

## Terms and Conditions for Ramadan Cashback Campaign 2021

The campaign is valid from 1<sup>st</sup> April till 15<sup>th</sup> May, 2021.

### First: Cashback Special Conditions:

1- Eligible cards for the cashback campaign are:

- NBK Visa Platinum Credit Card
- NBK Visa Signature Credit Card
- NBK Visa Infinite Credit Card
- NBK Visa Infinite Privilege Credit Card
- NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card
- NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card
- NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card
- NBK Platinum Mastercard Credit Card
- NBK World Mastercard Credit Card
- NBK Miles World Mastercard Credit Card
- NBK World Elite Mastercard Credit Card
- UEFA Champions League World Mastercard Credit Card issued by NBK
- UEFA Champions League Platinum Mastercard Prepaid Card issued by NBK

2- To qualify for the cashback campaign, customers should be:

- 21 years of age and above for NBK Credit Cardholders
- Holding active credit or prepaid cards during the period of the cashback campaign period until cashback amount is credited

3- Eligible NBK Credit and Prepaid Cardholders will get up to 15% cashback when using NBK Cards at local co-ops in accordance with the cashback percentages set out therein and within the maximum cashback limit referred to below:

Transaction Type	Cashback %
Digital Payment Solutions	15%
Other Payment Types	5%

4- Taking into consideration the following:

- Digital payment solutions is: Samsung Pay, Garmin Pay and Fitbit Pay
- Minimum overall spend during the campaign is KD 400
- Cashback is capped at KD 100, with a cap of KD 50 per transaction type during campaign period
- Minimum cashback amount per month is KD 5
- Cashback amount will be credited to the eligible NBK Card no later than June 2021
- Offer is valid only when transaction is performed directly with merchant and not through any third party
- Co-op transactions will be considered under merchant category code 5411, 5311 and 5399 which is "Grocery" code as identified by Visa and Mastercard

### Second: General Conditions:

- 1- This is a registration-based campaign, and customer will need to register via the NBK website to participate and earn cashback.
- 2- The card must be active during the cashback campaign period until the cashback amount is credited.
- 3- Credit cardholders deemed delinquent by NBK will not benefit from the cashback campaign, and NBK reserves the right to disqualify any customer from the campaign in the event that abnormal usage patterns are suspected on the customer's account(s) or card(s).
- 4- NBK reserves the right to change the prize and the campaign terms and conditions prior to or during the campaign period as well as the right to change, extend or discontinue the campaign at any time and without prior notice in cooperation with the Ministry of Commerce and Industry.
- 5- Eligible customers hereby unconditionally delegate and give consent to NBK and its appointees to use their personal data to the extent necessary for the effective conduct of the campaign, which may include disclosure of such personal information to third parties.