بنك برقان
BURGAN BANK

DISCLOSURE OF BASIC INFORMATION

Card name

Cashback Mastercard World Credit Card

Card type

Credit card ☐ Charge ☐ Revolving

Card credit limit

KD1,000 or more

Card annual fee

KD150

Other card related fees

- Issuance/ Supplementary fees KD150
- Lost/stolen/damaged fees KD7.5
- PIN reissuance fee KD5
- Credit card cash withdrawal through Burgan Bank /other banks: 4% or KD4 (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 KD1000
- 15% cashback rate on eligible monthly spend more than KD1000
- Minimum eligible monthly spend is KD100 to benefit from the cashback
- Maximum monthly cashback is KD500
- 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

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Card benefits

- 12 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: ______________