

(I/we) the undersigned, _____
 Hereinafter referred to as the ("Card Holder" and/or the "Client"), hereby acknowledge and confirm that (I/we) have reviewed and accepted the following terms and conditions for the purpose of receiving a credit card with a credit limit of _____ Dinars, and with the guarantee of _____.

1. Definitions: Following words shall have the meanings ascribed thereto hereunder unless the context indicates otherwise:
 - A. Bank: Means the Housing Bank for Trade and Finance and any branch thereof.
 - B. Card: Means the credit card(s) issued by the Bank to the Card Holder; this shall include basic cards and Additional/Subordinate Cards.
 - C. Card Holder: Means the person for whose use the Card was issued by the Bank.
 - D. The Card Account: Means the account of the card opened by the Bank to make all credit and debit transactions remitted to or incurred by the holders of the basic Card and the holder of the Additional/ Subordinate card (if any) in accordance with these Terms and Conditions.
 - E. Additional/ Subordinate Card: Means the card(s) issued for adult persons upon the request of the Card Holder, which card is subordinate to the basic card and contributes towards its credit limit; the holder of the Basic Card is aware that s/he fixes a monthly limit to the Subordinate Card, which credit limit is automatically renewed on monthly basis. The Subordinate Card Holder may use the entire credit limit of the Subordinate Card every month and the Basic Card Holder shall settle the dues of the Additional/ Subordinate Cards from the account thereof.
2. The Cardholder and the Guarantor acknowledge and agree that all movable and immovable properties thereof, and the monies thereof with the Bank and/or those deposited for their own account or registered in their names in the records of the Bank shall form a guarantee for the payment of all the dues on the Card Holder/ the Guarantor consequent to the withdrawals resulting from the use of the Card by the Card Holder or by any person who holds and Additional/ Subordinate Card. The Card Holder/ the Guarantor finally and irrevocably authorises the Bank to dispose of such monies and to apply for to the competent courts and land and enforcement departments to effect a seizure on such movable and immovable properties and/ or sell the same in the manner and for the price the same deems appropriate and set off any such credit and/ or debit accounts against the amounts due thereon. In case of difference in currencies the Card Holder/ Guarantor authorises the Bank to exchange currencies as needed and in the manner and at the rate that the Bank deems appropriate, all without the need to refer to any of them or serve a notice, warning, or the like.
3. The Cardholder undertakes to open an account with the Bank and always maintain a debit balance thereon so as to cover all credit amounts due on the use of the Card, whether such amounts became due within the Hashemite Kingdom of Jordan or otherwise. The Bank may also overdraft the account with the sums required to be paid by the cardholder and charge an interest on the credit balance as per the instructions prevailing at the Bank.
4. The Card Holder/ Guarantor irrevocably and finally authorises the Bank to convert the sum of the financial guarantee deposited in the Bank's guarantee account into a guarantee for the credit limit of the granted Card as well as to cover the withdrawals or any expenses or fees due on the card.
5. The Card Holder authorises the Bank to automatically renew the Card upon the expiry of its term of validity and charge the sums resulting from the renewal to any of the accounts thereof, all with full compliance with these Terms and Conditions. In case the Card Holder wishes not to renew the Card, the same shall inform the Bank one month in advance of the card's expiry date.
6. The Card Holder acknowledges and agrees to provide cash /real estate guarantees to the Bank to secure the issuance of the Card and /or Cards and the withdrawals made therewith; the Bank may seek any other and/ or additional guarantees as it deems necessary from the Card Holder to enhance the Bank's security of its rights.
7. The Card Holder acknowledges being directly and solely responsible for all the transactions resulting from the use of the Card and /or the Cards whether such transactions were authorised or made without authorisation.
8. The Card Holder acknowledges and agrees that the use of the Card is exclusive to him/herself and shall not allow any other person to use the Card. The Card Holder shall also undertake not to exceed the credit limits granted thereto.
9. The Bank may, upon the request of the Basic Card Holder, issue Additional Subordinate Cards to the adult persons named by the Basic Card Holder. The Basic Card Holder undertakes to be fully and directly responsible for all the dues resulting from the use of the Additional/ Subordinate Card.
10. The Card Holder Acknowledges and agrees to settle all invoices and dues thereupon to the Bank in addition to any expenses due for the Card's issuing company, whether the same are due in Jordanian Dinar or in foreign currency on the immediate exchange rate of Jordanian Dinar against the foreign currency on the date the Bank receives the statement of such sum from the issuing company, or the rate determined by the Bank as per its sole discretion.
11. The Card Holder finally and irrevocably authorises the Bank to charge the account thereof or any other account thereof at the Bank, and in any day as it deems appropriate, with all the amounts resulting from the use thereof of the Basic Card and/or the Additional/ Subordinate Card including, by way of example and without limitation, the annual subscription fee of the Basic and the Additional/ Subordinate Card, and all sums and expenses resulting from the use of the Basic and the Additional/ Subordinate Card, or from the claims to settle credit balances due thereupon notwithstanding whether the Card Holder has signed the receipts upon the use of the Card or not, including attorney fees, and notwithstanding whether a case was filed before courts, enforcement or land departments or not.
12. The Card Holder acknowledges and agrees that challenged amounts shall remain charged to the account thereof notwithstanding whether the same results in a credit balance and as such results in the imposition of credit interest and commissions or are made out of the debit balance thereof, pending the Banks retrieval of the objected sums upon the Card Holder's complaint is proven to be valid as per the instructions of the Card issuing company, the Card Holder is aware that the process may take at an approximate period of (90) days.
13. The Card Holder acknowledges and agrees that the Bank shall not be liable for any loss, incumbrance or cost the same incurs as a result of any breach of these Terms and Conditions
14. The Card Holder acknowledges that by using the Bank's Call Centre numbers s/he authorises the Bank to record all calls, instructions, requests and orders made thereby and accepts that such recordings are admissible evidence in regard to its content, and the Card Holder acknowledges and warrants that any phone call the same makes to the Bank with any requests and/ or orders is made thereby and shall not object to, cancel or challenge the same for any reason, and approves the information/obligations contained therein.
15. The Bank reserves its right to amend these Terms and Conditions at any time, and by continuing to use the Card, the Card Holder shall be deemed to accept such amendments.

	Name	Account number	Signature	Date
Cardholder				
Guarantor				

The client signature has been audited and it is identical

Name of Employee	Signature	Name of Branch
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16. The Card Holder finally and irrevocably authorises the Bank to charge any amount due on the Card and resulting from the use of the Internet, mail and phone transactions on any of the accounts thereof with the Bank in case of seizing the properties of the Card Holder/ the Guarantor, the issuance of a court decision against one or both of them to liquidate their properties, declaring their insolvency, stopping the payment of their debts, the death of any or both of them, or the breach by any or both of them of these Terms and Conditions, then the Card shall become ineffective and the credit balance of the Card Holder's account shall become due for payment without the need for a notice, warning or the like, and the same shall be settled immediately without prejudice to the Bank's right to submit claims to the insolvency agent of the Card Holder and/or the Guarantor.
17. In case of seizing the properties of the Card Holder/ the Guarantor, the issuance of a court decision against one or both of them to liquidate their properties, declaring their insolvency, stopping the payment of their debts, the death of any or both of them, or the breach by any or both of them of these Terms and Conditions, then the Card shall become ineffective and the credit balance of the Card Holder's account shall become due for payment without the need for a notice, warning or the like, and the same shall be settled immediately without prejudice to the Bank's right to submit claims to the insolvency agent of the Card Holder and/or the Guarantor.
18. The Card Holder shall take all measures and precautions as needed to maintain and protect the Card and shall be fully responsible for the use thereof and of the PIN code as well as for all the consequences of losing and/or stealing the same or using the same against these Terms and Conditions.
19. In case the Card is lost and/or stolen, the Card Holder shall immediately report that to the Bank or to the nearest office of the issuing company whether inside or outside the Hashemite Kingdom of Jordan, either by phone or by a written letter, and shall disclose the conditions surrounding losing or stealing the Card. The Card Holder shall not assume any responsibility for transactions made after reporting the loss of the Card but shall however be responsible for all dues resulting from the use of the Card before the same was lost and /or stolen up to the full payment thereof.
20. In case the Card is lost and/ or stolen, the Card Holder shall immediately report that to the Bank or to the nearest office of the issuing company whether inside or outside the Hashemite Kingdom of Jordan, either by phone or by a written letter, and shall disclose the conditions surrounding losing or stealing the Card. The Card Holder shall not bear any responsibility for transactions made after reporting the loss of the Card but shall however be responsible for all dues resulting from the use of the Card before the same was lost and /or stolen until the same are paid in full.
21. The Bank reserves the right to refuse any application for card issuance, shall retain ownership of the Card and reserves its absolute authority to cancel the Card at any time without the need to show justifications or to submit an advance notice and without assuming any resulting responsibility whatsoever; the Bank may also request the Card Holder to handle the Card to the Bank and the Card Holder undertakes to immediately act accordingly.
22. The Card Holder may, at any time the same deems appropriate, cancel the subscription thereof by serving a written notice and provided that the same returns the Card and any Additional/ Subordinate Cards to the Bank; notwithstanding the foregoing the Card Holder undertakes to remain liable for settling all the obligations resulting from the use of the cancelled Card and may not object to retaining the movable and or the immovable properties thereof as a security pending the settlement of all the dues thereon towards the Bank.
23. The Card Holder undertakes to fully abide by the foreign Currency Control Instructions issued by the Central Bank of Jordan applicable to international money transfers and other matters, and the Card Holder shall be subject to all instructions and regulations issued by the Central Bank of Jordan in relation to carrying the Card inside and outside the Hashemite Kingdom of Jordan and any amendments thereupon from time to time.
24. The Card Holder acknowledges and agrees that the merchant has the right to ask for the exhibition of a proof of identity to complete the sale transaction, and that the merchant shall have the right to decline the sale transaction in case the Card Holder refuses to exhibit such proof of identity.
25. The Card Holder agrees to indemnify the Bank against any liability resulting from not accepting the Card for payment, and in all cases the Card Holder shall remain responsible for accepting any invoices received in relation to the account thereof, notwithstanding whether the receipts were signed thereby or not.
26. The Card Holder acknowledges the Bank's right to apply the instructions thereof related to the Card's issuing Company or any instructions or regulations that the Bank issues in this regard. The Card Holder also acknowledges and approves the instructions, principles, regulations, and the operation systems of the Card's issuing company, and acknowledge that the records, registries, and logs of the Bank are irrefutable and non-challengeable evidence against the same and the Guarantor, and both of them give up the right to object to or challenge the same.
27. The Guarantor guarantees the full payment of the amounts due on the Card holder; the guarantee shall be absolute and full and as provided in the provisions of these Terms and Conditions and any amendment thereto. The Guarantor shall be jointly and severally liable with the Card Holder towards the Bank and the Bank may raise the claim thereof concerning the sums due on the Card Holder against both the Guarantor and the Card Holder at any time it deems appropriate upon the Card Holder's payment failure without the Bank being required to serve a notice or warning.
28. The Card Holder/ the Guarantor acknowledge that they shall not object for charging debit transactions to the account in an amount less than the amount paid.
29. In case of misuse of the Card the Card Holder and the Guarantor shall remain liable for all the dues resulting from such use of the Card.
30. The Card Holder authorises the Bank to open any account in the name thereof (Card account) so that such account shall be used for charging withdrawals, purchases, interest, commissions and monthly instalments becoming due as a result of the use of the Basic and/ or the Additional/ Subordinate Card and as per the instructions and the internal procedures of the Bank.
31. The Card Holder authorises the Bank to charge any interest, commissions, and fees due on any credit or overdraft balances as a result of the use of the Card in line with the regulations and instruction in force at the Bank.
32. The Card Holder acknowledges and agrees that the Bank shall have the right to terminate this Contract, cancel the basic and the Additional/ Subordinate Card and require the Card Holder and /or the Guarantor to immediately pay the outstanding balance of the Card and any interests or fees thereupon; the Card Holder and the Guarantor further authorise the Bank to charge such sums to any of the accounts thereof with the Bank without the need to show justifications, and particularly in the following instances, by way of example and without limitation:
 1. Breaching a term or a condition of the Terms and Conditions applicable to the Card Holders issued by the Bank.
 2. Misusing the Card and particularly using the same to pay for goods, works, services, or purposes against the laws and regulations in force.

	Name	Account number	Signature	Date
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Guarantor				

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Name of Employee	Signature	Name of Branch
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3. Applying a seizure on the properties of the Client, notwithstanding whether such seizure is precautionary or executive.
 4. A court decision is issued to liquidate the properties of the Client or declare the insolvency thereof, or if the same stops paying debts.
 5. Incapacitation or death.
 6. Closure of the Client's account, whether by a decision of the Bank or upon the request of the Client.
 7. If the Bank discovers that the Card Holder or the Guarantor is in the embargo lists.
 8. If it is proven that any of the guarantees, undertakings and/ or documents provided by the Card Holder for the purpose of receiving the card were untrue/ not authentic.
 9. Using the Card for gambling, for payment through gambling or for any other reason.
33. The Card Holder explicitly acknowledges and accepts the measures taken by the Bank to protect the rights thereof, such as agreements with insurance companies to cover any future risks resulting from granting the Card and/ or any Additional/ Subordinate Card; such risks include, by way of example and without limitation, death; failure to pay and to meet the obligations due to the Bank, or any other reason. The Card Holder also acknowledges that any compensation resulting from such insurance will be a right to the Bank and the Bank shall be the beneficiary of the insurance policy. The Card Holder further authorises the Bank to provide the relevant insurance companies with any information or data relevant thereto or to their accounts or that is managed thereby so as to allow such companies to take its credit decision and without the Bank assuming any responsibility towards the Client, the Card Holder further acknowledges that the maximum insurance coverage of the card is 60 Thousand Dinars for the used balance of the Card limit and the maximum age for the Card Holder for insurance coverage is 70 years.
 34. The Card Holder acknowledges abidance by the General Terms and Conditions provided in this Application and irrevocably undertakes to protect the Card and that the same is directly liable for all the transactions resulting from the use of such Card and the PIN code thereof and all the consequences of losing, stealing and/or forging the Card, and agrees to indemnify the Bank against any liability resulting from the use of such Card and any liability resulting from his/her objection to any transaction made through the Card throughout the term if its validity.
 35. The Client/ Card Holder agrees to bear all responsibility for all transactions made using the Card, whether such transactions were made by himself or by another person as a result of illegally copying the data of the Card by a third party; the Bank shall bear no responsibility in this regard and the Card Holder gives up the right to raise any claim or objection against the Bank in this regard.
 36. The Card Holder is aware that the Bank charges an interest on withdrawn and unpaid amounts at a monthly rate of 1.75%.
 37. The Card Holder acknowledges and agrees that the Bank charges the following fees for the issuance/ renewal of Visa:
 - Classic: 30 JD, Subordinate: 15 JD.
 - Visa Infinite: 150 JD, Subordinate: 75 JD.
 - Visa Signature: 120 JD, Subordinate: 60 JD.
 - Visa Signature Cobranded Card with Qatari Airways: 120 JD, Subordinate: 60 JD.
 - Infinite card in dollar currency: 150 JD, Subordinate: 75 JD (the corresponding sum in the currency of the Card).
 38. The Card Holder acknowledges and agrees that a cash withdrawal commission of 4% (or 4 JD, whichever is greater) shall be applied to the withdrawn amount.
 39. The Card Holder acknowledges and agrees that the fee applicable on the issuance of a replacement card in lieu of a lost card is 25% of the issuance fee or 7JDs (whichever is greater).
 40. The Card Holder acknowledges and agrees that the minimum amount due on the Card on monthly basis represents the percentage to be paid as determined by the Bank's sole discretion out of the used amount from the card limit which shall however not be less than JD 50 for Platinum Card, Visa Signature Visa Infinite, and Visa Signature cobranded with Qatar Airways, and 25 JD for Classic Card. In case the amount used out of the Card's credit limit is less than the minimum amount to be paid, the whole amount used out of the Card's credit limit shall be charged.
 41. The Card Holder acknowledges and agrees that the monthly instalment late payment commission is 15 JD per month.
 42. The card holder acknowledges and agrees that the same shall have the right to receive a discharge of liability 30 days after the cancelation and payment of the card provided that the amount used out of the credit limit of the card is paid in full including interest rate
 43. The Client has the right to object to local transactions within a maximum period of 6 months from the date of the transaction, as for transactions outside the country the Card Holder may object to the same within a maximum period of 120 days (4 months) from the date of the transaction. The transaction in question will be checked and verified with the local or the foreign Cards company within a maximum period of 60 days and where the objection is proven to be valid, the Bank shall remit the objected amount, otherwise the Card Holder acknowledges and agrees to pay and/or settle all the actual costs and/ or expenses incurred by the Bank if it is proven that the objection submitted by the Card Holder was not valid.
 44. In case of the late payment of any due instalment or any part thereof or the breach of any contract term or any undertaking or obligation by the Card Holder/ the Guarantor, the Bank shall serve a written warning to the Client/ Guarantor to the address thereof kept by the Bank to make the payment or abide by the relevant contract term within a period of 20 days; in case of non-payment or should non abidance by the contract term persists, The Bank may take the following measures:
 - Consider the instalments and all the Card's credit balance to be due for full payment, and the Card Holder and Guarantor shall pay the used amount of the Card limit along with the accrued interest as of the due date and up to full payment, in addition to legal fees and charges.
 - Sell the movable and immovable properties of the Client and/or the Guarantor that are dedicated to secure the debt.
 - Take all legal measures and submit judicial claims against the Card Holder and/or the Guarantor and enforce its right against such properties thereof other than those dedicated to secure the debt.
 45. The Card Holder and the Guarantor agree and acknowledge that they have the right, in case of any complaint relevant to this Contract, to submit such complaint to the Clients Complaint Unit at the Headquarters of the Bank, which is competent to deal with clients' complaints as announced in Bank branches.

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Cardholder				
Guarantor				

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Name of Employee	Signature	Name of Branch
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46. The Card Holder authorises the Bank to send the Card and the PIN code with couriers, and where the card and the PIN code are delivered by utilisation of a courier service, the Card Holder acknowledges and agrees that the same shall bear all the risks resulting from the loss or damage of the Card and /or the PIN code while with the courier, the late delivery of the card and /or the code, and or the likelihood that a third party (including the courier staff) access the data of the Credit Card/ and or the PIN code, and the Card Holder hereby gives up the right to invoke the terms of banking confidentiality as provided in the Banks Law (or any other legislation that replaces or amends the same) against the Bank or any staff member thereof, and also hereby gives up any right, claim or cause of action that the same may have towards the Bank whether by law or contract, which aim at seeking a compensation from the bank for any damages and/ or loses of whatever type, cause or nature so long as the same is sustained as a result of the use of such means to receive the Credit Card and/ or the Code, as such the use of such means and all the consequences thereof and the associated risks are at the own responsibility thereof, which the same assumes after being made fully aware of and after accepting them.
47. The Card Holder definitely and irrevocably agrees and acknowledges the Bank's right to lower/ decrease the credit limit of the Credit Card given thereto in the percentage and the amount that the Bank deems appropriate in its sole discretion and for any reason and at any time without the need to serve a notice or seek an approval and/ or a prior authorisation from the Card Holder in this regard (increasing or decreasing the granted credit limit).
 - A. The Card Holder acknowledges and agrees that in case of exceeding the credit limit approved by the Bank for whatever reason and notwithstanding the amount (provided however that it does not exceed 10% of the credit limit), the same shall be subject to an additional commission of 15 JD for such excess.
 - B. The Card Holder acknowledges and agrees that the excess amount will be claimed in full at the end of the payment cycle in which the same was used, and shall not be subject to the terms and conditions of the limit approved by the Bank in regard to the payment period.
48. The Card Holder acknowledges and agrees that the Bank will share the information thereof or the details of the transactions made through the Credit Card with the providers of Card systems management service with whom the Bank deals as well as with the international cards companies. The international Card companies or the Card Systems management service providers may retain such information in full or in part.
49. The Card Holder acknowledges that it shall assume full responsibility for the use of the Card to effect contactless payment and/or cash withdrawals with a maximum daily limit of JD 300, which will be made without the need to insert the card and or the PIN code into the point of sale terminal or the automatic teller machines which support contactless performance of transactions and in compliance with the standards and/ or the transactions limits approved by the Bank, the Cards companies and/ or the companies providing electronic payment services, which can be amended at any time.
50. The card holder knows and acknowledges that the available balance of the credit card is automatically activated to perform transactions through the internet. In case where the customer does not want to activate the service of using the credit card via the internet or postal authorizations, or wishes to reduce the monthly or daily usage limit or reactivating the service, whether with a specific limit or the full available balance of the credit card, then the customer shall request the bank to modify the activation accordingly by communicating with the call center, the branch or any other available means of communication. In all cases, the card holder shall bear full responsibility and risks arising from using the card via the internet.
51. The Card Holder and the Guarantor acknowledge that the above conditions are applicable to all Credit Cards that are issued by the Bank of all types, whether in regard to the limit requested by the Client pursuant to this application or after increasing or decreasing such limit at any time; this shall also apply to the Additional/ Subordinate card.
52. Both the Card Holder and the Guarantor acknowledge to have read the general terms and conditions relevant to the issuance of the Card and that they shall fully abide by such terms and conditions, both acknowledge to have been given sufficient time to review all the terms before signing them, and that both of them understood and comprehended the same clearly and approved its content entirely and shall fully and irrevocably abide by their provisions.
53. The Card holder and /or the Guarantor acknowledge that in case of any dispute, the Card Holder and the Guarantor shall be subject to the local laws in force in the Hashemite Kingdom of Jordan and that the court of Amman shall have the territorial competence to look into the claims arising out of these terms and conditions, and hereby give up their right to challenge the territorial competence.
54. The Client acknowledges and agrees that the total number of objections to be submitted shall be 35 objections for Visa card within 120 days from the date of the transaction.
55. In case of replacing the mobile phone number, the customer shall inform the bank thereof and shall provide the bank with the new number. Otherwise, the mobile phone number available with the bank shall remain to be the approved number for the purpose of notifying the customer with the transactions executed on the card's account.

Special Terms and Conditions for Visa Signature Qatar Airways Cobranded Card:

56. Visa Signature Qatar Airways Cobranded Card Holder shall be granted a Qatar Airways Privilege Club 4000 miles as welcome miles per each new basic card in addition to miles per each purchasing transaction only (local, international, or via the Internet), and 2 miles shall be accrued per each One Dinar of purchases or the equivalent thereof in other currencies and as per the exchange rate and the procedures applicable with the Bank, the Bank shall have the right to cancel or amend the programme or the mechanism of calculating the points at any time and without the need to refer to the holder of the Cobranded Card.
57. Miles accrued for the Associated Card shall be reported to Qatar Airways at the end of each financial cycle of the Card. Miles accrued during the cycle shall appear on the balance statement at the end of each cycle for such month.
58. The Client shall provide the Bank with the email address thereof and shall be responsible for its truthfulness.
59. Redemption of the accrued miles by the holder of the Bank and Qatar Airways cobranded card shall be made directly by Qatar Airways without the need to refer to the Bank, the Bank shall not be responsible for any matters related to the validity of the accrued miles or the mechanisms of redeeming them nor the benefits granted by the Qatar Airways to the Holder of the Associated Card. The redemption, the accrual mechanism and the validity of the accrued miles shall be subject to the terms and conditions of Qatar Airways, which are preapproved upon activating the membership of the loyalty program of Qatar Airways (Privilege Club).
60. The Bank may suspend the Housing Bank Qatar Airways Cobranded Card at any time without referring to the Card Holder.

	Name	Account number	Signature	Date
Cardholder				
Guarantor				

The client signature has been audited and it is identical

Name of Employee	Signature	Name of Branch
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61. Terms and conditions Specific to the installed payment of purchases made using Credit Cards with approved Partners.
62. Instalment payment service shall be available to the holders of active Credit Cards (Visa).
63. The Client can, after the lapse of a certain period from subscribing to the programme, pay the instalments in full.

Terms and Conditions Specific to the Installed Payment of Purchases Made using Credit Cards with Approved Partners.

64. Installed payment service shall be available to the holders of active Credit Cards (Visa).
65. The Client can, after the lapse of a certain period from subscribing to the programme, pay the instalments in full.
66. Installed Payment service shall be offered in relation to Credit Card purchases with no interest or with an interest of no more than 1.75% as the case may be and as per the agreement made between the Bank and the merchant, and the Client shall be informed of such interest.
67. The Client may not subscribe to the installed payment service if the same is impecunious.
68. In case of the Client's non-payment of the instalments under the installed payment service, the service shall be cancelled and the due instalments shall be added to the outstanding balance of the Card.
69. Installed payment service is only available for transactions over 200 JD of value.
70. The interest rate applicable to the credit card may not exceed 1.75% under any circumstances.
71. In case the Client wishes to cancel the card while there are outstanding instalments yet to be paid, the installed payment service shall be immediately suspended and the Client shall be required to pay the outstanding balance in full.
72. Installed payment shall be available for purchases made through merchants approved by the Bank and with whom the Bank has entered into agreements.
73. Installed payment for purchases of holders of Visa Credit cards shall be made by merchants who have "NI" point of sale terminals only.
74. The installment service includes credit cards with repayment rates of 100% and 5%

Terms and Conditions Applicable to Installed Payment of Purchases Made Using Credit Cards Through 24/7 Call Centers Or Through A Link Sent By Text Message

1. Installed payment service is offered to the holders of active Visa.
2. The Client can, after the lapse of a certain period from subscribing to the programme, pay the instalments in full.
3. Installed payment service on credit cards is offered with an installed payment commission of 1% for unapproved merchants to be borne by the Client, which shall be added to the total purchase price and paid in instalments along with the equal monthly instalments.
4. The available installment periods are a minimum of 3 months up to a maximum of 24 months
5. Installed Payment Will Be Effected Upon A Call By The Client To 24/7 call Center After Making A Successful Purchase Or Through A Link Sent By Text Message, And Provided That The Installed Payment Transaction Be Effected In The Same Financial Cycle Of The Purchasing Transaction
6. In case the customer wants to benefit from the Installed payment for purchases at 0% interest through merchants approved by the Bank, shall be made by merchants who have "NI" point of sale terminals only.
7. The Client may not subscribe to the installed payment service if the same is in impecunious.
8. In case the Client does not settle the sums due on the Credit Card for two consecutive months, the Client will be considered to have stopped paying the debts thereof, the amount due as a result of benefiting from the installed payment service will be added to the outstanding balance of the Card and the Client will be required to pay the total amount.
9. A maximum of 5 transactions are allowed to be paid in instalments during the installment period
10. Installed payment service is only available for transactions of more than 200 JD in value.
11. The installment service includes credit cards with repayment rates of 100% and 5%
12. In case the Client asks to cancel the Card while there are due instalments thereupon, the installed payment service shall be suspended and the Client will be required to pay the outstanding balance along with the installed payment commission due in regard to the whole period in full.

Terms and Conditions Applicable to Infinite card in dollar currency.

1. The Bank may cancel the product at any time without referring to the Card Holder.
2. The Card Holder agrees and acknowledges that such cards do not benefit from Iskan Coins Programme.
3. The Card Holder agrees and acknowledges that such cards may not be used for local transactions and may only be used for international ones.
4. The Client shall open an account in the same currency of the Card and shall connect the same with the Cards trust account,
5. The Card Holder agrees and acknowledges that in case no sufficient balance exists at the date of payment in the Client account (in the same currency as that of the Card), the due amount will be transferred from any other account of the Client and converted at the exchange rate prevailing with the Bank in addition to other commissions applicable to the Card.
6. The Card Holder agrees and acknowledges that all fees, commissions and interests will be paid at the same currency of the Card.

Terms and conditions for instant cash on credit cards:

- The commission rate that will be calculated on the transferred amount depending on the installment period as follows:
 1. 3% with a minimum of 30 JD (whichever is greater) if the installment period is 6 months.
 2. 6% with a minimum of 30 JD (whichever is greater) if the installment period is 12 months

These Terms and Conditions have been executed in both Arabic and English languages, In case any conflict and/or differences between the explicit Terms and Conditions in Arabic and those in English; the Terms and Conditions in Arabic shall prevail.

	Name	Account number	Signature	Date
Cardholder				
Guarantor				
The client signature has been audited and it is identical				
Name of Employee	Signature		Name of Branch	