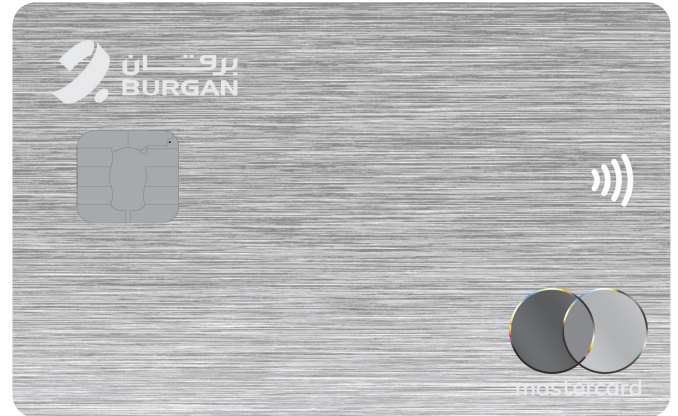


Card name**Mastercard World Elite credit card****Card type**Credit card ☐ Charge ☐ Revolving**Card credit limit**

KD 5,000 or more

Card annual fee

KD 175

**Other card related fees**

- Issuance/ Supplementary fees KD 175
- 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 KD 10 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
- Cardholder will earn 20,000 welcome points once upon issuing the card
- Cardholder will earn 7 points locally & in Europe and 14 points internationally on every KD 1 spent

Card benefits

- Unlimited airport lounge access worldwide for the cardholder in a year
- Travel and medical insurance and purchase protection
- Local and international concierge service
- 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: _____