I/We, the undersigned.....(hereinafter referred to as the "Cardholder" and/or the "Customer"), hereby acknowledge and confirm that I/we have read, understood, and agreed to the following Terms and Conditions for the purpose of obtaining a credit card with a maximum credit limit of ..... (JOD/USD), secured by .....

1. Definitions

Unless the context otherwise requires, the following terms shall have the meanings assigned to them below:

a. **The Bank:** Means the Housing Bank for Trade and Finance (HBTF) and any of its branches.
b. **The Card**: Means the credit card(s) issued by the Bank to the Cardholder, including the Primary Card and any Supplementary/Additional Card(s).
c. **The Cardholder**: Means the natural person customer, or the natural person designated by a legal entity to whom the Card is issued by the Bank for use by such person.
d. **The Card Account**: Means the account opened by the Bank for recording all debit and credit entries arising from transactions effected by, or charges incurred by, the Primary Cardholder and any Supplementary/Additional Cardholder(s), if any, pursuant to these Terms and Conditions.
e. **Supplementary/Additional Card**: Means the card(s) issued to a natural person or legal entity upon the request of the Cardholder and linked to the Primary Card under either a shared credit limit or a separate credit limit, as specified in the Application. The Primary Cardholder shall determine a monthly limit for the Supplementary/Additional Card where such limit differs from the credit limit of the Primary Card. Such limit shall be automatically renewed on a monthly basis, and the Supplementary/Additional Cardholder shall be entitled to utilize the full assigned monthly limit. The Primary Cardholder shall be liable for the repayment of all amounts incurred through the Supplementary/Additional Card(s) from the Primary Cardholder's account, regardless of whether the Supplementary/Additional Card is linked to the same Card Account as the Primary Card or to a separate account, and regardless of whether the Supplementary/Additional Card operates under a shared or separate credit limit with the Primary Card.

2. The Cardholder undertakes to open an account with the Bank and shall maintain a sufficient credit balance therein at all times to cover all amounts due and payable under the Card, whether such amounts are incurred within or outside the Hashemite Kingdom of Jordan. The Bank shall have the right to debit the account with all amounts due from the Cardholder and to charge interest on any resulting debit balance in accordance with the Bank's prevailing policies and instructions.
3. The Cardholder and/or the Guarantor hereby grant the Bank an absolute and irrevocable authorization to transfer the required cash collateral to a Cash Collateral Account in the name of the Bank as security for the credit limit granted under the Card and to cover and charge any withdrawals, fees, charges, and expenses incurred in connection with the Card.
4. The Bank shall notify the Cardholder of the annual renewal date and the applicable renewal fees and charges through the mutually agreed-upon communication channels at least one (1) month prior to the renewal date. Should the Cardholder wish not to renew the Card, the Cardholder must notify the Bank of such intention at least two (2) months prior to the Card's expiry date.
5. The Cardholder hereby undertakes and agrees to provide the Bank with cash and/or real estate collateral as security for the issuance of the Card(s) and for any withdrawals made thereunder. The Bank reserves the right to request any other and/or additional collateral or security from the Cardholder as it deems necessary to further secure and protect its rights.
6. The Cardholder hereby acknowledges and accepts sole and direct liability for all transactions resulting from the use of the Card(s), whether duly authorized or arising from withdrawals made without prior authorization.
7. The Cardholder hereby acknowledges and undertakes that the Card shall be used exclusively by the Cardholder and shall not permit any third party to use the Card. Furthermore, the Cardholder undertakes not to exceed the authorized credit limit.
8. Upon the request of the Primary Cardholder, the Bank may issue Supplementary/Additional Card(s) to persons who have attained the age of majority, as designated by the Primary Cardholder. The Primary Cardholder hereby acknowledges and undertakes that he/she shall be fully and directly liable for all amounts incurred or arising from the use of such Supplementary/Additional Card(s).
9. The Cardholder hereby acknowledges and undertakes to settle all statements and amounts due to the Bank, including any fees charged by the Card Issuer, whether such amounts are denominated in Jordanian Dinars (JOD) or United States Dollars (USD). Such amounts shall be calculated based on the spot selling rate of the Jordanian Dinar against the USD as of the date the Bank receives the relevant statement from the Card Issuer, or at such other rate as the Bank may determine at its sole discretion.
10. The Cardholder hereby irrevocably and unconditionally authorizes the Bank to debit the Cardholder's account(s), or any of the Cardholder's other accounts with the Bank, on any day deemed appropriate by the Bank, for all amounts arising from the use of the Primary and/or Supplementary/Additional Card(s), including, but not limited to, the annual membership fees for the Primary and/or Supplementary/Additional Card(s), and all amounts, charges, costs, and expenses incurred in connection with the use of such Card(s) or arising from the Bank's demand for payment of any outstanding debit balances. This authorization applies whether or not the Cardholder has signed the sales vouchers or transaction receipts, and includes, without limitation, legal costs and attorneys' fees, whether or not proceedings are initiated

before the courts, the Execution Departments, or the Department of Land and Survey.

11. The Cardholder acknowledges and agrees that any disputed amounts shall remain posted to the Cardholder's account, whether such amounts render the account overdrawn—thereby incurring interest and debit charges—or were otherwise deducted from the Cardholder's credit balance, until such time as the Bank recovers the disputed amounts, provided that the Cardholder's claim is substantiated in accordance with the rules and procedures of the Card Issuer. The Cardholder acknowledges that the claim investigation and resolution process may take at least ninety (90) days. Disputed amounts shall be re-credited to the Cardholder's account, free of any costs or charges, upon confirmation of the validity of the Cardholder's claim.
12. The Cardholder hereby acknowledges and agrees that the Bank shall not be liable for any loss, cost, or expense incurred by the Cardholder as a result of any breach of these Terms and Conditions.
13. The Cardholder acknowledges that, should the Cardholder need to contact the Bank, the Cardholder may do so by calling the Call Center at 065200400. In such cases, the Cardholder hereby authorizes the Bank to record all voice communications. The Cardholder agrees that such recordings shall serve as evidence of the contents of such conversations and of any requests and/or instructions communicated by the Cardholder. The Cardholder further acknowledges and undertakes that any requests or instructions communicated during such calls shall be deemed to have been issued by the Cardholder and shall be binding upon the Cardholder. Accordingly, the Cardholder shall have no right to object to, cancel, or contest the same for any reason whatsoever. The Cardholder further agrees to all information and/or obligations contained therein.
14. In the event of an attachment against the assets of the Cardholder and/or the Guarantor, or if a judgment is rendered against either or both of them for the liquidation of their assets, or if either or both are declared insolvent, become unable to pay, or cease to make payments, or in the event of the death of either or both, or in the event of a breach of these Terms and Conditions by either or both, or in the event of the dissolution or liquidation of the Company, the Card(s) shall be cancelled, and the outstanding debit balance in the Cardholder's account shall become immediately due and payable without the need for any notice, demand, or any other formality. Such balance shall be paid immediately, without prejudice to the Bank's right to claim against the Cardholder's insolvency trustee or representative and/or the Guarantor.
15. The Cardholder shall take all necessary measures and precautions to safeguard the Card. The Cardholder shall be held absolutely liable for the use of the Card and its Personal Identification Number (PIN), and for all consequences arising from its loss, theft, and/or use in violation of these Terms and Conditions.
16. The Cardholder and/or the Guarantor hereby acknowledge and agree that all their movable and immovable assets, as well as any funds held by or deposited with the Bank, or registered in the name of either of them in the Bank's records, shall constitute security for the repayment of all obligations and amounts owed by the Cardholder and/or the Guarantor arising from withdrawals resulting from the use of the Card by the Cardholder or any person holding a Supplementary/Additional Card. The Cardholder and/or the Guarantor hereby grant the Bank an absolute and irrevocable authorization to deal with such assets, including the right to request the attachment of their movable and immovable assets through the competent courts, the Department of Land and Survey, and the Execution Departments, and to sell the same in such manner and at such price as the Bank deems appropriate. Furthermore, the Bank is authorized to exercise set-off between any of their credit and/or debit accounts and the amounts due. In the event that different currencies are involved, the Cardholder and/or the Guarantor authorize the Bank to effect such currency conversions as may be required, in such manner and at such rate as the Bank deems appropriate, all without the need to refer to either of them or to provide any notice, demand, or other formality.
17. In the event of the loss or theft of the Card, the Cardholder shall immediately notify the Bank or the nearest office of the Card Issuer, within or outside the Hashemite Kingdom of Jordan, either by telephone or in writing, and shall provide full details regarding the circumstances surrounding such loss or theft. The Cardholder shall be relieved of any liability for any transactions effected after the time of reporting the loss or theft of the Card. However, the Cardholder shall remain liable for all amounts incurred through the use of the Card prior to such loss or theft until such amounts are paid in full.
18. The Cardholder hereby grants the Bank an absolute and irrevocable authorization to debit any amounts posted to the Card arising from the Cardholder's use of the Internet, mail-order, or telephone transactions to any of the Cardholder's accounts maintained with the Bank. Furthermore, in the event of an attachment against the assets of the Cardholder and/or the Guarantor, or if a judgment is rendered against either or both of them for the liquidation of their assets, or if either or both are declared insolvent, become unable to pay, or cease to make payments, or in the event of the death of either or both, or in the event of a breach of these Terms and Conditions by either or both, the Card(s) shall be cancelled, and the outstanding debit balance in the Cardholder's account shall become immediately due and payable without the need for any notice, demand, or other formality. Such balance shall be paid immediately, without prejudice to the Bank's right to claim against the Cardholder's insolvency trustee or representative and/or the Guarantor.
19. The Cardholder acknowledges that the Bank shall have the right to apply its instructions relating to the Card Issuer, as well as any other instructions, regulations, or policies adopted by the Bank in this regard. The Cardholder further acknowledges and accepts the instructions, principles, regulations, and operating rules of the Card Issuer. The Cardholder further acknowledges and agrees that the Bank's books, re-

cords, documents, and entries shall constitute final and conclusive evidence against the Cardholder and the Guarantor.

20. The Bank reserves the right to decline any application for a Card. The Bank shall retain ownership of the Card and shall have the absolute discretion to cancel it at any time, without providing any reasons, in the event of a breach of these Terms and Conditions or the Bank's internal policies, without incurring any liability whatsoever as a result thereof. The Bank shall also have the right to require the Cardholder to surrender the Card, and the Cardholder undertakes to comply with such request immediately upon being notified thereof.
21. The Cardholder shall have the right to cancel the Card subscription at any time by providing written notice to the Bank. Notwithstanding the foregoing, the Cardholder undertakes to remain liable for the settlement of all obligations arising from the use of the cancelled Card. Furthermore, the Cardholder shall have no right to object to the Cardholder's movable and/or immovable assets remaining pledged and/or encumbered until all obligations owed to the Bank have been fully settled.
22. The Cardholder undertakes to fully comply with the foreign exchange control instructions issued by the Central Bank of Jordan, including those relating to the United States Dollar (USD), particularly those concerning foreign transfers and related matters. Furthermore, the Cardholder shall be subject to all instructions and regulations issued by the Central Bank of Jordan concerning the use of the Card, both within and outside the Hashemite Kingdom of Jordan, as well as any amendments thereto from time to time.
23. The Cardholder acknowledges and agrees that a Merchant is entitled to request proof of identity to complete a sale transaction. The Merchant shall have the right to decline the sale transaction in the event that the Cardholder refuses or fails to provide such proof of identity.
24. The Cardholder acknowledges and agrees to release the Bank from any liability in the event that the Card is not accepted for payment. In all circumstances, the Cardholder shall remain liable for and obligated to honor and settle all invoices or charges posted to the Cardholder's account, whether or not such receipts or vouchers are signed by the Cardholder.
25. The Guarantor hereby provides an absolute and unconditional guarantee for the payment of all amounts due from the Cardholder, as set forth in these Terms and Conditions and any amendments thereto. The Guarantor's liability towards the Bank shall be joint and several with that of the Cardholder. The Bank shall have the right, at any time, to demand payment from the Guarantor and/or the Cardholder of all amounts due from the Cardholder in the event of the Cardholder's failure to pay such amounts, without the need for any notice, demand, or warning from the Bank.
26. The Cardholder and/or the Guarantor agree that any credit entries (representing refunds for transactions where a partial amount is refunded by the Merchant) shall be posted to the Cardholder's account in the amount actually credited, which may be less than the original transaction amount.
27. In the event of any misuse of the Card or collusion in its use, the Cardholder and the Guarantor shall remain liable for all amounts arising from the use of the Card.
28. The Cardholder hereby authorizes the Bank to open an account in the Cardholder's name (the "Card Account"). This account shall be used for the purpose of posting all withdrawals, purchases, interest, commissions, and monthly installments due as a result of the use of the Primary Card and/or any Supplementary/Additional Card(s), in accordance with the Bank's internal instructions and procedures.
29. I/We hereby acknowledge and agree to the posting of all fees, commissions, and interest to the Card Account in accordance with the Bank's applicable instructions.
30. The Cardholder hereby authorizes the Bank to assess and charge any costs, commissions, and fees on any debit or overdrawn balances resulting from the posting of amounts due in connection with the use of the Card, in accordance with the Bank's applicable regulations and instructions.
31. The Cardholder hereby acknowledges and agrees that the Bank shall have the right to terminate this Agreement, cancel the Primary Card and any Supplementary/Additional Card(s), and require the Cardholder and/or the Guarantor to immediately settle the full outstanding balance of the Card Account, together with any accrued interest or other amounts due thereunder. Furthermore, the Cardholder and/or the Guarantor hereby authorize the Bank to debit such amounts from any of their accounts maintained with the Bank, without stating any reasons, including, without limitation, the following cases:
    1) If the Cardholder breaches any of the Terms and Conditions set forth in this Cardholder Agreement issued by the Bank.
    2) If the Card is misused, particularly where it is used to pay for goods, works, services, or for purposes that are in violation of applicable laws and regulations.
    3) If any of the Cardholder's assets are subject to attachment, whether precautionary or executory.
    4) If a judgment is rendered for the liquidation of the Cardholder's assets, or if the Cardholder is declared insolvent or ceases to pay the Cardholder's debts.
    5) In the event of the Cardholder's loss of legal capacity or death.
    6) In the event of the closure of the Cardholder's account, whether by a decision of the Bank or upon the Cardholder's request.
    7) If the Bank discovers that either the Cardholder or the Guarantor is listed on any prohibited or sanctioned persons list.
    8) If it is found that any of the guarantees, undertakings, and/or documents provided by the Cardholder to obtain this Card are inaccurate,

false, or invalid.

9) Use of the Card for gambling purposes or for making payments related thereto.

10) Use of the Credit Card for the purchase, trading, or any other dealing in virtual currencies in any form whatsoever.

32. In the event that the Cardholder is covered under the Bank's group insurance policy for its customers, the Cardholder hereby expressly acknowledges and agrees to the Bank's procedures for protecting its rights, including, without limitation, entering into agreements with insurance companies to cover any future risks arising from the issuance of this Card and/or any Supplementary/Additional Card(s). Such risks include, without limitation, death, default, failure to fulfill obligations towards the Bank, or any other cause. The Cardholder further acknowledges and agrees that any insurance proceeds payable under such insurance coverage shall belong exclusively to the Bank, and that the Bank shall be the sole beneficiary under the insurance policy. The Cardholder hereby authorizes the Bank to provide the relevant insurance companies with any information or data relating to the Cardholder or to any accounts owned by or managed by the Cardholder for the purpose of enabling such companies to make their credit decisions, without the Bank incurring any liability towards the Cardholder in this regard. The Cardholder further acknowledges and agrees that the insurance coverage limit applicable to the Card shall be JOD 80,000 in respect of the utilized balance of the Card limit, whether for a single Card or for the aggregate balances of all Cards held by the same person. The maximum age of a Cardholder eligible for insurance coverage shall be seventy-five (75) years.
33. The Cardholder hereby acknowledges and agrees to be bound by the general terms and conditions set forth in this application regarding the safekeeping of the Card. The Cardholder shall be solely and directly liable for all transactions resulting from the use of the Card and its Personal Identification Number (PIN), and for all consequences arising from its loss, theft, and/or forgery. The Cardholder hereby releases the Bank from any liability arising from the use of the Card and from any liability arising in connection with any dispute raised by the Cardholder regarding any transaction effected on the Card during its validity period.
34. The Cardholder acknowledges that the Bank shall charge interest at a monthly rate of 1.5% on any amounts withdrawn and remaining unpaid.
35. The Cardholder hereby acknowledges and assumes full responsibility for all transactions effected through the use of the Card, whether carried out by the Cardholder or by any third party as a result of the unauthorized copying, cloning, or duplication of the Card's data by unlawful means. The Cardholder further acknowledges that the Bank shall bear no responsibility whatsoever in this regard and hereby waives any right to initiate any legal action or to raise any claim or objection against the Bank.
36. The Cardholder hereby acknowledges and agrees that in the event the utilized balance of the Card exceeds JOD 100, the Cardholder shall be liable for a monthly insurance fee of JOD 1. Furthermore, the Cardholder acknowledges and agrees that upon attaining the age of seventy-five (75) years, this credit facility, whether in whole or in part, shall not be covered under the Bank's group life insurance policy for its customers. This acknowledgment shall be binding upon the Cardholder and the Cardholder's heirs, and neither the Cardholder nor the heirs, whether individually or collectively, shall be entitled to assert or claim against the Bank that this credit facility, or any part thereof, is covered by or included under the group life insurance policy maintained by the Bank. This acknowledgment shall constitute an integral part of the General Terms and Conditions governing Credit Cardholders issued by Housing Bank for Trade and Finance.
37. The Cardholder acknowledges and understands that the Bank shall charge the following fees for the issuance and/or renewal of Visa Cards:
    - Visa Classic Card: JOD 30; Supplementary Card: JOD 15.
    - Visa Platinum Card: JOD 80; Supplementary Card: JOD 40.
    - Visa Signature Card: JOD 120; Supplementary Card: JOD 60.
    - Visa Infinite Card: JOD 150; Supplementary Card: JOD 75.
    - Visa Infinite Card (USD): JOD 150; Supplementary Card: JOD 75.
38. Any campaign launched by the Bank for the waiver of fees applicable to credit cards shall be subject to the Bank's terms and conditions.
39. The Cardholder hereby acknowledges and agrees that the cash advance fee shall be 4% of the amount withdrawn, subject to a minimum fee of JOD 4.
40. The Cardholder hereby acknowledges and agrees that the fee for issuing a replacement Card in the event of loss or damage shall be JOD 10 per Card, whether such Card is a Primary Card or a Supplementary Card.
41. The Cardholder hereby acknowledges and agrees that the minimum monthly payment due for the Card shall be determined based on the repayment percentage established by the Bank at its sole discretion and applied to the utilized balance of the Card limit. The minimum monthly payment shall be the higher of: (i) the amount resulting from the application of such repayment percentage to the utilized balance; or (ii) a fixed minimum amount of JOD 50 for Visa Platinum, Visa Signature, and Visa Infinite Cards, and JOD 25 for Visa Classic Cards. In the event that the utilized balance is less than the applicable minimum payment amount, the full utilized balance shall become due and payable.
42. The Cardholder hereby acknowledges and agrees that a late payment fee of JOD 10 per month shall be charged for failure to settle the monthly installment.
43. The Cardholder hereby acknowledges and agrees that the late payment fee stipulated in Clause 42 above shall, as the case may be, be im-

posed separately on the Primary Card and each of its Supplementary Cards, each on an individual basis.

44. The Cardholder hereby acknowledges and understands that the Cardholder shall be entitled to obtain a clearance certificate thirty (30) days after the date of cancellation of the Card. The Cardholder further acknowledges and understands that the Cardholder shall be entitled to obtain an immediate clearance certificate upon request, provided that a cash deposit equivalent to 110% of the Card's credit limit is made. Such deposit shall be refunded thirty (30) days after the date of cancellation and settlement of the Card, and upon full payment of all utilized amounts and any accrued interest thereon.
45. The Cardholder shall be entitled to dispute local transactions within a maximum period of six (6) months from the transaction date. As for international transactions, the Cardholder shall be entitled to dispute such transactions within a period not exceeding one hundred and twenty (120) days (four months) from the transaction date. The Bank shall verify the validity of such transactions with the local or international card schemes within a maximum period of sixty (60) days. Upon verification and confirmation of the validity of the dispute, the Bank shall refund the disputed amount to the Cardholder without the Cardholder incurring any costs. Conversely, in the event that the dispute is determined to be invalid, the Cardholder hereby acknowledges and agrees to bear and reimburse all actual costs and/or expenses incurred by the Bank in connection with such dispute.
46. In the event that the Cardholder and/or the Guarantor fails to pay any installment or any part thereof, or breaches any term of this Agreement or any undertaking or obligation hereunder, the Cardholder and the Guarantor shall be notified through the approved and duly agreed means of communication, including by sending a Short Message Service (SMS) notification, within a period not exceeding fifteen (15) days from the due date of the installment, requiring them to comply with their payment obligations. In the event of continued default in payment or failure to comply with the terms of this Agreement, the Bank shall be entitled to take the following actions:
    - The Bank shall be entitled to declare all installments and the entire outstanding balance of the Card immediately due and payable in full, and the Cardholder and the Guarantor shall be jointly and severally liable for the payment of all utilized amounts on the Card, together with any interest accruing thereon from the date of default until full settlement, in addition to all legal fees, costs, and expenses.
    - To liquidate and sell the movable and immovable assets of the Cardholder and/or the Guarantor that have been pledged as security for the indebtedness.
    - To take legal action and initiate proceedings against the Cardholder and/or the Guarantor, and to enforce its claims against their personal assets that have not been pledged as security for the indebtedness.
47. The Cardholder hereby acknowledges and understands that, in the event of any complaint relating to this Agreement, the Cardholder may contact the Customer Complaints Unit through any of the following channels:
    - Telephone: Toll-free number (080022205) from any landline telephone, or by calling (06-5103111) during official business hours.
    - Online Form: The electronic complaints form available on the Bank's official website at www.hbtf.com.
    - In Person: By visiting the Customer Complaints Unit at the Bank's Head Office during official business hours.
    - Postal Mail: Housing Bank – Customer Complaints Unit, P.O. Box 7693, Amman 11118, Jordan.
    - Fax: (06-4616202).
    - E-mail: CComplaint@hbtf.com.jo.

    The Bank shall investigate the complaint and verify its validity within a maximum period of thirty (30) business days from the date of submission of the complaint.
48. The Cardholder hereby acknowledges and agrees that the Bank shall be entitled, at its sole discretion and for any reason whatsoever, to reduce the credit limit granted to the Cardholder by such percentage or amount as the Bank deems appropriate at any time. The Bank shall notify the Cardholder of such reduction through the approved and duly agreed means of communication.
49.
    (a) The Cardholder hereby acknowledges and agrees that, in the event the Cardholder exceeds the credit limit approved by the Bank in any manner and by any amount whatsoever, regardless of its value, provided that such excess does not exceed ten percent (10%) of the Card limit, the Cardholder shall incur an additional fee of JOD 10 in respect of such excess, applicable to individual customers and small businesses. The Cardholder further acknowledges and agrees that such fee shall be imposed separately on the Primary Card and on each Supplementary Card.

    (b) The Cardholder acknowledges and agrees that any amount exceeding the approved credit limit shall be immediately due and payable in full at the end of the same billing cycle in which such excess occurred, and such amount shall not be subject to the terms and conditions applicable to the approved credit limit with respect to the repayment period.
50. The Cardholder hereby acknowledges and agrees that the Bank shall be entitled to share the Cardholder's information and/or details of

transactions conducted using the Card with the card management service providers engaged by the Bank, as well as with international card schemes. The Cardholder further acknowledges and agrees that such international card schemes and/or card management service providers may retain all or part of such information.

51. For the purpose of enforcing the obligations undertaken under this Agreement, the Cardholder and the Guarantor hereby declare and agree as follows:
    a) The Cardholder elects his/her place of residence at (.....) as his/her elected domicile for all legal purposes.
    b) The Guarantor elects his/her place of residence at (.....) as his/her elected domicile for all legal purposes.
    c) The Cardholder elects the following e-mail address (.....) as the elected electronic address for the purpose of service of notices.
    d) The Cardholder elects the mobile phone number (.....) as the approved and accepted number for receiving any notices issued by the Bank via Short Message Service (SMS).
    e) The Guarantor elects the mobile phone number (.....)) as the approved and accepted number for receiving any notices issued by the Bank via Short Message Service (SMS).

    In the event of any change to the aforementioned addresses or contact details, the Cardholder and the Guarantor shall notify the Bank of such change and provide the new details in writing for updating in the Bank's records and for adoption as the new elected domicile for the purposes of this Agreement. Failing such notification, the elected domicile specified above shall remain the valid and binding address for the enforcement of the obligations undertaken under this Agreement.
52. The Cardholder hereby authorizes the Bank to dispatch the Card and the Personal Identification Number (PIN) through courier service providers. The Cardholder acknowledges and agrees that receipt of the Card and/or PIN through a courier service provider constitutes an acknowledgment by the Cardholder of assuming all risks associated with the loss, misplacement, damage, or delay in delivery of the Card and/or PIN by the courier service provider, as well as the risk of unauthorized disclosure of the Card or PIN details to third parties, including employees of the courier service provider. In this regard, the Cardholder hereby waives the right to invoke, against the Bank or any of its employees, the provisions of banking secrecy set forth under the Banking Law or any legislation replacing or amending the same. Furthermore, the Cardholder hereby waives any rights, claims, demands, actions, or causes of action against the Bank, whether arising under law or this Agreement, seeking compensation for any damages and/or losses of whatsoever nature or cause resulting from the Cardholder's election of this method of delivery. The Cardholder acknowledges and agrees that the selection of this method, together with all consequences arising therefrom and all risks associated therewith, shall be at the Cardholder's sole personal responsibility, having fully understood, acknowledged, and accepted such risks.
53. The Cardholder and the Guarantor hereby acknowledge and agree that the terms and conditions set forth above shall apply to all Credit Cards issued by the Bank, regardless of their type, whether in relation to the credit limit applicable to the Primary Card or the credit limit applicable to the Supplementary Card(s), and whether such limits are increased or decreased at the request of the Cardholder at any time. These Terms and Conditions shall also apply to all Supplementary Card(s), upon submission of this application or following any subsequent adjustment to the credit limit.
54. The Cardholder is obligated to provide the Bank with his/her e-mail address and shall be solely responsible for the accuracy and validity of such e-mail address.
55. The Customer, being a legal entity, undertakes to immediately notify the Bank in writing, through its duly authorized signatories, in the event of the termination of the employment relationship, the cessation of signing authority on behalf of the company, or the termination of any legal relationship with the company in respect of any natural person who is a Cardholder. Such notification shall be made in order for the Card service to be duly suspended. The Bank shall be entitled to suspend the Card service, without the need to notify the company, if any official certificates, circulars, or judicial decisions indicate the termination of the Cardholder's relationship with the Customer, being a legal entity.
56. The Cardholder and the Guarantor hereby acknowledge that each of them has read the General Terms and Conditions governing the issuance of the Card and agrees to be fully and unconditionally bound by such Terms and Conditions. Each of them further declares that he/she has been granted sufficient time to review all provisions prior to signing, that he/she has clearly understood and comprehended the same, and that he/she agrees to all contents thereof and undertakes to fully comply with all provisions contained therein.
57. The Cardholder and/or the Guarantor hereby acknowledge and agree that, in the event of any dispute, the Cardholder and the Guarantor shall be subject to the applicable laws in force in the Hashemite Kingdom of Jordan. Furthermore, they acknowledge and agree that the courts of Amman shall have territorial jurisdiction to hear and determine any claims or disputes arising out of or in connection with these Terms

and Conditions.

58. The Customer acknowledges and agrees that the maximum number of transaction disputes in respect of Credit Cards shall be limited to thirty-five (35) transactions within a period of one hundred and twenty (120) days from the date of the relevant transaction.
59. The Customer has no objection to the Bank processing the Customer's personal data and sensitive personal data and hereby consents to the Bank carrying out one or more processing operations for the purposes of collecting, recording, copying, saving, storing, organizing, cleansing, exploiting, using, sending, distributing, publishing, linking such data with other data, making it available, transferring, displaying, anonymizing, encoding, destroying, restricting, erasing, modifying, profiling, or disclosing such data by any means whatsoever, whether through the use of servers and/or electronic applications, by obtaining technical assistance from other entities, and/or by cooperating or contracting with third parties within and/or outside the Hashemite Kingdom of Jordan. The Customer further provides prior consent to the Bank and/or any parties or entities with whom the Bank cooperates and/or contracts to process the Customer's financial and non-financial data by any means or in any form whatsoever. Furthermore, the Customer authorizes such parties and entities to access the Bank's systems, review all data relating to the Customer, and process the same, without such actions constituting a breach by the Bank of any of its obligations toward the Customer, particularly its obligations relating to banking secrecy or the protection of personal data.
60. The Bank shall not be liable for any errors, damages, losses, costs, and/or expenses incurred by the Customer as a result of any breach of these Terms and Conditions. Furthermore, the Customer undertakes and covenants to indemnify and hold the Bank harmless against all liabilities, costs, claims, and damages that the Bank may sustain or incur as a result of any breach of these Terms and Conditions, and/or for any other reason whatsoever, or upon any claim made by any third party.
61. The Bank shall have the right to terminate the contractual relationship with the Customer in the event of the Customer's breach of any contractual obligation, following notice to the Customer through the approved and agreed-upon means of communication, including the sending of a Short Message Service (SMS) notification.
62. The Bank shall have the right to terminate the contractual relationship with the Customer without recourse to the courts and without prior notice in any of the following cases:
    - If the Bank becomes aware that the Customer is listed on any prohibited or sanctioned persons list.
    - If the Bank determines that any documents provided for obtaining the credit facility, or any guarantees or undertakings submitted, are inaccurate or invalid.
63. In the event that the Customer fails to pay any due installment or any part thereof, or breaches any term of the Contract, or any undertaking or obligation, the Bank shall notify the Customer and the Guarantor through the approved and agreed-upon means of communication within a maximum period of fifteen (15) days from the installment due date, requiring compliance with the payment obligation and/or the terms of the Contract. In the event of continued default or failure to comply with the terms of the Contract, the Bank shall be entitled to take the following actions:
    - To declare all unmatured installments immediately due and payable and to declare the entire outstanding Card balance immediately due and payable. The Customer shall be liable to pay a late payment fee of JOD 10 per month on overdue installments from the due date until full settlement, in addition to legal fees and expenses.
    - To liquidate and sell the movable and immovable assets of the Customer and/or the Guarantor pledged as security for the indebtedness.
    - To initiate legal proceedings against the Customer and/or the Guarantor and enforce such claims against their personal assets that are not pledged as security for the indebtedness.
    - To provide licensed credit information companies approved by the Central Bank with information regarding the Customer's status for disclosure in the Customer's credit report.
64. The Cardholder acknowledges and understands that the Bank shall suspend the Credit Card and all services associated therewith if the Cardholder fails to pay the monthly installments due for two (2) consecutive months.

Special Terms and Conditions for the Credit Card Installment Service with Approved Merchants

1. The Installment Service shall be available to holders of active Visa Credit Cards.
2. The Customer may, after enrolling in the program, settle all remaining installments in full at any time.
3. The Installment Service shall be provided either interest-free or at an interest rate not exceeding 1.5% (as applicable), in accordance with the agreement entered into between the Bank and the Merchant, and the Customer shall be informed accordingly.
4. The Customer shall not be eligible to enroll in the Installment Service if the Customer is in default or delinquent status.
5. In the event that the Customer fails to pay any amounts due under the Installment Service, such service shall be terminated, and the outstanding installment amount shall be added to the outstanding Card balance.
6. The Installment Service shall apply only to transactions exceeding JOD 100.
7. Under no circumstances shall the interest rate applicable to the Credit Card exceed 1.5%.

8. In the event that the Customer requests cancellation of the Card while installment transactions remain outstanding, the Installment Service shall be terminated immediately, and the Customer shall be liable for the total remaining outstanding balance.
9. Installment transactions shall be processed through merchants approved and contracted with the Bank.
10. Visa Credit Cardholders may benefit from the Installment Service only through merchants utilizing NI Point-of-Sale (POS) terminals.
11. The Installment Service shall apply to all Credit Cards, irrespective of the applicable repayment percentage, subject to the relevant terms and conditions.
12. The Bank shall enroll all Cardholders in any new security, safety, or card protection measures offered free of charge, without imposing any additional costs on the Customer.
13. The Bank shall send a Short Message Service (SMS) notification to the Customer's registered mobile number immediately upon the occurrence of any transaction (credit or debit) on the Customer's Card.
14. The Bank shall provide the Customer with a free monthly statement of account, which shall include the installment amount due, the due date thereof, the applicable interest rate, and the period allowed for disputing any transaction appearing on the statement.

Special Terms and Conditions for the Credit Card Installment Service via the 24/7 Call Center or SMS Link

1. The Installment Service shall be available to holders of active Visa Credit Cards.
2. The Customer may, after enrolling in the program, settle all remaining installments in full at any time.
3. The Installment Service shall be provided subject to a monthly installment commission of 1% payable by the Customer in respect of purchases made from merchants not approved by the Bank. Such commission shall be added to the total purchase amount and repaid in equal monthly installments.
4. Available installment options shall range from a minimum of three (3) months to a maximum of twenty-four (24) months.
5. For individual customers, the Installment Service shall be activated by contacting the 24/7 Call Center following a successful purchase transaction or through an SMS link, provided that the installment transaction is executed within the same billing cycle as the purchase transaction.
6. For corporate customers, the Installment Service shall be activated by contacting the 24/7 Call Center following a successful purchase transaction, provided that the installment transaction is executed within the same billing cycle as the purchase transaction.
7. To benefit from the 0% interest Installment Service with the Bank's approved merchants, the purchase transaction must be executed exclusively through NI Point-of-Sale (POS) terminals.
8. The Customer shall not be eligible to enroll in the Installment Service if the Customer is in default.
9. If the Customer fails to pay the amounts due on the Credit Card for two (2) consecutive months, the Customer shall be deemed to be in default, the outstanding amount under the Installment Service shall be merged with the outstanding Card balance, and the Customer shall be liable for the total outstanding balance.
10. The maximum number of transactions eligible for installment for individual customers shall be five (5) transactions during the installment period.
11. In the event that the Customer requests cancellation of the Card while installment transactions remain outstanding, the Installment Service shall be terminated, and the Customer shall be liable for the total remaining outstanding balance, including the full installment commission for the entire installment period.

Special Terms and Conditions for Visa Infinite Cards (USD / Foreign Currency)

1. The Bank reserves the right, at its sole discretion, to discontinue this product entirely, in which case the Bank shall notify Customers by means of Short Message Service (SMS).
2. The Cardholder acknowledges and agrees that this Card is not eligible for the Iskan Coins Program.
3. The Cardholder acknowledges and agrees that this Card may not be used for domestic transactions and shall be used exclusively for international transactions.
4. The Customer shall maintain an account in the same currency as the Card and shall link such account to the Cash Collateral Account maintained for the Card.
5. The Cardholder acknowledges and agrees that, in the event sufficient funds are not available on the payment due date in the Customer's account maintained in the same currency as the Card, the Bank shall be entitled to transfer or debit the required amount from any account maintained by the Customer with the Bank at the prevailing exchange rate, in addition to any other applicable fees and charges.
6. The Cardholder acknowledges and agrees that all fees, commissions, charges, and interest shall be charged in the same currency as the Card.
7. Visa International shall calculate the value of a transaction in the local currency where the transaction is effected outside the country of issuance, using the prevailing international exchange rate applicable on the transaction date. The Cardholder hereby authorizes the

Bank to purchase the required foreign currency to settle all obligations arising from the use of the Card. A currency conversion fee shall be charged for transactions effected outside the country of issuance, including any fees charged by Visa International in respect of each transaction.

8. The Customer and the Cardholder, where either is a legal entity, acknowledge and understand that the use of foreign currency cards is restricted in accordance with the applicable legislation and the instructions and circulars issued by the Central Bank of Jordan. They further acknowledge that the use of such cards is limited to export-related economic activities and services, or re-export activities relating to goods transiting through the Hashemite Kingdom of Jordan that result in foreign currency inflows into the Kingdom. The Customer and the Cardholder further acknowledge the Bank's right, at any time, to suspend or cancel foreign currency cards issued in their favor in the event of a breach of this Clause, any legislation governing foreign currency facilities granted to companies, or any amendment to the relevant legislation, without any liability whatsoever on the part of the Bank.

Special Terms and Conditions for the Instant Cash Service on Credit Cards for Individuals.

The commission applicable to the transferred amount shall be calculated based on the installment period as follows:

1. 3% of the transferred amount, subject to a minimum commission of JOD 30, whichever is higher, where the installment period is six (6) months.
2. 6% of the transferred amount, subject to a minimum commission of JOD 30, whichever is higher, where the installment period is twelve (12) months.

Additional Conditions (if any, as stipulated in the Credit Approval Decision)

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Customer Signature:	
Guarantor Signature:	

The Cardholder and the Guarantor acknowledge that they have read the General Terms and Conditions governing the issuance of the Card and that they are fully and absolutely bound by all provisions contained therein. Furthermore, each of them declares that he/she has been granted sufficient time to review all provisions prior to signing, that he/she has clearly understood and comprehended the same, and that he/she agrees to all contents thereof and undertakes to comply fully with all provisions contained therein.

Customer Signature:	
Guarantor Signature:	

	Name	Account Number	Signature	Date
Cardholder				
Guarantor				

Customer Signature Verified and Confirmed as Matching	Employee Name	Employee Signature