Terms and Conditions for Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card

The following terms and conditions govern Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card, which may be modified from time to time by the Bank:

Unless the context otherwise requires, the following terms and expressions, wherever stated herein, shall have the meanings assigned to them:

"Bank" or **"Burgan Bank":** means Burgan Bank K.P.S.C.

"Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card": means the credit card bank card issued by the Bank to its customers registered with Qatar Airways Privilege Club, who may be rewarded with Avios when using this card.

"Customer": Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card is issued, and whose name is printed on the card.

"Transactions": means the purchase of goods or services using the Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card locally (inside Kuwait) or internationally (outside Kuwait).

"Avios": means the redeemable miles earned by a member and credited to a Qatar Airways Privilege Club Account.

"Terms and Conditions for Avios": means the terms and conditions of Qatar Airways that govern the Customer's receipt and use of Avios (as may be amended from time to time). Please visit Qatar Airways website learn more (https://www.qatarairways.com/).

1. Earning Avios

Customer can earn Avios through Transactions made using the Bank Qatar Airways Privilege Club Visa Platinum Credit Card based on the below Avios earning conditions and options:

- Customer must have a valid Qatar Airways Privilege Club membership number before applying for the Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card

Earning Options:

(A) Earning Options are as follows:

Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card: For every KD 1 spent, the Customer earns 4 Avios on local* Transactions, 7 Avios on international** Transactions, and 8 Avios on spend on qatarairways.com and QR Mobile app.

*Locally: Transactions made through Point of Sale (POS) machines in the State of Kuwait or Transactions made online inside Kuwait.

**International: Transactions made in person by the Customer through POS machines outside the State of Kuwait or Transactions made online outside Kuwait.

(B) Bonus Avios as follows:

Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card: The Customer receives 7,000 bonus Avios upon using the card for the first time for an eligible Transaction. The Customer is also eligible for an annual fast track upgrade to Silver Tier when spending QAR 10,000 on qatarairways.com and QR Mobile app. Upon renewal of the co-branded card, the Customer shall be awarded additional Avios as follows:

1. The Customer shall be awarded 1,500 Avios if the Customer's total spend during the preceding year amounts to KWD 1,500 (Kuwaiti Dinars One Thousand and Five Hundred Only).*

2. If the Customer spends an additional KWD 1,500, so that the Customer's total spend during the preceding year amounts to not less than KWD 3,000 (Kuwaiti Dinars Three Thousand Only), the Customer shall be awarded an additional 6,000 Avios , in addition to the Avios referred to in paragraph (a) above.*

*Applicable only once per 12-month period, beginning on the date of card issuance (the "Year").

- The 7,000 bonus Avios will only be received after the Customer has conducted the first eligible Transaction.

*Applicable only once on the date of card issuance.

- The Customer will only receive the 1,500 bonus Avios and the further 6,000 bonus Avios if they have spent KWD 1,500 and then another KWD 6,000 or more during the preceding Year (as shown in point B(1) and B(2) above) and has not cancelled their Burgan Bank Qatar Airways Visa Platinum Credit Card
- For qatarairways.com and Mobile app spends, Primary Cardholder Member must be part of the passengers list, if multiple passengers listed. The Primary Cardholder Member must also be the first passenger to be listed while the booking is being made

2. Redeeming Avios

- To redeem Avios, Customer must log in to their Qatar Airways Privilege Club Account.

3. General Terms and Conditions for Avios Earning Options:

- Customer hereby acknowledges and agrees that the receipt and use of Avios is subject to the Terms and Conditions for Avios. For more information on these terms and conditions, please visit Qatar Airways website (https://www.qatarairways.com/en-us/Privilege-Club/terms-and-conditions.html)
- Customer is not allowed to sell Avios earned to any other person
- Customer may not dispute or claim missing Avios after 30 days following the date of the Transaction in question

4. General Terms and Conditions:

- An issuance fee of as per Burgan Bank Tariff`s list published on its website www.burgan.com shall apply for each Card issued including primary and/or supplementary Cards
- Avios for Qatar Airways Privilege Club members are issued subject to Qatar Airways Privilege Club terms and conditions. Reward flight bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on Qatar Airways

- Once the Customer places a request for any redemption option, the request may not be canceled
- Earned Avios will be canceled in the following instances:
  - Transactions that are reversed and the amount is refunded
  - Avios earned will expire after 36 months from the date they were awarded/earned
  - Customer will not be able to earn or redeem Avios in the event that the Customer is delinquent on any product with the Bank
- The Bank reserves the right to adjust the earning or redemption services and/or these Terms and Conditions for Burgan Bank Qatar Airways Privilege Club Visa Platinum Credit Card at its sole discretion and at any time with or without notice
- "Avios" calculation will be rounded off to the nearest digit whether up or down
- Card purchases in any other currency will be converted to Kuwaiti Dinars on exchange rate defined by the Bank for the calculation of bonus Avios
- "Avios" earned will be updated on Burgan loyalty program which will be transferred to your frequent flyer number registered with Qatar airways
- One-time complimentary Avios would be credited to your "Avios" account held with Qatar Airways post repayment of the issuance Card fees
- Burgan rewards "Avios" earned through Burgan Bank loyalty program shall be governed by Qatar Airways terms and conditions
- Burgan rewards points/ Avios calculation mechanism may vary based on the MCC code, and the below MCC Codes are excluded from any calculation
  - 6211 Securities, Brokers and Dealers/ Investment and Securities Transactions
  - 6051 Quasi-Cash Transactions, including foreign currency, money orders, travellers' cheques and similar cash-equivalent transactions
  - 6011 Financial Institutions - Automated Cash Disbursements (ATM Cash Withdrawals)
  - 6012 Financial Institutions - Merchandise and Services
  - 6010 Financial Institutions - Manual Cash Disbursements (Over-the-Counter Cash Withdrawals)
  - 4829 Money Transfer/ Wire Transfer and Money Order Services
  - 8398 Charitable and Social Service Organizations
- The Bank reserves, at its sole discretion, to exclude a Cardholder from earning Avios under the any Burgan Bank Qatar Airways Privilege Club Card, without affecting the Cardholder's membership in Qatar Airways Privilege Club