

1. The service is offered for a tenure of 12 months only.
2. The minimum amount to avail the service is KD 150 per purchase.
3. Customers using 100% payment card “charge cards” cannot avail the service.
4. NBK FlexiPay service can be availed through the POS terminal or online portals at participating merchants.
5. NBK FlexiPay service can be availed through self-service channels (NBK Online Banking or NBK Mobile Banking) and will be up to 3 transaction per calendar year.
6. The total amount payable to NBK will be the sum of the purchase price of the goods or services, and any applicable fees and charges as determined by NBK and provided in the NBK tariff list.
7. If the cardholder fails to pay an installment when due, or fails to pay the full amount of an installment when due, finance charges will be applied on the unpaid amount of such installments at the rates prescribed in the NBK tariff list.
8. The cardholder may request early settlement of the service at any time by contacting NBK Call Center 1801801.
9. Only revolving NBK Credit Cardholders can benefit from 0% installment for purchase transactions.
10. Monthly installments related to the NBK FlexiPay services will be added to the existing installments (minimum amount due) payable by the card.
11. NBK reserves the right to reject any request without justification and NBK will not be liable for any claim arising from rejection.
12. NBK reserves the right to cancel or suspend the service at any time without any liability.
13. In case of credit card renewal or replacement, all transactions on the old credit card will be transferred to the new credit card including the service availed.
14. NBK reserves the right to amend these terms and conditions at any time without prior notice and without bearing any liability.
15. The NBK FlexiPay service is governed by these terms and conditions in addition to the terms and conditions of NBK Credit Cards, and the cardholder acknowledges his/her complete acceptance thereof.
16. Delinquent NBK Cardholders are not eligible for participation.
17. NBK reserves the right to disqualify any cardholder from the NBK FlexiPay service, whether in the event of suspected abnormal usage patterns or for any other reason whatsoever.
18. In case the customer refunds the item purchased, or voids/cancels the transaction that is already converted to the installment plan, the customer has to contact NBK Call Center to request for the closure of the installment plan.
19. NBK FlexiPay transaction amount will be charged to the card and will be part of the statement balance set out in the statement of the applicable card. Post paying the monthly installment amount, the NBK FlexiPay remaining balance will be reduced accordingly.
20. The Bank reserves the right, upon cancellation, replacement, or upgrade of the Card, to terminate the FlexiPay service linked to the original Card. The Customer shall not be entitled to request the transfer of any FlexiPay arrangements or benefits to any new or replacement Card issued to them. All amounts due on the original Card, including installments or otherwise, shall become immediately payable in accordance with the FlexiPay terms or as determined by the Bank.
21. The offer is only available through selected participating merchants and online portals.
22. To benefit from the offer, the customer must ask/inform the cashier at the participating merchant about NBK FlexiPay option before making the purchase.
23. Once the transaction has been invoiced in the account statement, it cannot be converted into a 0% interest offer.