

The following terms and conditions govern the NBK Avios Visa Signature Card, which may be modified from time to time by the Bank:

**1. Unless the context otherwise requires, the following terms and expressions, wherever stated herein, shall have the meanings assigned to them:**

- **“Bank”** or **“NBK”**: means National Bank of Kuwait S.A.K.P.
- **“NBK Avios Visa Signature Card”**: means the prepaid bank card issued by the Bank to its customers registered with Qatar Airways Privilege Club or British Airways Executive Club, who may be rewarded with Avios when using this card.
- **“Customer”**: means the person to whom the NBK Avios Visa Signature Card is issued, and whose name is printed on the NBK Avios Visa Signature Card
- **“Transactions”**: means the purchase of goods or services using the NBK Avios Visa Signature Card locally (inside Kuwait) or internationally (outside Kuwait).
- **“Avios”**: means the rewards currency the Customer collects when travelling with Qatar Airways or British Airways.
- **“Terms and Conditions for Avios”**: means the terms and conditions of Qatar Airways and British Airways that govern the Customer’s receipt and use of Avios (as may be amended from time to time). Please visit [Qatar Airways website](#) and [British Airways website](#) to learn more.

**2. Earning Avios**

Customer can earn Avios through Transactions made using the NBK Avios Visa Signature Card based on the below Avios earning conditions and options:

**Prerequisite:** Customer must have a valid Qatar Airways Privilege Club or British Airways Executive Club membership number before applying for the NBK Avios Visa Signature Card.

• **Earning Options:**

- **(A) Earning Options** are as per the following table:

<b>Spend Amount in Kuwaiti Dinar (“KD”)</b>	<b>Locally*</b>	<b>International**</b>
1	3 Avios	5 Avios

\*Locally: Transactions made through Point of Sale (POS) machines in the State of Kuwait or Transactions made online inside Kuwait.

\*\*International: Transactions made in person by the Customer through POS machines outside the State of Kuwait or Transactions made online outside Kuwait

- **(B) Double the Avios** as per the following table:

Bonus Upon First Usage	Booking Via Qatar Airways or British Airways Website or App	Co-branded Card Renewal
10,000 Avios upon using the NBK Avios Visa Signature Card for the first time for an eligible Transaction	Double Avios (twice the amount that is calculated in accordance with (A) Earning Options above)	5,000 bonus Avios when spending KD 5,000 (Five Thousand Kuwaiti Dinars only) annually*  *Applicable only once per 12-month period, beginning on the date of enrollment of the Customer into Qatar Airways Privilege Club Program or British Airways Executive Club Program (as applicable) ("Annual Period").

- The 10,000 bonus Avios will only be received after the Customer has conducted the first eligible Transaction.
- The 5,000 bonus Avios will only be received in the event the Customer has spent KD 5,000 or more during the previous Annual Period and has not cancelled their NBK Avios Visa Signature Card during the Annual Period.

### 3. Redeeming Avios:

- To redeem Avios, Customer must log in to their Qatar Airways Privilege Club Account or British Airways Executive Club Account (as applicable).
- Customer can link their Qatar Airways and British Airways accounts and transfer Avios between both carriers.

### 4. General Terms and Conditions for Avios Earning Options:

- Customer's Qatar Airways Privilege Club or British Airways Executive Club membership number (as applicable) is used to transfer the earned Avios using the NBK Avios Visa Signature Card to the Customer's Qatar Airways Privilege Club or British Airways Executive Club account. Therefore, that membership number must be linked to the NBK Avios Visa Signature Card account, [visit here](#) to know how. It is the Customer's responsibility to state their membership number, in writing, when applying for the NBK Avios Visa Signature Card.
- Customer hereby authorizes the Bank to transfer the necessary data to facilitate the process of transferring the earned Avios to Qatar Airways in the case of Qatar Airways Privilege Club members and British Airways in the case of British Airways Executive Club members.
- Customer hereby acknowledges and agrees that the receipt and use of Avios is subject to the Terms and Conditions for Avios. For more information on these terms and conditions, please visit [Qatar Airways](#) and [British Airways websites](#).

- Customer must select either the Qatar Airways Privilege Club Program or British Airways Executive Club Program. In the event that a Customer applies for a second NBK Avios Visa Signature Card and selects the other airline's program, the application shall not be processed.
- Avios will be visible 48 hours after the Transaction.
- Customer is not allowed to sell Avios earned to any other person.
- Customer may not dispute or claim missing Avios after 30 days following the date of the Transaction in question.
- NBK Business and NBK Corporate Banking clients are excluded from earning Avios.
- **The following Transactions shall not entitle a Customer to earn Avios:**
  - Cash withdrawal, any card fees or transfer of balance.
  - Operations carried out through the following business categories:
    - 4829: Money orders – bank transfers.
    - 6012: Financial institutions.
    - 6051: Non-financial institutions – foreign exchange and money. orders (not wire transfer) and traveler's checks.
    - 6211: Security - brokers/dealers.
    - 7995: Transactions that contradict with public policy and the laws stipulated in the State of Kuwait.
    - Transactions related to trading in Cryptocurrencies.

### 5. General Terms and Conditions

- An issuance fee of KD 20 shall apply for each NBK Avios Visa Signature Card issued including primary and/or supplementary NBK Avios Visa Signature Cards.
- An annual fee of KD 20 shall apply for each NBK Avios Visa Signature Card issued including primary and/or supplementary NBK Avios Visa Signature Cards.
- Avios for British Airways Executive Club members are issued subject to British Airways Executive Club terms and conditions. Reward flight bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on British Airways website or by calling +44 207 136 7770 from Saturday to Thursday, 7:30 AM to 5:30 PM / Friday, 7:30 AM to 11:00 AM.
- Avios for Qatar Airways Privilege Club members are issued subject to Qatar Airways Privilege Club terms and conditions. Reward flight bookings are subject to availability. Taxes, fees and carrier charges apply. Detailed information can be found on [Qatar Airways Website](#).
- Once the Customer places a request for any redemption option, the request may not be canceled.
- Earned Avios will be canceled in the following instances:
  - Transactions that are reversed and the amount is refunded.
  - Avios earned will expire after 36 months from the date they were awarded/earned.
  - Customer will not be able to earn or redeem Avios in the event that the Customer is delinquent on any product with the Bank.
- The Bank reserves the right to cancel or change the earning or redemption services and/or these Terms and Conditions for NBK Avios Visa Signature Card at any time with or without notice.
- Avios earned will automatically be canceled once the NBK Avios Visa Signature Card is canceled for any reason, as well as in the event of the death of the Customer.