clients must maintain the deposit amount required for that tier for at least (1) one month after the upgrade takes effect. If the deposit falls below the required amount during that period, BSF may downgrade the client's segmentation.
- To qualify for the Almosafer points, the client must apply for Almosafer credit card and, activate the card, and do one transaction before 16th Jan 2026.
- · Almosafer card is free for the first year.
- Points Voucher will be sent to eligible clients who have met the minimum number of credit card transactions and are registered in the Almosafer application before January 23, 2026.
- The client must maintain the minimum spot balance to receive the points voucher as the below criteria:

Segment	Balance retention amount (生)
Privilege Segment	Clients maintaining a spot balance of ± 200,000 or above will receive Almosafer points voucher ± 750.
Elite Segment	Clients maintaining a spot balance of ± 750,000 or above will receive Almosafer points voucher ± 1,000.
Elite Plus Segment	Clients maintaining a spot balance of # 2,000,000 or above will receive Almosafer points voucher # 2,000.

- · The client must be registered in Almosafer application
- The clients must redeem the voucher before April 1, 2026, and utilize Almosafer wallet balance before June 30, 2026.
- The Campaign is valid from 1/12/2025 until 31/12/2025
- During the validity of the Campaign, upgrades for eligible clients will be processed through the branch.
- · Clients shall not be entitled to request an upgrade based on the criteria of this Campaign after its expiry.
- Clients shall not be entitled to request for Almosafer points voucher based on the criteria of this Campaign after the 16th Jan 2026.
- •The criteria for BSF's segmentation program are evaluated on a regular basis with respect to the client relationship, particularly on the retention or adjustment of the segmentation, based on key criteria of the segment.
- · BSF terms and conditions shall apply and BSF credit cards Terms & Conditions apply.
- BSF is under the supervision and control of Saudi Central Bank.

