

Terms and Conditions of "Ajwaa" Credit Card Miles Program

1. Definitions

- 1.1 **Miles Membership Account for Ajwaa Credit Card:** It is one unified account created by BAJ for customer who is holding Ajwaa card/ cards, the account reflects the miles that customer accrued and can redeem, also the account includes any promotions offered by the bank. The membership number is auto generated by BAJ and will be embossed on the primary and supplementary cards for customer to use for any miles inquiries.
- 1.2 **Ajwaa Miles:** Means all miles accrued by the customer for using Ajwaa credit card on purchase transaction, miles balance is calculated based on the card type and the scheme.
- 1.3 **Ajwaa Monthly Statement:** Is a record of Ajwaa credit card issue on the 10th of each Gregorian month and send to customer mailing address, This statement will include all financial information of Ajwaa card as described in the Terms and Conditions of "Ajwaa" Credit Card Agreement, also it includes the miles balance from previous month, new accrued miles, expired miles, and the net miles balance that customer can redeem.
- 1.4 **Ajwaa Website:** Means the Bank website at www.ajwaa.baj.com.sa where customer can log in using username and password provided by BAJ to check his own miles balance and redeem it for air ticket with any airlines or for hotel booking or for any other service available in the website.
- 1.5 **Miles Balance:** Is the number of miles that the customer accrues by using an AJWAA credit card on purchase transaction, the balance appears in the card monthly statement and it shows the net balance, the net balance is calculated by adding the net balance from the previous month to the new accrued miles minus expired miles, redeemed miles, and cancelled miles. The net miles balance shown in the statement is the available balance to be redeemed.
- 1.6 **Miles Scheme:** Is the number of miles that the bank offers to the customer for using AJWAA credit card on purchase transaction. The number of accrued miles depends on the card type.
- 1.7 **Redemptions:** means using the miles for issuing air ticket with any airlines or for hotel booking or for any other service available in the website. All redemptions are subject to BAJ rules which will be detailed in this document or other terms that BAJ may apply in the future.
- 1.8 **Miles Validity:** Is the time duration where the miles are valid for the customer to redeem. And the mile validity calculation starts from the mile accrual date.

2. Miles Accrual

- 2.1 Customer accrues miles on purchase transaction only using Ajwaa credit card. Cash withdrawal transactions, SADAD payment transactions, and cash transfer from credit card to current account will not qualify the customer to accrue miles.
- 2.2 If customer returns the purchased item or cancelled the purchase transaction, the miles accrued against that transaction will be reversed.
- 2.3 Any charges on Ajwaa credit card including profit margin charges or balances transferred from another credit card or account will not accrue any miles.

- 2.4 Miles will be calculated and credited to the customer miles balance in the next working day after the transaction date, and the miles net balance will appear in the statement.
- 2.5 In case of any error in the miles balance shown in the card monthly statement, customer must report the error to BAJ via the Call Center or by visiting any of BAJ branches within fourteen (14) days of the statement issuance date as stated in Clause 1.3
- 2.6 In case of any invalid transaction for which miles have been accrued, any such miles accrued shall be cancelled.
- 2.7 The Bank is unable to provide miles for transactions performed using other payment method than Ajwaa credit card, as a result of the failure of any machine or system.
- 2.8 Any accrued miles by supplementary cardholder will be added to the customer miles balance who is holding the primary card.
- 2.9 Miles will not be accrued on transactions that the Bank believes, at its sole discretion, are related to business expenditure or out of pattern spending by the cardholder.
- 2.10 If the card is blocked by the Bank, then any miles accrued prior to blocking can only be used when the card is unblocked.
- 2.11 Customer acknowledge that the use of Ajwaa credit card is for his / her own personal transactions, and any use of the card in any other transactions by the customer or by others will be considered as misuse for the card, and will give the right to the bank to cancel the card and / or will not allow the customer to accrue miles or use any of Ajwaa privileges.
- 2.12 The accrued miles will be rounded down and net miles balance will not include decimal.
- 2.13 Below table shows the miles scheme based on the card type.

Card Type	Miles Scheme
Infinite	SR. 1 Spend = 3 Miles
Signature	SR. 1 Spend = 3 Miles
Platinum	SR. 1 Spend = 2.5 Miles

- 2.14 In the event of changing the card type by upgrading or downgrading, the future calculation of miles shall be adjusted according to the miles scheme by card type.

3. **Miles Redemption**

- 3.1 The miles must be valid for redemption.
- 3.2 Only net miles balance appears in in the monthly statement will be redeemable.
- 3.3 There is no minimum number of miles required to perform a redemption transaction, however a miles balance of hundred thousand mile (100,000) is equivalent to a ticket worth of SR. 890.
- 3.4 In case of insufficient miles balance for redemption, the customer can purchase extra miles from Ajwaa website by using Ajwaa credit card which qualifies the customer to accrue new miles against this transaction.

- 3.5 If the customer misses payment for 30+ days, he/she will be ineligible to accrue miles for new purchase transactions, and the accrued miles will be non-redeemable till the customer pays the full outstanding amount.
- 3.6 If the customer misses payment for 90+ days, he/she will be ineligible to accrue miles for new purchase transactions, and the accrued miles will be cancelled. In case the customer ends up paying the full outstanding amount and the card is re-activated, the cancelled miles balance will remain cancelled and will not be credited to the miles membership account.
- 3.7 Accrued miles are not transferable to others or to another Ajwaa primary cardholder.
- 3.8 If the card is closed either by the customer or the Bank, all accrued miles will not be non-redeemable.
- 3.9 Accrued miles cannot be exchanged for cash, or the value used for the payment of any fees or charges payable to AJWAA Credit Card.
- 3.10 BAJ gives no warranty or guarantee to the quality, condition or suitability of any services, or benefits provided by the airline or the hotel or any other service provider that the customer has chosen to redeem the miles.
- 3.11 BAJ shall not be liable or responsible for any loss or damage, or claims that the customer suffered as a result of using the miles including but not limited to that caused by an airline or hotel or any other service provider that the customer has chosen to redeem the miles.
- 3.12 The redemption request will be processed according to the instructions conveyed by the user of the miles membership account via AJWAA website mentioned in clause 1.4.
- 3.13 If the customer requests to cancel the redemption transaction, the acceptance of the request is subject to the cancellation terms and conditions of the service provider, and the redeemed miles in this case will be credited to the miles membership account, a cancellation fee of SR. 150 will be charged to the customer for each air ticket or hotel booking plus any other cancellation fee determined by the services provider, all cancellation fees will be charged to the customer's Ajwaa credit card.
- 3.14 Miles redemptions are always subject to BAJ approval, BAJ terms and conditions, the availability of the miles reward at the time of redemption, and any restrictions imposed by any supplier of the goods or services that the customer selects.
- 3.15 The customer acknowledges that once the air ticket is issued or the hotel reservation is confirmed, then the customer relationship is direct with the service provider and BAJ is not responsible for the services. Any enquiries or disputes should be addressed directly with the airline or the hotel that the customer selects.
- 3.16 Details of redemptions for air tickets or hotel reservation are sent to the customer's email address in BAJ records. If customer wishes to have them sent to a different email address, then he should update his email address in Ajwaa website mentioned in clause 1.4. prior performing the redemption. BAJ will not be responsible for any redemption of air ticket or hotel reservation cancellation sent to the wrong email address or returned as a result of customer's failure to update his email address information at the website.

4. Miles Validity

- 4.1 All miles accrued will expire after three (3) Gregorian years after the accrual date, and will be cancelled from the miles membership account.
- 4.2 The customer will be notified about the miles validity through Ajwaa website prior the mile expiry date as per the bank rules.
- 4.3 Expired miles will be deducted from the miles balance and cannot be reversed under any circumstances.
- 4.4 Upon cancellation or closing of AJWAA credit card for any reason, the miles membership account and the miles balance will be immediately cancelled.

5. **General Terms**

- 5.1 The bank reserves the right to change these terms & conditions from time to time and the customer will be notified 30 days prior the implementation via SMS or in the monthly statement or other communication channels. The changes are applicable starting from the date they are published, and in case of any conflict or disagreement about these Terms and Conditions, the dispute will be directed to the right judicial authority in the Kingdom of Saudi Arabia for a ruling.
- 5.2 That customer confirms that he has read carefully and understood and agreed with the details of terms and conditions of Ajwaa Credit Card Miles detailed in this document.
- 5.3 These terms and conditions are additional to the terms and conditions to the Terms and Conditions of "AJWAA" Credit Card Agreement which regulates issuance of BAJ credit cards, and any other terms and conditions passed by BAJ from time to time regarding credit cards. In case of any conflict, Terms and Conditions of "AJWAA" Credit Card Agreement will supersede Ajwaa Credit Card Miles Terms and Conditions.
- 5.4 The Arabic language is the authorized language in interpreting and executing this agreement. If there is any discrepancy between Arabic and English text, the Arabic text prevails.