

The Terms and Conditions related to Housing Bank Iskan Coins Program should be read in conjunction with the terms and conditions of the Bank's other products.

1 . Definitions:

The Bank: The Housing Bank for Trade and Finance, along with its branches operating within Jordan.

The clients eligible for joining the Program: All the Bank's individual clients (retail).

Iskan Coins: Iskan Coins accumulated through the Iskan Coins Program of the Housing Bank, as outlined in these Terms and Conditions.

Iskan Coins Program: A Program allowing the Bank's clients who acquire the Bank's products and services to earn Iskan Coins for their transactions (as per the services listed on the Bank's official website). These accumulated Iskan Coins can then be redeemed for cash, vouchers, gifts, or other reward points at participating entities in the Iskan Coins Program, herein referred to as the "Program."

The entities participating in the Program: Partners, with the bank businesses, companies, corporations, or any other legal entities with whom the Bank contracts to facilitate the redeem of Iskan Coins for cardholder clients.

2 . Eligibility Criteria for Participation in the Iskan Coins Program:

The Iskan Coins Program is open to all Bank clients under the Terms and Conditions applicable to Bank services. The Bank reserves the sole right to amend or modify eligibility criteria or any Terms and Conditions mentioned herein at any time it deems appropriate and at its discretion, and without any liability on the bank, nor the need to notify the clients or receive prior approval from the clients

3 . Joining the Program:

Clients become participants in the Iskan Coins Program automatically upon opening an account or upon receiving any of the Bank's products which are part of Iskan Coins Program.

4 . Expiry of the points:

Iskan Coins earned but not redeemed shall expire after 24 months from the day they were credited to the customer's account by the Bank.

5 . General provisions:

- The Bank reserves the right to terminate the Iskan Coins Program at any time at its sole discretion, without incurring any liability and without the need to obtain clients' approval or provide notification to clients. Upon Program termination, all accrued Iskan Coins are automatically considered void and cannot be redeemed. No prior notification to clients or judicial ruling is required for this action.
- If the Bank detects any fraudulent or inappropriate activity related to the use of Iskan Coins, it reserves the right, at its sole discretion, to reclaim or cancel the acquired coins, cancel the client's transactions, and hold the responsible party accountable without prior notification or judicial ruling. The responsible party shall bear full responsibility as determined by the Bank's sole discretion.
- The Bank assumes no responsibility whatsoever for any damage or loss incurred by the client resulting from the redeem of Iskan Coins or the purchase of any services through the Program. The Bank does not provide any guarantee regarding the quality of the rewards or services offered by entities participating in the Program. It is the responsibility of the client to address any concerns regarding quality or manufacturing directly with these entities.
- By redeeming Iskan Coins at any time, the client agrees to adhere to the Terms and Conditions of the Program, including any amendments issued by the Bank from time to time.
- The client grants authorization to the Bank to share their data with all participating entities in the Iskan Coins Program until the redeem of Iskan Coins for rewards, relieving the Bank of any responsibility. The client agrees to this arrangement without any conditions or the right to revoke consent.
- The Bank reserves the right to amend or change any of these Terms and Conditions at any time at its sole discretion, without incurring any liability and without the need to obtain client approval or provide prior notification.
- Collected Iskan Coins are considered canceled if the client voluntarily decides to cancel the account or card.
- Iskan Coins can be transferred at the discretion of the cardholder client to another card issued to the same client, subject to approval by the Bank.
- Iskan Coins can be transferred at the discretion of the participating client to another participating client in the Iskan Coins Program through the Iskan Mobile application, and subject to approval by the Bank.
- When redeeming Iskan Coins for purchasing vouchers, the voucher duration is 6 months from the date of issuance. If the voucher expires, a replacement voucher will not be issued.
- The client has the right to redeem the points purchased through the channels and services provided by the Bank. However, the client does not have the right to request a reversal of the purchase transaction once implemented.
- The Bank reserves the right to terminate the Iskan Coins Program at any time at its sole discretion, without incurring any liability. No prior notification to clients or judicial ruling is required for this action. In the event of Program termination, the Bank will refund the value of purchased coins that were not utilized by the client. For the avoidance of doubt, the refunded value does not include the value of coins purchased but unused due to payment transactions by the client. The refund will solely encompass coins purchased by the client and not utilized.

- The price of the coins packages includes the following:

Coins packages	Price of packages	The real price of packages (1 point = 0.01 JOD)
50 points	2	0.5
100 points	4	1
200 points	5	2

- The client has the right to pay for the points obtained through the channels and services provided by the Bank. However, the client does not have the right to request a reversal of the transaction once implemented.
- The client retains the right to redeem points during the validity period as announced by the Bank.
- Clients are required to adhere to the limits defined by the system to acquire, redeem, and transfer points in any form.
- The local Iskan Coins earning factor is applied to purchase transactions conducted both domestically and internationally in JOD. The Bank reserves the right to modify this factor at any time.
- The International Iskan Coins earning factor is applied to purchase transactions conducted both domestically and internationally in other currencies than the JOD. The Bank reserves the right to modify this factor at any time.
- The Iskan Coins earning factor is applied to the services included in the Program as announced on the Bank's official website. The Bank reserves the right to modify this factor at any time.
- Transactions not included in the Iskan Coins Program:
 - Cash withdrawal transactions.
 - Fees and charges.
 - Transactions not performed through card account.
 - Gas Station transactions.
 - The Bank reserves the right to deduct the collected Iskan Coins from the client for successful chargeback transactions.
- All the mentioned rewards are contingent upon the availability of the entities participating in the Iskan Coins Program.
- The client is entitled to receive rewards by Redeem the accumulated Iskan Coins for cash, vouchers, gifts, or points at participating entities listed on the Bank's website.
- The Bank reserves the right to modify the list of participating entities at any time at its sole discretion, without incurring any liability. No prior notification to clients or approval from clients is required for this action.
- Upon redeeming rewards, the client is fully exempted from any consequences related to the collection, use, or participation in the Iskan Coins Program, regardless of their nature or origin, without any conditions.
- The Bank reserves the right to amend or cancel any reward at any time at its sole discretion, without incurring any liability or the need for prior notification or approval from the clients.
- The responsibility for providing rewards lies with the entities participating in the Iskan Coins Program and/or the relevant participating party.
- Any objections or claims regarding the receipt or use of rewards shall be addressed between the client and the relevant entities participating in the Iskan Coins Program.
- Clients can inquire about their collected Iskan Coins balance through various channels such as the Instant Bank, Iskan Mobile, ATMs, or monthly Bank statements for credit cardholders. Additionally, clients have the option to redeem their collected Iskan Coins for cash purchase vouchers, cash, gifts, or reward points at participating entities in the Program.
- Iskan Coins can only be redeemed once they reach the minimum threshold set solely by the Bank.
- The client may redeem Iskan Coins through the Instant Bank, Iskan Mobile, or ATMs.
- If lost or stolen, new reward vouchers will not be reissued.
- The cardholder client is entitled to receive Iskan Coins rewards provided that:
 - The card is not blocked or canceled in accordance with the terms and conditions of credit or debit cards.
 - The account is active and not closed.
 - The card is not expired and valid.
- The Bank reserves the right to modify the mechanism of Iskan Coins entitlement at any time at its sole discretion, without incurring any liability, and without the need to obtain prior notification or approval from clients.
- Accumulated Iskan Coins will be collected by using the supplementary card associated with the main cardholder client. It is important to note that the accumulated Iskan Coins can only be redeemed through the main cardholder client.
- The Iskan Coins earning factor is determined based on the earn factor announced on the Bank's official website.
- When the cardholder client makes purchases, they receive Iskan Coins. The Bank reserves the sole right to modify the mechanism for Iskan Coins entitlement at any time it deems necessary, at its absolute discretion. This action does not incur any responsibility on the part of the Bank, and no approval or notification to the cardholder or any other client is required.
- Iskan Coins are not the property of the Client, and except for transfers between the clients in the Program, Iskan Coins may not be sold, pledged, or inherited to other parties, including upon the death of the Client.
- Upon the death of the client, the entire balance of Iskan Coins of the deceased client is automatically cancelled, and without any financial obligations on the bank towards the client's heirs.
- In order to redeem the accumulated Iskan Coins for cash, vouchers, gifts, or other reward points the client's ATM card must be active, and not expired or cancelled.