

Shine with Al Baraka MasterCard™ Credit Cards




Application Form

Your partner Bank

For more information, call us or visit your nearest branch today!

13 300 400

 @albaraka_bahrain

Licensed as an Islamic retail bank by the Central Bank of Bahrain | Terms and conditions apply

alBaraka
Bank



AL BARAKA REWARDS PROGRAM

If you are an Al Baraka credit card holder, you will automatically become enrolled in Al Baraka Rewards program to enjoy exclusive benefits and exciting rewards!

Upon registration, you will receive a welcome SMS with a username and a PIN code.

You will be able to access your loyalty account:

- by visiting our online rewards portal on <https://rewards.albaraka.bh>
- by downloading Al Baraka Rewards app from Apple store or Google Play

HOW IT WORKS

EARN

You can start earning and accumulating Al Baraka Points everytime you use Al Baraka credit card on all local and international purchases.

You can also earn points from affiliated partners within the Al Baraka network.

REDEEM

Points can be redeemed instantly for:

- Flight booking on over 900 airlines with no black out period
- Stay in over 200,000 hotels
- Car rental around the world
- Items available on our online catalogue across 15 different categories, along with special deals and offers
- Cashback

GENERAL TERMS AND CONDITIONS

The applicant hereby agrees to obtain Al-Baraka Islamic Bank Master Card in accordance with the following Terms and Conditions and hereby confirm his undertaking to the same:

1) Definitions

Bank: Al-Baraka Islamic Bank (B.S.C) ©

Card: means the new, renewed or replaced Al-Baraka Credit Card issued by the 'Bank'.

Cardholder: means the Primary or/and the Supplementary Cardholders.

Primary Cardholder: means the person who applies to the 'Bank' for issuing one 'Card' or more, and in whose name the 'Card Account' was first opened and maintained. **Supplementary Cardholder:** means the person nominated by the 'Primary Cardholder' to use the 'Card Account' and in whose name the 'Bank' issues a supplementary Card.

Card Account: means the account opened by the 'Bank' in the name of the Primary Cardholder for the purpose of debiting all Card Transactions generated as a result of using the 'Card', together with fees and any other charges, as well as crediting refunds due, as made by the 'Cardholder', primary and/or supplementary

Credit Limit: means the maximum line of credit, permitted by the 'Bank' to a 'Card' Account which is not to be exceeded and can be accessed by the 'Primary Cardholder' as well as the Supplementary 'Cardholder' through using the 'Card'.

Card Transaction: means the purchase of goods, services, receipt of benefits, reservation, and/or receipt of a Cash Advance made by the 'Cardholder' against and by the use of the 'Card', the card number, and/or the 'PIN' including mail, telephone, and/or facsimile orders.

PIN: means the Personal Identification Number provided by the 'Bank' to the 'Cardholder' for use with the 'Card' where and when required.

Cash Advance: means cash provided by the 'Bank' to the 'Cardholder' against the 'Card', usage, either through an ATM or over the counter transaction.

Statement of Account: means the monthly statement sent by ordinary mail or email to the 'Primary Cardholder' showing the details of the 'Card' Transactions made by the 'Primary Cardholder and/or the Supplementary Cardholder, during the previous Billing Cycle and the payment due by the 'Cardholder' to the 'Bank'.

Opening Balance: means the total outstanding balance due for payment carried from the previous 'Billing Cycle' which may consist of 'Retail Purchase', 'Cash Advance', 'Other Charges' and/or fees.

Rewards: means any additional incentives given by the 'Bank' in the form of promotional products, points, coupons or discounts.

Billing Cycle: means the time period between the dates of issuing two consecutive 'Statements of Account'.

Retail Purchase: means any purchase of goods, services, receipt of benefits, or reservations made against the card.

Other Charges: means any other charges applied by the Bank such as late payment fees, temporary increase fees, replacement fees etc.

Merchant: means any, but not limited to, person, shop, company, establishment, organization, or online entity

which accepts the card or the card number as a method of payment for the goods, benefits, reservations, or services offered by it which are compliant with Sharia's.

2) Issuance of the 'Card'

2-1 The 'Bank' shall have the right to examine and review the credit standing of an applicant of a Card, at any time the 'Bank' deems fit without reference to the applicant or assigning any reason whatsoever. The applicant acknowledges that the credit examination and/or review necessary for the processing of the 'Card' application may require the 'Bank' to disclose the applicant's address, salary, any professional and/or financial information to any other party. As a pre-condition for approving any application for the issuance of a 'Card', the 'Bank' may, in its sole discretion and determination, require the applicant to issue a cheque and/or pledge and/or assign a cash deposit in favor of the 'Bank' as security against the issuance of the 'Card' in an amount determined by the 'Bank'. The 'Bank' shall maintain this security as long as the 'Card' is valid and there is any unpaid 'New Balance'.

2-2 The 'Card' shall be valid for the period specified on the 'Card' and the 'Cardholder' is eligible to use the 'Card' only during such period.

2-3 On the first 'Statement of Account' after the replacement of the 'Card', the 'Bank' shall, at its sole discretion and determination, charge the 'Cardholder' and debit the 'Card Account' by the replacement fee for the replacement of the 'Card'.

2-4 In case the 'Card' is terminated or cancelled for any reason whatsoever, the 'Bank' shall not be obliged to refund any paid or charged fees / profit.

2-5 The 'Card' shall at all times remain the property of the 'Bank' and shall be returned by the 'Cardholder' to the 'Bank' upon the first request of the 'Bank' or its duly authorized agent. With giving prior notice to the 'Cardholder', the 'Bank' may, at its sole discretion and determination, and without assigning any reason whatsoever cancel, suspend, refuse to reissue, renew or replace the 'Card'.

2-6 The 'Card' shall be non-transferable, non-pledgeable and usable only by the person whose name is embossed/printed on the face of the 'Card' and whose signature appears on the reverse of the 'Card'.

2-7 The 'Cardholder' is fully aware that the issuance of the 'Card' constitutes a borrowing relationship with the 'Bank' and the 'Cardholder' has the ability to repay on the relevant 'Payment Due Date' all the amounts arising from the use of the 'Card'.

2-8 The 'Bank' reserves the right to change the designs of the 'Cards' at any time without prior notice.

3) Receipt and Usage of the 'Card'

3-1 The 'Cardholder' shall immediately sign the 'Card' upon receipt and exercise due diligence and care to keep the 'Card' in safe custody against loss, theft, misuse, misplacement or any other risk.

3-2 The 'Cardholder's' signature acknowledging receipt of the 'Card' and/or first use of the 'Card' constitute binding and conclusive evidence that the 'Cardholder' has read, understood, accepted, agreed with, and is bound by the terms and conditions of this Agreement.



3-3 The 'Cardholder' is under an obligation to exercise due diligence and care to prevent the disclosure of the related 'PIN' to any other person. The 'Cardholder' must destroy the 'PIN' printed record immediately upon receipt. The 'Cardholder' must ensure that any record of the 'PIN' must be unidentifiable and kept entirely separate and distinguishable from the 'Card'.

3-4 The 'Bank' shall not be responsible and/or liable for the non-acceptance of the 'Card' for any reason whatsoever by any Merchant, 'ATM', or a Bank's branch or unit. Furthermore, the 'Bank' will not be liable for any surcharge applicable by any Merchant.

3-5 The 'Card' must not be used for any unlawful purpose, including the purchase of goods or services prohibited by Shari'ah or any other law applicable in the 'Cardholder's' or 'Bank's' jurisdiction. It is the 'Cardholder's' responsibility to ensure that the 'Card' is used in accordance with Shari'ah and the 'Bank' has the right to investigate any purchase made by the 'Cardholder' for Shari'ah compliance. In the event that any Retail Purchase is found to be Non-Shari'ah compliant, the 'Bank' has the right to stop, suspend, terminate, and/or cancel the 'Card' as well as the 'Card Account. Non-Shari'ah compliant purchases include, but are not limited to, retail purchases made at bars, pubs, nightclubs, casinos, or betting.

4) Loss of the 'Card'

4-1 If the 'Card' is lost or stolen, or the 'PIN' is misplaced, disclosed or otherwise compromised, the 'Cardholder' must immediately and within 24 hours notify the 'Bank' in person or in writing. In case such an event occurs outside the normal Banking hours, the 'Cardholder' shall call Al-Baraka Bank Customer service number 13300400. Any such notification must be confirmed in writing to the 'Bank' immediately but in any case within seven (7) days to the 'Bank' of the loss, theft or disclosure. The 'Cardholder' shall at all times remain liable for any use or misuse of the 'Card' and/or the 'PIN', including all Cash Advances, prior to reporting the loss, theft, misplacement, or disclosure of the 'Card' and/or 'PIN'. The 'Cardholder' must give the 'Bank' all available information as to the circumstances surrounding such loss, theft, misplacement or disclosure.

The 'Bank' shall not be liable in any manner whatsoever for any loss or damage which may be incurred or which might arise directly or indirectly as a result of the loss or theft of the 'Card' or its misuse and/or misplacement or disclosure of the 'PIN'.

4-2 The 'Cardholder' will remain fully liable to the 'Bank' in respect of any use or misuse of the 'Card' after cancellation or during a period when the right to use the 'Card' has been withdrawn and/or suspended. Cancellation of the 'Card' shall not affect the 'Cardholder's' liabilities or obligations pursuant to this 'Agreement' arising prior to such cancellation.

4-3 The 'Bank' may at its own discretion and determination, subject to charging a fee, issue the 'Cardholder' a replacement 'Card' in substitution of the reported lost, stolen, misplaced, or otherwise compromised card in addition to a new 'PIN' at the sole risk and expense of the 'Cardholder'.

4-4 If the 'Cardholder' recovers the 'Card' previously reported to be lost, stolen, misplaced, or otherwise compromised, the 'Card' must not be used and the

'Cardholder' must cut the 'Card' into two halves and immediately return both halves to the 'Bank'.

5) Payment

5-1 Once the 'Card' is activated, the 'Cardholder' agrees to pay the 'Bank', on a monthly basis, the applicable service fees. The 'Cardholder' also agrees to pay, at the 'Bank's' request, any handling fee for issuance of a replacement 'Card'.

5-2 The 'Bank' shall send by ordinary mail or email to the 'Primary Cardholder' a monthly Statement of Account of the 'Card Account' at the address mentioned on the application form for issuance of the 'Card' or the address notified to the 'Bank' by the 'Cardholder' in writing. The 'Bank' shall not be liable in any manner whatsoever for any postal or other delays or the non-receipt of the Statement of Account by the 'Cardholder'.

5-3 All charges posted by the 'Bank' to the 'Cardholder' shall appear on the monthly 'Statement of Account'. Any objection by the 'Cardholder' against any entry, including the 'Bank's' charges, in the Statement of Account shall be notified in writing to the 'Bank' by the 'Cardholder' within one hundred and twenty (120) days from the Statement Date. If no objections are received within the specified time period the Statement of Account will be considered correct and no claim will be entertained by the 'Bank' after such time. The 'Bank' may provide the 'Cardholder', upon written request, with copies of the 'Card' Transactions and reserves the right to charge a fee for providing such copies. Disputing a charge shall not exonerate the 'Cardholder' of his liability for that Card Transaction.

5-4 Cardholder shall pay the minimum of the total outstanding amount of 5% or 10 BD, whichever is greater, which includes all charges due on the first installment.

5-5 The new total amount due which is shown in the monthly statement must be arranged for payment on or before the payment due date.

5-6 When the card holder pays the due amounts of the card account, the fees (if any) will be settled then the outstanding balance for both purchases and cash withdrawals will be settled.

6) Fees and Expenses

6-1 Cardholder must pay fixed card service fees on any outstanding amounts on a monthly basis. The Bank reserves the right to waive the fees in whole or in part. Fees shall be calculated according to the card type as per the table mentioned below (which may be amended from time to time by the Bank):

CARD TYPE	TITANIUM	PLATINUM	WORLD
Minimum Credit Limit	BHD 100	BHD 2,000	BHD 2,500
Maximum Credit Limit	BHD 20,000	BHD 50,000	BHD 100,000
Minimum Monthly Service Fees	BHD 1.650	BHD 33	BHD 41.250
Maximum Monthly Service Fees	BHD 330	BHD 825	BHD 1,650
Yearly Service Fees	BHD 3,960	BHD 9,900	BHD 19,800

6-2 The bank has the option without any legal obligation to waive the service fees in case of paying the full ending balance of the previous month in full within 25 days from the statement date.

6-3 All cash withdrawals on the card are subject to a one-time fixed fee for each cash withdrawal on the card account at 3% of the value of the cash amount withdrawn or the amount of 3BD, whichever is greater, also that cash withdrawals will not be allowed from the Bank ATM's.

6-4 The Bank shall have the right to modify the card service fees or other fixed fees by way of written notification issued by the Bank to the Cardholder, under a notice attached in any branch of the bank and via the bank's official website www.albaraka.bh 30 days before any proposed amendment.

6-5 Cardholder will be obliged to pay an amount of 5 Bahraini dinars (which will act in the faces of kindness and goodness after deducting the outstanding card balance and the actual administrative costs and legal expenses incurred by it by reason of the collection of the installments.) on the card account if the bank did not receive the minimum amount due on or before the due date.

6-6 In consideration of the services provided by the Bank to the card holder, the Bank shall be entitled to receive service charges, commissions, fees, etc. which the Bank may apply and modify from time to time with 30 days prior notification to the cardholder. The cardholder acknowledges that he/she has read and accepted the applicable tariff of charges upon opening the account.

6-7 The card holder acknowledges and agrees to accept the credit card expenses jointly with any other joint card holders.

6-8 The card holder acknowledges and agrees to accept the fees imposed by MasterCard when using the credit card in a foreign currency.

7) Supplementary Cards

7-1 Primary Cardholder may upon written request, apply for an additional card; and the Bank may approve in its sole discretion to issue an additional card as a supplementary card for use by any of the primary Cardholder's family members over the age of 15. The Primary Cardholder will remain responsible for all amounts and losses incurred by the Bank which arise from the use by the Supplementary Cardholder (including any use contrary to these Terms and Conditions which the Bank does not assume any responsibility for)

7-2 The Bank may cancel the Supplementary card at any time at the request of the Primary Cardholder by returning the card to the Bank without affecting the main responsibility of the Cardholder regarding any transaction carried out by the supplementary Cardholder before canceling the card.

7-3 The primary Card holder holding a Platinum or World credit card is eligible for three free of charge supplementary cards. Additional fees according to the fee schedule issued by the bank will be applied on each extra supplementary card beyond the initial three supplementary cards

8) Rewards

8-1 Rewards once redeemed cannot be reinstated.

8-2 The 'Bank' will not be liable for any service liabilities for Rewards offered or for any damage or loss incurred by the 'Cardholder' on the purchase of any goods through the

redemption of Rewards. Any disputes or claims on products or services purchased through the redemption of Rewards should be addressed directly to the relevant Merchant.

8-3 The 'Bank' has the absolute right to change, modify or cancel any Reward program at any time with prior notice to the cardholder.

8-4 In case of termination of any Reward program, all Rewards given to a 'Cardholder' will immediately expire and will have no future value or reinstatement possibilities. The 'Bank' is not liable to compensate the 'Cardholder' in any way if the Reward program is terminated or changed.

8-5 Rewards cannot be exchanged for cash.

8-6 Rewards cannot be redeemed in conjunction with any other discount or promotion. To redeem Rewards the 'Cardholder' must inform the Merchant that he would like to redeem the Rewards before the Card Transaction is completed. The 'Cardholder' may not request redemption of the Rewards after the 'Card' Transaction is completed.

8-7 Once expired, Rewards may not be extended.

9) Cancellation and Withdraw of the Card

9-1 The Bank may, without prejudice to the right of the bank to take any legal action against the Cardholder for any outstanding balance and any other costs, stop, suspend, terminate and / or cancel "the Card" if the total amount due was not paid for more than a month from the date of the Statement of Account. The Bank may liquidate and/or utilize any guarantee or assets or materials or amounts reserved or deposited with the Bank by the Cardholder to settle any amounts due to the Bank in accordance with the Bank's policies in this respect. Furthermore, the Bank may hold and/or seize any credit balance in the current account or savings account or fixed deposit account or Al Barakat account or any other account in the Cardholders name or any other amounts which have not been saved as collateral by the bank to settle any outstanding balance in the Cardholder account.

9-2 In the case of termination/cancellation of the Card for any reason, or in the event of bankruptcy, insolvency or inability of the Cardholder to pay the outstanding balance shown in the "Statement of Account" as well as new transactions that still have not been debited from "Card Account", such outstanding amounts will immediately become due and the Cardholder shall arrange for immediate payment to the Bank.

9-3 Any debit balance on the Card will incur charges such as (service fees and late payment fees) payable as agreed between the parties under this Agreement until the final payment of the total outstanding balance.

10) Variation of Terms and Conditions

10-1 The 'Bank' may, from time to time at its sole and absolute discretion and determination vary, change, alter, modify, and/or amend these Terms and Conditions, by giving 30 days written notice to the Cardholder of any such amendment. Such variation, change, alteration modification and/or amendment shall become binding on the 'Cardholder' on the lapse of the 30 days notice.

10-2 The 'Bank' may (subject to notifying the 'Cardholder') assign the whole or any part of its rights, or obligations under this 'Agreement'.

10-3 The validity, legality, and enforceability of each of these Terms and Conditions of are distinct and severable from one another.



10-4 Usage of the 'Card' from the effective date of any variation, change, alteration, modification and/ or amendment of these Terms and Conditions shall constitute acceptance of such changes without any reservation whatsoever by the 'Cardholder'.

11) Termination of Agreement

The Cardholder may terminate these Terms and Conditions by written notice to the Bank, but such termination shall apply only when the Card is returned to the Bank and settlement of all the Primary Cardholder's liabilities to the Bank under these Terms and Conditions. Until such termination, the Bank may re-issue cards from time to time for use in accordance with these Terms and Conditions. Before leaving the Kingdom of Bahrain on a permanent basis, the Primary Cardholder must return all card to the Bank.

12) General

12-1 The Bank shall not be responsible for non-acceptance of the Card by any Merchants as a method of payment.

12-2 The 'Bank' must be promptly notified by the 'Cardholder' in writing whenever there is a change in the 'Cardholder' =s' employment constitution, nature of business, office and/ or residential mailing address or telephone.

12-3 If the 'Cardholder' decides to depart permanently from the country where the 'Card' has been issued, the 'Cardhold- er' shall cut the 'Card' in two halves and return both halves to the 'Bank' along with a written notification, at least forty five (45) days prior to the date of departure, after fully settling the outstanding amount in the 'Card Account'.

12-4 The 'Bank' has the full unrestricted right, to examine the general credit position of the 'Cardholder' and the credit history of the 'Card Account' at any time. The Cardholder confirms and accepts that the Bank may disclose any information relating to the creditworthiness or credit history of the 'Cardholder' at any given time to the 'Bank's agents, assignees, associates, branches, legal authorities, or any other party authorized by the 'Bank' in order to enable the 'Bank' to enforce the 'Cardholder' obligations under this Agreement.

12-5 With serving prior notice to the 'Cardholder', the 'Bank' may at any time at its sole and absolute discretion and determination, and without assigning any reason whatsoever, recall and/ or capture any or all Cards held by the Primary Cardholder or the Supplementary Cardholder and terminate the use of such 'Card', and the 'Cardholder' shall be under an immediate obligation after such recall and/ or capture, to cut the 'Card'(s) into two halves and return both halves to the 'Bank' after fully settling the outstanding of the 'Card' Account'.

12-6 The 'Cardholder' hereby irrevocably and unconditionally authorizes and permits the 'Bank' to disclose any information related to the 'Cardholder' which the 'Bank' deems fit to the 'Bank's agents, assignees, associates, branches, legal authori- ties, or any other party authorized by the 'Bank' in order to enable the 'Bank' to enforce the 'Cardholder' obligations under these Terms and Conditions.

12-7 These Terms and Conditions are effective in conjunction with the terms stated in any other agreement, related to the 'Card' and all such agreements are binding on the 'Cardholder' in relation to the usage of the 'Card'. Notwithstanding the above, in the event there is any conflict between the provisions of such agreements and these 'Terms and Conditions the provisions of these Terms and Conditions will supersede and prevail.

12-8 No course of dealing between the 'Bank' and the 'Cardholder' nor any delay, omission or failure on the part of the 'Bank' to exercise any of its rights under these 'Terms and Conditions shall be construed as a waiver of

such rights or impair the rights of the 'Bank' with respect to any subsequent default of the same or different nature by the 'Cardholder'.

12-9 All activities pursuant to these Terms and Conditions shall be carried out for the benefit of the 'Cardholder' and accord- ingly the 'Cardholder' shall assume all losses and liabilities relating thereto and arising therefrom and the 'Cardholder' hereby undertakes to protect and indemnify the 'Bank' from and against any loss, damage, claim, lawsuit, penalty, cost and expense of whatsoever nature in respect of, or arising out of the services to be rendered by the 'Bank' under this Agree- ment.

12-10 Instructions sent by the 'Cardholder' to the 'Bank' through facsimile communication shall be considered valid and binding on the 'Cardholder' and the 'Bank' may act upon instructions conveyed through this method.

12-11 The 'Bank' may, at its sole and absolute discretion, make available to a 'Cardholder' with a current and active 'Card', various benefits. The 'Bank' reserves the right to terminate or amend any benefits available on the 'Card' at any time with prior notification to the 'Cardholder'. The 'Bank' shall not be considered at any time to be an agent or represen- tative of any service provider in respect of the benefits made available to the 'Cardholder'.

12-12 All benefits will be available only on current and active 'Cards'.

12-13 The 'Bank' is not liable in case of any dissatisfaction with regard to price, service, quality offers or any other matter related to the 'Card'.

12-14 Without contravening Article 6-7 of these terms and conditions, all service fees collected from card holders will be considered from the bank's revenues, except for what exceeds their actual cost, as they will be spent on charitable causes in accordance with the bank's internal regulations.

12-15 For any inquiries, suggestions or feedback regarding the Card and the services provided by the Bank, please contact us on: Email: Customer_Care@albaraka.bh Tel: 13300400

12-16 Should you have any complaints with respect to the Card, please contact the designated complaints officer whose details are provided below. The Bank assures all its customers that complaints are handled with utmost seriousness and the Bank will strive to resolve all complaints expediently and efficiently.

12-17 In order to ensure that your issue is resolved in a timely manner, please make sure the following information is provided to the Complaint Officer when making a complaint: name, company name, address, telephone number and/or email address, name of the individual who the complaint relates to, a clear description of and reason for the complaint and the date on which the event relating to the complaint occurred. If the complaint is made by email, the Bank will acknowledge receipt of your complaint within 5 days of receipt of the email.

12-18 Please note that for quality assurance purposes, the Bank will maintain a record of all complaints received from customers.

13) Applicable Law:

13-1 This Agreement shall be governed under the applicable laws in the Kingdom of Bahrain which do not conflict with Islamic Sharia law as defined by the Shari'ah Supervisory Board Both parties shall be subject to the jurisdiction of the courts of the Kingdom of Bahrain. That submission must not restrict the Bank's right to bring claims against the Cardholder in any of the other jurisdictions.

13-2 The Arabic version of these Terms & Conditions shall prevail in case of litigation according to laws of Kingdom of Bahrain.

For Complaints

Tel: (+973) 13300400
Sunday to Wednesday
(8:00 AM to 4:00 PM)
Thursday (8:00 AM to 3:00 PM)
Email: complaints@albaraka.bh

Or you may load and print complaint form from our website and post it to the below address

Complaints Officer (CC & WB)
Al Baraka Islamic Bank,
P.O. Box 1882, Manama,
Kingdom of Bahrain

For suggestions and inquiries
please contact us on

Email: Customer_Care@albaraka.bh
Tel: 13300400

