



Credit Card:

- 1- The Cardholder shall, whenever requested by the Bank, provide the Bank with information related to his/her financial status. If such information is not provided upon request, the Bank may refuse to renew the card or may cancel it immediately.
- The Customer may not use the card except within the approved credit limit and undertakes not to exceed the limits authorized by the Bank.
- All amounts due to the Bank by the Cardholder shall be calculated and paid in Jordanian Dinar or in any other currency as may be agreed upon, in addition to the international Mastercard fees due in foreign currency. Such amounts shall be calculated based on the spot selling exchange rate of the Jordanian Dinar against the foreign currency on the date the Bank receives the relevant statement of such amounts from Mastercard International.
- The Cardholder authorizes the Bank to debit the card account with any amounts resulting from the use of the card inside and outside the Kingdom. This includes, by way of example, the cost of goods and services and/or amounts withdrawn from ATMs and/or any cash withdrawals and other facilities approved by the Bank. The Cardholder undertakes to pay all amounts recorded on the card account, as well as any interest and commissions, in accordance with the payment terms set out hereinafter.
- The Cardholder authorizes the Bank to automatically activate the card for online use, provided that such use does not exceed the card credit limit. The Customer may cancel or amend the online usage limit at any time.
- The Bank reserves the right to amend the monthly interest rate on unpaid amounts of the card account balance and any other fees from time to time, provided that the Customer is notified thereof. Use of the card after the effective date of any amendment to these terms and conditions (as specified in the Bank's notice) shall constitute acceptance by the Cardholder of such amendment.
- All card withdrawals and expenses incurred by the Bank as a result of issuing and/or using this card shall be calculated and paid. The Bank is hereby authorized in advance to make monthly debit entries for all such expenses, fees, and commissions to the Customer's account with the Bank, in addition to interest accruing on the debit balance and any late payment interest/commissions, as well as international commissions applicable to the card, until full settlement of all obligations. The Bank is also authorized to debit the Customer's account to settle the total card statement transactions if the account balance is insufficient to cover the outstanding obligations, and to charge interest at a rate of 18% in accordance with the maximum rate charged by the Bank on banking facilities.
- The Bank may renew the card annually without the need to obtain the Customer's approval, unless the Customer notifies the Bank otherwise at least two months prior to the card's expiry date.
- The Cardholder shall take all necessary measures and precautions to safeguard the card and shall be responsible for its use and for the use of its personal identification number (PIN), as well as for all consequences resulting from its loss and/or theft and/or use in violation of these terms and conditions. The Cardholder undertakes to indemnify the Bank for any damages or losses arising therefrom.
- In the event of loss and/or theft of the card, the Cardholder shall immediately notify the Bank or the nearest Mastercard office abroad using the telephone numbers provided by the Bank to the Customer upon receipt of the credit card, or by written notice, or by contacting the Bank's call center. The Cardholder shall remain liable for all amounts and transactions resulting from the use of the card up to the moment the Bank is notified of its loss or theft. If the lost/stolen card is subsequently found, the Cardholder undertakes not to use it if a replacement card has been issued, or to return it immediately to the Bank for destruction at the Bank's discretion. Card transactions shall be suspended immediately upon the Customer's notification to the Bank of the loss or theft.
- In the event of misuse of the card or collusion in its use, the Cardholder and the guarantor shall remain liable for all amounts resulting from the use of the card.