

## **The Terms and Conditions for Credit Cards Easy Installment Program**

This service is available to Housing Bank active Credit Cards (Visa).

Cardholder can foreclose the installment plan at any time.

Credit card easy installment program with our participating merchants is offered to cardholder at no installment interest rate.

The available installment periods are a minimum of 3 months up to a maximum of 24 months.

Credit Cardholder cannot benefit from installment program, if his / her account is delinquent.

If cardholder did not settle the due amount, the installment program will be canceled and the remaining balance will be due on the next cycle , and bank charges an amount on withdrawn and unpaid amounts at a monthly rate of 1.75 % , (installed transactions are not included ).

Installment program is applicable for purchases transaction with minimum amount 200 JD.

The installment service includes credit cards with repayment rates of 100% , 5% , 25% and 50 %.

If cardholder request to cancel the card during the installment plan, the installment plan will automatically be canceled and all of the remaining balance will be due.

Installment program is available only through merchants that bank signed agreements with.

Visa credit cardholder can only benefit from the service if he/she purchase from merchants who has emerging markets payments (NI) as their point of sale machines provider.