

❖ Term and conditions of Issuing ATM card request
❖ Applicant (hereinafter called “the customer”) accepts the following terms and conditions for the use of ALBilad ATM Card (Sarraf AlBilad Card) issued by AlBilad Bank (hereinafter called “ the Bank”).
❖ The Bank will provide the customer with a Card and a personal identification number (PIN) to use for all ATMs and for points of sale (POS) worldwide bearing the visa electron and span logos, and the Card shall always remain the sole property of the bank to be returned on request.
❖ The Bank has the right to recover the Card from the customer or stop it at any time. Also, the Bank has the right to amend its conditions of use and the amendment will be affected when only approved by the Shari’a Board of the Bank; and the customer will be notified accordingly.
❖ The customer undertakes to return the Card to the Bank for cancellation if he no longer wishes to use it, in case of closing the account or if the Bank decides to stop its usage for any reason.
❖ The Card cannot be transferred or used by any person other than the customer. The customer must not reveal his PIN to any person for any reasons whatsoever.
❖ The Cardholder shall immediately advise the Bank of the loss of the Card. The Cardholder shall remain responsible for any transactions performed with his/her lost Card unless the Bank has received a notification of that lost Card before performing such transactions.
❖ The Bank will deduct the customer’s account for all withdrawals or transfers completed through the Card and the customer is responsible at all times for all liabilities related to the Card including any taxes applied by virtue of law.
❖ With no contradiction to clause (5) above, the customer authorizes the Bank without obtaining his prior consent to ATM and deduct all charges commissions and /or transfer expenses paid by the Bank to international companies who own the automates teller network, and/or electronic sale / POS machines ; and according to SPAN reconciliation reports issued by SAMA in addition to any other additional or subsequent expenses that may be decided later by these companies and approved by the Shari’a Board of the Bank.
❖ The customer must adhere to the daily withdrawal limits authorized by the Bank and approved by authorities of the country in which the customer might be located at the time of transaction.
❖ The customer must use the Card for ATMs and POS machines, or via internet only and he is not permitted to use the Card for cash withdrawals others than ATMs. The Bank has the right to take the necessary action to withdraw the Card or stop its usage at any time whenever is evident that customer violates any of the aforesaid conditions.
❖ The customer will be responsible for all usages of his card on any ATMs, point of sale machine outside the kingdom, or via internet regardless if these transactions required pin number or not.
❖ The customer shall not use the Card to buy illegal goods or services, and the Bank shall have the right to cancel the Card if it proven that it is used for illegal purposes. It is known that the Card is allowed to be used for buying currencies, gold, silver, and travelers checks.
❖ In case of a discrepancy between the amount withdrawn according to customer’s acknowledgment and the Bank records, the Bank records are considered correct and binding to the customer.
❖ The customer must contact the Bank immediately in any of the following cases: - Card retention by ATM machine.- Non-receipt of amount encases by machine.- Error in amount encases by machine..
❖ The customer must notify the Bank in writhing of any changes in address and the notice must be directed to the branch where his account is maintained or through Albilad net.
❖ For joint accounts, the Bank may issue a separate Card for each partner based on (joint) written request by all partners who will be considered jointly and severally responsible towards the Bank for all the financial obligations resulting from the use of any of these cards.

- ❖ The customer must pay the cost of the charges of cash withdrawals from ATMs outside the kingdom as approved by the Shari'a Board of the Bank.
- ❖ The customer must pay any charges or fees (if any) for additional Card requested by him or re-issuance for the Card lost by him, in addition to any related tax applied by virtue of law.
- ❖ The Card shall be valid for 60 months and the customer can renew the Card through branches or an interactive teller machine.

Taking into consideration the following:

18.1 The card expires once the account under which the card was issued is closed, as the account is closed at the request of the customer or after 90 days have passed since the account was opened without any transactions executed on it or after 4 years during which the account balance remains at zero.

18.2 The card is active as long as the account under which it was issued is active and operating without restrictions.

48.3 The bank has the right to cancel or suspend the card in accordance with any of its special procedures or financial fraud control procedures.

❖ These terms and conditions are governed by the applicable laws, regulations, and rules of the kingdom of Saudi Arabia with no contradiction to Shari'a principles. All matters not provided herein shall be governed by Islamic Shari'a principles and laws in force in the kingdom of Saudi Arabia including the value added tax law. Should any dispute arise in connection with using AL-Bilad Bank ATM Card, and cannot be solved amicably, it shall be referred to competent authorities and/or legal courts of kingdom of Saudi Arabia

❖ The usual fees for executing any transactions carried out by the bank, based on the customer's instructions, shall apply, and if that operation includes a loan from the bank to the customer, then such fees shall be as much as the actual cost only, and any taxes due on services provided under this agreement will be added to these fees as well as any taxes due on the services provided under this agreement as provided It is subject to the value-added tax and the applicable laws and regulations in the Kingdom of Saudi Arabia.

❖ The applicant undertakes to pay all charges, fees, and taxes that he must pay in return for issuing or renewing the card. The bank reserves the right to automatically deduct these fees, expenses, and taxes from the customer's current account (if there is an account) with the bank, or from the card account according to the following table:

Example on calculation the foreign transaction Fee:

Amount Due	Exchange rate	Amount in ﷲ	foreign transaction Fee 2 %	VAT	Amount Due
1000 EUR	ﷲ/EUR 3.982	ﷲ 3,982	3,982 * 2% = ﷲ 79.64	79.64 * VAT = 11.95	3982 + 79.64 + 11.95 = 4073.59

Card Type: Mada Classic, Mada Platinum, Mada Signature, Mada Infinite

Issuance /renew debit card	Free
Cash withdrawal /Deposit	Free
Re-issue an card withdrawn from the ATM	Free
Re-issuance of lost or damaged card or password error 3 items	ﷲ 10
Issuance of additional card	ﷲ 10
Cash withdrawal in GCC (per transaction)	ﷲ 10
Balance inquiry outside the kingdom and in GCC (per transaction)	ﷲ 3
Cash Withdrawal International (per transaction) Outside the Kingdom in addition to foreign transaction fee	3 % with maximum ﷲ 25
foreign transaction fee	2%