

**Card name****Cashback Mastercard Platinum Credit Card****Card type**Credit card  Charge  Revolving**Card credit limit**KD 350 or more for Mass segment  
KD 400 or more for Premier segment**Card annual fee**

KD 100

**Other card related fees**

- Issuance/ supplementary fees KD 100
- Lost/ stolen/ damaged fees KD 7.5
- PIN reissuance fee KD 5
- Credit card cash withdrawal through Burgan Bank/ other banks: 4% or KD 4 (the higher amount)
- International card usage fee: 2.5% + Exchange Rate

**Card minimum payment**Revolving Payment 8.33% from the due amount and minimum of KD10 monthly  
Charge Payment 100% from the due amount monthly**Annual Percentage Rate (APR)**

0.5% monthly service +2.5% + Announced discount rate by CBK

**Note:**

These fees apply only to balances that are not paid in full each month at the end of the billing cycle

**Rewards program**

- Automatically enrolled to Burgan Rewards Program
- 5% cashback rate on eligible monthly spend less than or equal to KD 1000
- 10% cashback rate on eligible monthly spend more than KD 1000
- Minimum eligible monthly spend is KD 100 to benefit from the cashback
- Maximum monthly cashback is KD 150
- Eligible merchants categories (in store and online): Dining restaurants, cafes, health, beauty (hospitals, clinics, dentists, cosmetics, gyms, salon, and optics), utilities, and subscriptions
- Eligible merchants categories (online only): Apparel clothing & shoes, department stores, and electronics

**Card benefits**

- 6 airport lounge access worldwide for the cardholder in a year
- Travel and medical insurance and purchase protection
- Mastercard discounts on hotels, car rentals and more

**Procedures and Consequences of late payment**

In the event of nonpayment of the due installments, the entire outstanding amount shall become immediately due and payable and the Bank shall have the right to charge late payment interest. If the customer does not settle the dues within 60 days, his credit card will be frozen and will not be reactivated until the dues are paid. If the customer does not settle the dues within 90 days, his credit card will remain frozen and will not be reactivated until six months have passed from the date of settlement. The bank shall also have the right to take legal action in accordance with the applicable procedures in this regard.

**Procedures for amending the Terms and Conditions**

The Bank has the right to amend the terms and conditions governing credit cards at any time. The Bank will notify customers of the amendment at its branches or through any other appropriate means, 30 days prior to implementation. Such amendment shall be considered binding on the cardholder/customer immediately upon the lapse of the 30-day period.

I acknowledge my review and approval of all the information mentioned above and my receipt of a copy of the document.

CUSTOMER NAME : \_\_\_\_\_

CUSTOMER SIGNATURE: \_\_\_\_\_ DATE: \_\_\_\_\_