

## Points Reward Program for Credit Cardholders at Arab Banking Corporation Bank (Bank ABC) – Jordan (the "Bank")

- This Points Reward Program is granted to all of the Bank's credit card holders of all card types (classic, gold, platinum, and infinite) (the "**Client**"), for all purchases subject to the credit cards' terms and conditions that are agreed upon by the Bank.
- A Client is automatically registered with the Points Reward Program upon the issuance of a credit card.
- The Bank calculates the points on all purchase activities in accordance with the following table:

Type of credit card	Number of points	JOD
Classic	1	1
Gold	1.15	1
Platinum	1.5	1
Infinite	1.88	1

- If the collected points by the Client reach one of the below packages, the Bank shall automatically convert the points collected to cash amounts every 6 months.
- The Client is entitled to manually convert the points by submitting a written application to one of the Bank's branches, provided that the total sum of points is in accordance with the packages mentioned below.

Package	Amount
3750 points	15 JOD
7500 points	32 JOD
15000 points	68 JOD

- The Client understands and agrees that the maximum amount that is redeemable as per this program shall not exceed the total amount of JOD 999.

- The Bank is entitled to modify the details of the points' maturity from time to time, without any reason or justification, subject to informing the Client of said modifications by publication on The Bank's website.
- The Bank is entitled to cancel the points' balance without any reason or justification, and without the bank incurring any liability as a result of such cancellation
- In the occurrence of one of the following events, the Points Rewards Program shall be automatically cancelled:
  1. Death of the cardholder.
  2. If the credit card account was cancelled upon the request of the Client or the Bank.
- The points are calculated on the card main account and not on its number. In the event of having two cards, main and secondary under the same ceiling, both cards are considered to be linked to the same account in which the points are collected. In other words, the collection of points is on the accounts' level and not on the cards' level. However, in the event of the main and secondary cards having different limits, each card shall in this event be linked to a separate account.
- The Bank reserves the right of terminating the Points Reward Program at any time. If the Points Reward Program ends for any reason, the points obtained by the Client shall be invalid and unconvertible to cash amounts.
- The Bank reserves the right to amend or cancel any of these terms and conditions at any time and without need to obtain the prior consent of the Client for such amendment or cancellation.

Effective Date: 02/10/2018