

Terms and Conditions for Issuing and Using the Reflect and/or Arab Bank Credit Card	
	These provisions apply to the relationship between Reflect and/or Arab Bank and any person applying for the issuance of a Visa/MasterCard credit card. The following phrases and words mean the following (the masculine form wherever mentioned includes the feminine as well).
	Definitions:
	Terms: The terms that outline the method of using the Mastercard/Visa credit card and the rights and obligations of both the card applicant and Reflect and/or Arab Bank, as well as any amendments that may occur to them
	Reflect: One of Arab Bank's products.
	Wallet: An Account opened in the name of the applicant or the account to be opened for the Card.
	Card: The Mastercard/Visa credit card issued by Reflect/Arab Bank authorizes the applicant to withdraw an amount or purchase goods or services without having a balance in their wallet. Whether the applicant is required to repay the full utilized balance on the due date or repay a percentage of this balance as specified in the card issuance application, interest will be calculated on the remaining balance.
	Applicant: Any person applying for the issuance of a Mastercard/Visa credit card, who will be responsible for the card issued based on their request and the approval of Reflect and/or Arab Bank for its issuance.
	The Cardholder: Any person holding a Mastercard/Visa credit card issued by Reflect and/or Arab Bank based on the applicant's request, and the applicant is considered the holder of it.
	Insured: Credit card holder participating in the insurance protection service for holders of Reflect and/or Arab Bank credit cards.
	The Card Usage : Purchasing goods and obtaining services from retail stores or withdrawing using the card at ATMs or withdrawing cash from banks affiliated with the Mastercard/Visa International organization.
	Card Limit The maximum allowed for the applicant to utilize and determined by Reflect and/or Arab Bank.
	PIN (Personal Identification Number): It is the number issued by Reflect and/or Arab Bank to the cardholder, enabling them to use ATMs with the (MasterCard/VISA) logo for cash withdrawals and to inquire about their card balance worldwide, as well as on POS devices that require PIN numbers.
	The Expenses: It includes costs and/or stamp fees, postage and telephone expenses, fax charges, currency exchange differences, commissions, interest, all other types of fees, collection expenses, and any other expenses incurred by Reflect and/or Arab Bank. Additionally, it covers any charges borne by Reflect and/or Arab Bank due to the issuance or use of the card as determined for the region.

	The Monthly Due Amount: The monthly amount that should be paid by the card applicant. This amount represents a percentage of the total liabilities of the applicant, and with the minimum due. The monthly minimum due could be 100 % or 50% or 25% or 5% percent of these liabilities.
	The Card Account Balance: The total utilized balance from the card payable to Reflect and/or Arab Bank according to its records on the date of the card statement issuance, including all expenses.
	The card's account statement: The statement that shows the details of debit/credit amounts and the card account balance due to Reflect and/or Arab Bank resulting from the cardholder's use of the card.
	ATM (Automated Teller Machine) Machine for any bank other Bank or financial institution that linked to local/International switch and accepted the card as a way of dealing.
	Cash Withdrawal: Any amount that the cardholder withdraw through ATM machine by using the credit card issued by Reflect or Arab Bank.
	1- The applicant authorizes the Reflect and/or Arab Bank to designate an account to deal for the Card to debit/credit all transactions, commissions, expenses, interests and payments resulting from using the Card provided by the applicant for payment which will be considered as a reference and acceptable evidence to determine the debit/credit balance. General and special terms and conditions for the account and services applicable at Reflect and/or Arab Bank, as long as they do not conflict with these terms and conditions.
	2- The use of the Card should be limited to the applicant/or the person whose the Card issued to only. No one else should be allowed to use it. The applicant undertakes to use the Card only during the validity period written on it.
	3- The Applicant should use the Card within the Credit balance (if any)/the specified limit assigned for it, and undertakes not to spend beyond the limit assigned to him by Reflect and/or Arab Bank. In case of over limit, the applicant shall bear all fees as per the fees and charges list issued by Reflect and/or Arab Bank.
	4- According to the rules of Visa International/MasterCard, the Applicant acknowledges that the Card is used by him if it is presented to a merchant, even if the signature on the purchase voucher may differ from that on the Card.
	5- The applicant is not allowed to use the credit card for cryptocurrency trading in any form.
	6- The applicant is not allowed to use the credit card to purchase services/goods that contravene local laws/prevalent regulations in the relevant countries (such as gambling/illegal substances).
	7- The applicant is obligated to sign a receipt acknowledgment upon receiving the card and must return the signed receipt to Reflect and/or Arab Bank. Signing the card issuance application confirms their commitment to adhere to these provisions, and they will ensure the card's security and not disclose its PIN to anyone.

	<p>8- A- The Applicant is fully responsible for safeguarding his Card and PIN and to keep them in separate secure places and deems responsible for any results of Card loss/theft/usage or disclosing PIN to others. The Applicant must immediately notify the Bank on the telephone numbers mentioned on the instructions Card which is delivered along with Credit Card, then he should confirm it in writing as soon as possible, clarifying the circumstances in which the Card was lost or stolen. And the Applicant is released from any responsibility from the time of advising Reflect of such incident.</p>
	<p>B. Reflect and/or Arab Bank may re-issue a new Card instead of the damaged, reported lost / stolen one, and its issuance is subject to the Card issuance fees.</p>
	<p>C. The Customer understands that the card can be activated/deactivated immediately through any available communication channels, and activation of the card is only done when the card is in the customer's possession.</p>
	<p>9- A complaint can be submitted through the approved methods outlined on the Arab Bank and Reflect websites.</p>
	<p>10- Any losses resulting from using a lost / stolen Card for cash withdrawals on Automated Teller Machines (ATM(s)), shall be borne by the Applicant as such transactions cannot be processed without using the Card's PIN.</p>
	<p>Reflect and/or Arab Bank have the right to terminate the contract, including the cancellation of the card's validity, in case the applicant fails to fulfill any contractual obligations after being notified in writing at the registered address and/or email with Reflect/Arab Bank. The applicant is obligated to immediately return the card to Reflect and/or Arab Bank and settle all obligations arising from the use of the card, including accrued interest and commissions. Additionally, the card will be suspended immediately and without prior notice in the event of the cardholder's death, bankruptcy, or loss of legal capacity.</p>
	<p>12- Reflect/Arab Bank has the right to terminate the contract without resorting to court and without notifying the applicant in case of any breach of contractual terms or if Reflect and/or Arab Bank discover that the applicant's name is listed on any prohibited transaction lists (Blacklists), or if any of the documents submitted to obtain the credit card are found to be incorrect, or if any of the provided guarantees or commitments are found to be invalid.</p>
	<p>11- The Bank may at its sole discretion and without notice, suspend the right to use the Card temporarily if the Bank has any suspicious of misusing the Card according to reports received by the Bank or as a result of not being able to prove the correction of the transactions with the Applicant specially if received from high risk classified countries or whatever reason(s) it deems fit.</p>
	<p>14- The applicant has the right to request the cancellation of the card at any time they wish, by providing written notice to Reflect, provided that they return the card. However, the applicant's responsibility remains in effect towards Reflect and/or Arab Bank until all obligations arising from the use of the card, including accrued interest and commissions, are settled.</p>
	<p>15- If the customer wishes to obtain an immediate clearance, they must provide a cash guarantee amounting to 110% of the card limit.</p>
	<p>16- If the Applicant wishes to cancel the Card, Reflect and/or Arab Bank will hold any Collateral (if any) for at least one month from cancellation date to make sure all liabilities are settled and the Applicant may request for liabilities clearance certificate after full payment and after 30 days of card cancellation.</p>

	15- Reflect/Arab Bank may renew the Card with the same limit assigned to it or for any other limit the Bank may assign without the need for the Applicant's approval, unless he has informed Reflect and/or Arab Bank not to renew the Card two months before the Card expiry date.
	-17- The renewed Card is issued with same PIN of the old card.
	19- The applicant is obligated to maintain sufficient amounts in their wallet and/or any of their accounts at Reflect and/or Arab Bank to settle the monthly payments, expenses, interest, and commissions resulting from the issuance and/or use of this card according to the rates determined by Reflect and/or Arab Bank. The applicant authorizes Reflect and/or Arab Bank in advance to make the monthly debit of all these expenses and costs from their wallet and/or any of their accounts at Reflect and/or Arab Bank, in addition to the interest accrued on the total unpaid obligations and any late interest/commissions and Mastercard/Visa International commissions until the full obligations are settled.
	21- The monthly due amount represents the Applicant's transactions and previous liabilities, interests and fees as a percentage of the total liabilities with a minimum due . Any amounts which are past due or over the Card limit shall be added to the monthly due amount.
	22- An electronic statement of transactions for the Mastercard/Visa credit card will be issued monthly at the end of the card cycle to the applicant. This statement will detail the transactions made by the cardholder, the total liabilities, the total amount due monthly, and the date of entry into their accounts to verify the accuracy of the transactions. This ensures their right to dispute any transactions they did not make (if any) according to the instructions of the international Mastercard/Visa systems. The debit will be automatically made from the wallet and/or any of their accounts with Reflect and/or Arab Bank on the payment date. Reflect will send the electronic card account statement to the applicant at the address and/or email maintained with Reflect and/or Arab Bank. Sending this statement to the address and/or email mentioned with Reflect and/or Arab Bank is considered a legal notification to the applicant, and the statement is deemed correct unless Reflect and/or Arab Bank is notified in writing otherwise within thirty days from the date of the statement.
	24- Cash withdrawal fees of the withdrawn amounts are charged. A foreign exchange commission is levied on transactions taking place outside the Card issuing country, or in a currency other than the local currency of the card . The said commission includes all FX fees levied by MasterCard/ Visa International.
	25- Reflect and/or Arab Bank will automatically debit the monthly payment amount arising from the use of the card from the applicant's wallet at Reflect and/or any of their accounts at Reflect and/or Arab Bank on the account's debit date. If the full monthly payment amount is not available in the applicant's wallet at Reflect and/or any of their accounts at Reflect and/or Arab Bank, the available amount will be debited, and the remaining balance will be carried over to the next month, with a late fee charged to the card.
	26- Reflect and/or Arab Bank have the right to suspend or seize the card if the full monthly payment amount is not available in the applicant's wallet at Reflect and/or any of their accounts at Reflect and/or Arab Bank, until this payment or any previous outstanding payments are made. All outstanding amounts arising from the use of the card are due in full if the applicant fails to pay the required amounts for three months. Reflect and/or Arab Bank have the right to offset between the credit balance(s) of all the applicant's accounts at Reflect and/or Arab Bank and the amount of due payments in case the payment amounts are not available or the balance in the main card account is insufficient.

	28- If the applicant wishes to settle their obligations through their wallet at Reflect and/or any of their accounts at Reflect and/or Arab Bank in foreign currency, or if they want to make an automatic coverage from their wallet at Reflect and/or any of their accounts at Reflect and/or Arab Bank in foreign currency for the card account, the equivalent amount required will be debited according to the prevailing rate on the payment date.
	29- The applicant can transfer any amounts from their Reflect wallet and/or any of their other accounts at Reflect to the card account at any time they wish to settle their obligations. These payments are deducted from the total obligations.
	31- Visa International/Mater Card calculates the transaction's value in local currency in case the transaction took place outside the issuing country using the foreign exchange rate of the purchasing currency according to the international prevailing rate on that date. The Applicant also authorizes Reflect and/or Arab Bank to purchase the foreign currency to settle all due amounts.
	32- A monthly interest shall be calculated on all outstanding liabilities according to the interest rate determined by the Central Bank of Jordan. Reflect and/or Arab Bank has the right to increase/decrease the interest rate according to the prevailing market rate and according to Reflect and/or Arab Bank's absolute decision without the need to have Applicant's approval and upon notification sent to the Applicant of such amendment through the applicants email.
	34- A. Debit interest is calculated on Cash Withdrawal transactions from the transaction date until issuance of next card statement and the interest shall be debited automatically in same card statement date.
	B. A debit interest on purchase transactions shall be calculated as from the date of transaction to the date of full payment. If the customer fully settles the liability on the date of payment, he shall be automatically exempted from the debit interest on purchase transactions. In case the liability is not completely settled, the monthly due debit interest shall be debited to the card's account
	C. Debit interest is calculated on outstanding card account balance including accumulated interest plus fees and until full settlement.
	35- The applicant can increase/decrease the card limit or modify any other data related to the applicant after coordinating with the relevant parties at Reflect and/or Arab Bank.
	36- The applicant acknowledges that the card belongs to Reflect and/or Arab Bank at all times, and their possession of it is as a trustee. They must return it whenever Reflect and/or Arab Bank request it, and they are obliged to return any card issued to them by Reflect and/or Arab Bank (if applicable).
	37- Reflect and/or Arab Bank have the right to amend these provisions, provided that the applicant is notified through their address and/or instant notifications and/or registered email with Reflect and/or Arab Bank at least fourteen business days prior to the implementation date of any of the following.
	- Increase of charges paid by the Applicant against the electronic service offered to him/her.
	- Increase of Applicant's obligations toward the Bank in relation to the electronic service.
	- Any quantitative restrictions on the numbers or limits of the electronic transfers of the applicant funds.
	37- Reflect and/or Arab Bank issues the Card for the Applicant in accordance with the local laws, and the Applicant shall use the Card within the laws / rules of the competent authorities.

	39- Reflect and/or Arab Bank are not responsible if the card is not accepted by any natural or legal person (third party). Furthermore, any dispute arising between the applicant and the third party does not affect Reflect and/or Arab Bank's rights concerning the applicant's obligations to settle any liabilities arising from the use of the card and/or related to it. Reflect and/or Arab Bank also do not bear any responsibility for defects or deficiencies in the goods and services obtained by the applicant.
	40- The Applicant is notified with any transaction took place on his card account through Short text message (SMS) on Applicant's Mobile Number kept with Reflect and/or Arab Bank.
	41 - In case there is a transaction on the card statement that was not made by the applicant or its validity is doubted, and additional details are requested, the applicant has the right to demand the amount be refunded to the card account balance or to obtain additional details within thirty days from the card statement date, after presenting the necessary documents and Reflect and/or Arab Bank's satisfaction with their validity. However, the amount is not credited to the card account balance until the claim amount is actually collected from the acquiring bank and credited to Reflect and/or Arab Bank's account. It should be noted that the collection period may take up to two months according to Mastercard/Visa International procedures and instructions. In case the applicant's right to the claim is not established, Reflect/Arab Bank will charge fees for its efforts or for any amounts paid resulting from this claim to the acquiring bank or any other entity.
	42- The applicant acknowledges being aware of the risks associated with using the card for purchasing or requesting services online, via mail, or phone, which include the potential disclosure of the card's confidential information to others and the possible unauthorized use of the card. The applicant is obligated to immediately inform Reflect and/or Arab Bank upon becoming aware of any unauthorized use of the card, to allow Reflect and/or Arab Bank to suspend the card. The customer is considered responsible for all unauthorized card transactions until Reflect and/or Arab Bank can suspend the card based on the applicant's report.
	43- The Applicant shall be aware when using the Internet Shopping Card number, as it may lead to debit the card with monthly amounts, and such transactions are not subject to chargeback procedures according to Visa International/MasterCard instructions.
	44- The applicant's address for notification and correspondence purposes is the address and/or email retained by the applicant with Reflect and/or Arab Bank. The applicant is obligated to inform Reflect and/or Arab Bank in writing of any changes to this address or to their phone numbers or email address.
	45- The Applicant shall keep his copy of the sales vouchers issued by merchants, or advices generated by ATMs for purposes of verifying them against the statement of Card Account to ensure the correctness of the stated amounts.
	46. It is sufficient to prove transactions arising from the use of the card and balance by providing a computerized statement from Reflect and/or Arab Bank. Reflect and/or Arab Bank are not obligated to provide original withdrawal slips and/or transactions conducted by the applicant. The records received by Reflect and/or Arab Bank from Mastercard/Visa International and payment service companies are deemed correct and accepted by the applicant, binding them unless an objection is raised in accordance with the provisions of clause number 41.
	47- The Applicant confirms that:
	A- All judicial notifications and/or anything issued by Reflect and/or Arab Bank to the applicant are acceptable at their address and/or the email retained with Reflect and/or Arab Bank and/or their personal email with Reflect and/or Arab Bank.

	B. The law governing this Contract is the Jordanian Law.
	C- Reflect and/or Arab Bank have the authority to litigate against the applicant in any court of jurisdiction in Jordan and/or within the country where their address is located, regardless of the territorial jurisdiction of this or that court in the mentioned country. The applicant waives their right in advance to challenge the territorial jurisdiction of the court chosen by Reflect and/or Arab Bank.
	D. Regardless of what is stipulated in this article, Reflect has the right to exercise the power of litigation in any country of its choice or in any country where the Applicant resides or has funds, and that litigation in a country does not preclude the right to litigate at the same time in one or more other countries.
	<u>47 - The Bank has the right to exchange information about the applicant and his card account with regulatory authorities which may be shared with other organization in assessing application from the Customer and members of Customer's family members for credit or other facilities and /or preventing fraud and tracing debtors.</u>
	48- Reflect and/or Arab Bank have the right to conduct investigations regarding the credit status when there are any outstanding amounts from the Customer (the applicant) in the card account. They are also entitled to disclose information about the Customer (the applicant) and their card account to collection agencies and attorneys for the purpose of collecting debts related to the Customer's card account (the applicant).
	51- In case of any complaints by the applicant, they can submit the complaint through the mobile application via secure mail or refer to the Customer Complaints Unit of Reflect and/or Arab Bank, which will investigate the complaint and provide an opinion on it.
	53- I acknowledge that upon approval of my application (the applicant), they will be automatically included in the insurance coverage granted to holders of Reflect/Arab Bank credit cards. This inclusion is subject to the eligibility condition specified in the insurance policy. It is also known to the Customer (the applicant) that the insurance coverage is subject to the terms and conditions of the original policy signed between Reflect/Arab Bank and the insurance company. Insurance coverage is subject to fees that are determined and added to the installment.
	54- Reflect sends a notification to the Customer (the applicant) through the available and agreed-upon means regarding the card renewal date and the related fees one month before the expiry date.
	55- The Customer (the applicant) agrees that Reflect and/or Arab Bank may deduct any fees resulting from not using the card for more than 180 days. And the fee is two dinars.
	<u>EPP Terms & Conditions for Credit Cards</u>

	<p>In consideration of Reflect and/or Arab Bank (hereinafter referred to as "the Bank") on the application submitted by me/us regarding my/our desire to benefit from the convenient payment program offered by Reflect and/or Arab Bank to credit card holders issued by it (referred to as the program) as specified below, I/we, in addition to the terms and conditions related to credit card membership, which regulate the issuance and use of the Reflect and/or Arab Bank credit card and are an integral part of this document, agree to the following terms and conditions:</p>
	<p><u>1. Definitions:</u></p>
	<p>For the purposes of these terms and conditions, the following definitions shall apply, unless the context otherwise requires.</p>
	<p>A. Easy payment program ("the program") refers to any payment plan offered by Reflect and/or Arab Bank to the Primary Cardholder enabling installment payments for purchases made in cash or at retail establishments.</p>
	<p>B. Reflect and/or Arab Bank's Easy payment program is available to holders of Mastercard/Visa credit cards issued by Reflect and/or Arab Bank.</p>
	<p>C. The purpose of this program is to enable the Cardholder, subject to these terms and conditions, to purchase designated goods and/or services from participating merchants or websites using the available limit of the card, and to repay the purchase amount in equal monthly installments. Reflect and/or Arab Bank will, from time to time, determine the eligible goods, services and merchants participating in the program and notify the Cardholder accordingly.</p>
	<p>D. The program is available exclusively to the cardholder whose credit card are valid and in good standing in accordance with the Reflect and/or Arab Bank's regulations. Cardholders meeting the general terms and conditions for Reflect and/or Arab Bank credit cards are automatically eligible to participate in the program. This program will also be available to the primary and secondary cardholders.</p>
	<p>When using the program to purchase eligible goods and/or services, the cardholder must pay the bank a monthly interest rate on the service to facilitate payment in equal monthly installments. The total program amount (total price) is the purchase price of the goods and services plus the interest.</p>
	<p>E. Reflect and/or Arab Bank shall determine the goods, services and merchants participating in the program. Reflect and/or Arab Bank also sets the applicable easy payment fee for each eligible goods, services or merchant, which offered at 0% interest rate for purchases at the participating outlets. Reflect and/or Arab Bank also determines the number of monthly installments ("the Program tenor") for each of the goods and service, which may change from time to time. Reflect and/or Arab Bank will announce any changes through the appropriate channels.</p>

	2- Subscription terms
	Reflect/Arab Bank may approve any transaction under this program, provided that the total amount of the program is within the available credit limit of the card holder's service, in accordance with the reflect and/or Arab bank's rules and regulations. Reflect and/or Arab Bank provides a convenient installment service with 0% interest if there is an agreement that provides this between the bank and the merchant, so that it is announced in the ways that the bank deems appropriate.
	3- The amount of the program:
	A. The program amount must not be less than (50) Jordanian dinars or its equivalent "the deal amount".
	B. The program amount must be equal to the transaction amount the cardholder requests the bank to include in the program. The program amount will be debited to the credit card account.
	C. The monthly installment will be calculated by dividing the total program price by the program period . The total program price is the sum of the purchase price of the goods or services and any applicable fees.
	4. The terms of billing and payment:
	A. The cardholder will pay the total program amount in equal monthly installments over a period determined by the program beneficiary and approved by the bank.
	B. The Customer must pay the first the monthly installment on the due date of the next statement following the purchase, and subsequent installments monthly thereafter until the program is paid in full.

	C. When the Cardholder makes a purchase under the program, the minimum payment due will be the sum of the monthly installments and any other minimum payment amounts due according to the card's terms and conditions.
	D. If the Cardholder fails to pay the minimum installment due as shown on the monthly credit card statement, expenses, interest and commissions will be applied according to the current terms and conditions of credit cards that regulate the issuance and use of Reflect and/or the Arab Bank credit card. .
	E. If the Cardholder fails to pay the minimum installment due as shown in two or more consecutive statements, or if the Card Account is closed, Reflect and/or Arab Bank will, at its absolute discretion, cancel the Program and will immediately and in one payment debit the Card Account with an amount equal to the total Program amount after deducting the value of the monthly installments paid by the Cardholder.
	E. The Cardholder may request a reduction or increase in the program period (i.e. the number of monthly installments), except for installments related to university or school fees. If Reflect and/or Arab Bank approves the request, a nominal program rescheduling fee (hereinafter referred to as "program rescheduling fee") will be applied.
	G. The Cardholder is allowed to pay the total amount of the program at once.
	5. Indemnity:
	A- The cardholder acknowledges that the goods or merchandise purchased under the program are in their possession. The Cardholder shall not be the owner of the goods or merchandise until full payment is made and shall not make any prior declaration or representation in this regard. The Cardholder shall not be entitled to sell, lease, mortgage or assign the goods or merchandise, nor shall they be entitled to waive ownership thereof, or in any other way to deal in these goods or any right therein with any person or party. The Cardholder shall exercise reasonable diligence in the use and maintenance of the goods or merchandise.
	B- Reflect and/or Arab Bank shall not be legally responsible for any damage or defect suffered by the Cardholder arising from the purchase, installation or use of the goods and/or the program or otherwise under the program. Any complaint regarding the quality of the goods purchased or the services provided through the program shall be referred to the supplier or merchant, all without prejudice to the Cardholder's obligations under these terms and conditions.
	C- Reflect and/or Arab Bank has the right, at any time and without prior notice or any legal liability whatsoever to the Cardholder, and without the need to provide reasons, to terminate the program or cancel or change the benefits or features of the program, or change, add to, or delete any of these terms and conditions. However, these decisions will not affect the transactions concluded by the Cardholder and accepted by the Bank under the Program. Reflect and/or Arab

	Bank has the right to decide the minimum purchase amount permitted under the Program for each commodity or service.
	D- Reflect and/or Arab Bank reserves the right to disqualify any cardholder from future participation in the program if the Bank determine that the cardholder has violated in any way these terms and conditions or the terms and conditions of Arab Bank credit cards. This disqualification shall not prejudice the Bank's obligations to merchants regarding transactions the cardholder concluded and the bank approved prior the disqualification.
	E- Reflect and/or Arab Bank reserves the right not to decline any transaction under the Program without providing a reason.
	F- Reflect and/or Arab Bank shall not be liable for failing to perform obligations under these terms and conditions due to force majeure, which includes circumstances and causes beyond Reflect and/or Arab Bank's control. Reflect/Arab Bank shall also not be responsible for any delay by a designated merchants or third parties, in providing the required documents under the Program to Reflect and/or Arab Bank.
	These terms and conditions do not supersede the terms and conditions of Arab Bank credit cards governing the issuance and use of the credit card issued by Reflect and/or Arab Bank, which shall also apply to the program.
	If any dispute arises regarding these Terms and Conditions, the Program, or the terms and conditions governing Arab Bank credit cards related to the program, Reflect and/or Arab bank's decision shall be final and binding. Reflect and/or Arab Bank reserves the right to terminate the Program at any time without prior notice.
	The Cardholder irrevocably acknowledges, agrees, and releases Reflect and/or Arab Bank from any liability for any claim, loss, damage, fees or expenses resulting from Reflect/Arab Bank's actions taken in reliance on instructions the cardholder sends by fax, whether Reflect and/or Arab Bank acts entirely or partially on those instructions.
	6- The Cardholder acknowledges that Reflect and/or Arab Bank's records, entries and any extracts therefrom, whatever they may be, are deemed correct and accurate and legally valid, constituting conclusive and incontestable evidence of the matter they contain, except in cases of apparent error.
	7- The cardholder acknowledges reading, understanding and agreeing to these terms and conditions. The cardholder further agrees that using the program constitutes acceptance of these terms and conditions.
-	<u>Terms and conditions for Credit Shield Service</u>

	These terms and conditions apply to the Credit Shield Service for credit cards to the extent that they do not conflict with the instructions and provisions for issuing and using Reflect and/or the Arab Bank credit card.
	The words and expressions used herein shall have the meanings ascribed to such terms, unless the context indicates otherwise:
	Death: Means death for any cause (Natural or Accidental Death) .
	Permanent Total Disability: It is the total disability of the insured customer (applicant) resulting from an accident or illness occurring before the age of sixty, which persists for six consecutive months from the date of injury/illness, preventing the individual from engaging in work, provided they remain alive until the disability is confirmed and they obtain certified medical reports indicating their permanent disability and inability to practice any profession suitable to their qualifications and experience.
	1- Claims in the death or permanent total disability cases are paid through a third party (insurance company) with 100% of the insured card's outstanding balance as at date of (Death , Permanent Total Disability diagnosis) up to maximum 70000 JDs.
	2- Insurance coverage will cease automatically when the insured attains 60 years of age for both (Permanent Total Disability and Death) benefits.
	3- The monthly insurance premium is calculated according to the insurance premium rates determined by Reflect and/or Arab Bank, based on the outstanding balance of the card. The monthly premium transaction appears in the card account statement.
	4- Insurance protection service is not granted to cardholders whose cards are issued on company accounts and to cardholders who are under 18 years or over 60 years of age.
	5- Reflect and/or Arab Bank must be immediately informed of any incident/event affecting the insured that may lead to a claim for death/permanent total disability. The original documents must be provided upon the request of Reflect/Arab Bank within 90 days from the date of the incident/event to avoid claim rejection by the insurance company.
	7- Reflect and/or Arab Bank do not have the right to make amendments to these terms and conditions, prices, and/or refuse, suspend, or cancel the insurance policy without stating reasons and without prior notice.
	8- Insurance coverage is subject to the terms, conditions, and exclusions of the original insurance policy signed between Reflect and/or Arab Bank and the insurance company.
	9- Reflect and/or Arab Bank are not responsible for any disputes that may arise from the insurance coverage.
	10- The customer (applicant) has the right to request the cancellation of insurance coverage at any time, but they cannot be re-included in the future nor are they entitled to a refund of the premiums paid.
	11- Reflect and/or Arab Bank have the right to increase/decrease the insurance premium rates based on the request of the insurance company without prior notice.
	12- The insured (customer/applicant) forfeits the right to claim in cases involving fraud.
	13- The insurance coverage for death and permanent total disability resulted from wars or terrorism provided that on condition of non participation, except for regions that excluded in the insurance policy .

15 The war danger coverage shall not include Yemen Republic, only Sana'a city will be covered at the limit of US\$25.000 in case the death or Permanent Total Disability resulted from the reasons of war, kidnapping, disappearing, ransom request or violent death.			
15- No compensation shall be made in case of Death/ Permanent Total Disability arising directly or indirectly from any of the following :			
- Suicide or attempted suicide			
Active participation in wars, aggressive acts, military operations whether war is announced or not, participating in actual struggles, riots, civil or political disturbances, insurrection, also inclusions include death resulted from working in favor of any organization that have been involved in the government overthrow by force or influence on it by terrorism or violence.			
- Biological, Chemical or nuclear Contaminations			
- If the insured customer (applicant) commits a criminal act.			
16- Along to what mentioned in the point 14, Permanent Total Disability (PTD) claims will be excluded if they resulted directly or indirectly from any of the following:			
- Mental or nervous disorder			
Damage intentionally caused to oneself and suicide or attempted suicide, whether the insured (customer/applicant) is mentally disturbed or not.			
- Alcohol / drugs overdose			
- PTD directly or indirectly attributed to HIV and/or any related illness including but not limited to AIDS.			
- Aviation, gliding or any other form of aerial flight other than as a fare paying passenger who that holding a ticket of a recognized airline			
- Participation in any hazardous sports like water diving or participation car or motorcycle races			
Terms and Conditions Related to Reflect and/or Arab Bank Credit Card			
Interest on purchases and/or cash withdrawals is charged at a rate of 1.5% on the outstanding balance of the card and is credited to the Reflect and/or Arab Bank credit card account monthly. As for commissions of various types, they are credited to the Reflect and/or Arab Bank credit card account when they become due, as indicated below.			
Commission for Issuing/Renewing Reflect Credit Card:		<u>0</u>	
- Commission for Transaction Outside the Country / Currency Exchange:		<u>OIF Fees (3% Europe) (4% non-Europe)</u> <u>DCC fees (1.5% Europe) (2.5% Europe)</u>	
- Cash Withdrawal fees:		<u>4% with a minimum of four dinars</u>	

- Over Limit Fee:		<u>Five dinars</u>	
- Late Payment Fee:		<u>Five dinars</u>	
- Reflect Credit Card Replacement Fee:		<u>0</u>	
- Dormant Card Commission: Two dinars Applied after the card dormancy period exceeds 180 days.			
- Credit Shield Commission: Equivalent to 0.0035% of the outstanding balance			
The transfer commission in case amounts are transferred from the card account to the wallet and/or Reflect's savings account and/or any other account is: 4 %			
- The minimum payment is 5% or fifteen Jordanian dinars at a minimum. .			
- The objection commission on a transaction made on the credit card is an amount of 5 Jordanian dinars if the objection is found to be incorrect.			
<u>Reflect and/or Arab Bank have the right to adjust interest rates and commissions, either by increase or decrease, according to the rates periodically announced by them. The applicant must be notified at their registered address and/or the registered email with Reflect and/or Arab Bank at least fourteen business days prior to the date of amendment.</u>			
<u>It should be noted that the data and information obtained from the customer and/or guarantor within the framework of the contractual relationship are subject to the provisions of banking confidentiality stipulated in the applicable Banking Law.</u>			
I acknowledge that I have reviewed all the terms and conditions stated here and have comprehended everything mentioned. It should be noted that if any term(s) are presented with a different format or color or font from the rest of the conditions, my acceptance of them is considered as a second signature for each of them.			
I acknowledge that I have received an original copy of the terms and conditions.			
This contract has been electronically approved by "Customer full Name" "Salutation" on DD-MM-YYYY at HH:MM and is considered a complete contract under the concept stated in the Civil Law and/or pursuant to any other applicable legislation.			
CRCD 016-EE-25-JO(reflect)			