



1 Introduction

- 1-1 These terms and conditions (hereinafter referred to as T&C) govern the use of the rewards program of the Kuwait International Bank (KIB), as well as the acquisition of rewards points, membership in KIB Rewards program, and the use of the bank's website and mobile applications.
- 1-2 When accessing and / or using any page on the website, mobile applications and services provided through any of them, the member must acknowledge that he has read, understood and fully accepted the following terms, conditions and communications and hereby agree to abide by and abide by these terms and conditions.

2 Definitions: For the purposes of these Terms and Conditions, the following terms shall have the following meanings:

- 2-1 KIB Rewards Program:** The Rewards Program offered by KIB to its Retail Banking customers
- 2-2 KIB Rewards Points:** Referred to as Points, are the points accrued (collected) by the member based on certain behavior and transactions
- 2-3 KIB Rewards Earning Matrix:** Governs and identifies the categories, products and activities that are eligible for earning Rewards points, in addition the number of Rewards points and its KD Value and the frequency. The Earning Matrix can be viewed and accessed across any of KIB's Channels.
- 2-4 Member Rewards Account:** Referred to as a Rewards Account, is the account in which the KIB Rewards point balance will be accrued for the purposes of earning or exchanging points.
- 2-5 Rewards Partner(s):** Referred to as Partners, are providers or retailers of the goods or services that are participating in the Rewards Program.
- 2-6 Rewards Member(s):** Referend to as Member or Customer, KIB customer that is registered to KIB's Rewards Program and has a valid Member Rewards account.
- 2-7 KIB Rewards Platform:** A dedicated digital platform for Rewards program to access and manage Member Rewards Account, manage accrued KIB Rewards points, and access the Rewards partner's catalogue of goods and services. Platform is accessible via KIB's digital channels.
- 2-8 Eligible Transactions:** Action or transaction that is eligible to earn KIB Rewards Points.
- 2-9 RIM:** RIM number is the Member's unique customer identification number within KIB
- 2-10 Bank:** Kuwait International Bank and is Association as an Islamic bank operating in accordance with the provisions of Islamic Sharia and symbolized by KIB

3 KIB Rewards Program Eligibility Criteria:

- 3-1 KIB Digital Retail Banking Customers with an active RIM status with KIB. Any customer RIM status identified in KIB banking system as other than 'Active' will be excluded from KIB Rewards program
- 3-2 Customer must be registered to KIB's Online/Mobile Banking
- 3-3 Customer must enroll to the Rewards program and complete registration to become a Rewards Member
- 3-4 KIB Corporate accounts and/or Accounts used for business purposes are excluded from KIB's Rewards Program.
- 3-5 Each Customer RIM will have one Member Rewards Program Account connected with it

4 KIB Rewards Points and Earning Criteria:

- 4-1 Customers can only start earning Reward points after successfully registering to KIB Rewards platform and activating their Rewards Account.
- 4-2 KIB Rewards Points accrued will be automatically credited on a monthly basis to Member Rewards Accounts.
- 4-3 KIB Rewards points earning criteria and mechanics follows the Rewards program Earning Matrix that includes the Category for earning points, the Products and Activities, the Number of Rewards points, the KD Value of Rewards Points and the frequency. The earning Matrix is available on KIB's digital channels and can be viewed at any time. KIB reserves the right to update the Earning Matrix at its discretion, given that it informs the customer within sufficient time through the Banks available channels.
- 4-4 If a member receives points for activities and transactions that are for business purposes or commercial transactions (non-personal) as identified by KIB or if there is any Program misuse as identified by KIB, the Bank will exclude these transactions and retract points for Program misuse.
- 4-5 Rewards points will be reimbursed to the member's account when the items that were ordered successfully are unavailable.
- 4-6 Member can claim any missing point's up to 45 days from transaction date.
- 4-7 In case of wrongful point transfer or errors with Member Point Balance by the Bank, or in cases if ineligible transactions and/or Program misuse, the Bank has the right to debit and retract the Rewards points after informing the member.
- 4-8 KIB Rewards points expire 12 months after being credited into KIB Rewards Account. In the event that the points expires, the points are forfeited and cannot be claimed
- 4-9 Rewards points are considered expired if the Member's Reward account is closed.
- 4-10 KIB Rewards points cannot be transferred to another Members Rewards Account

5 Redemption and Rewards Partners:

- 5-1 Reward Points that have been redeemed will be deducted from the Reward Point Balance.
- 5-2 Rewards points can only be redeemed for items that are available on the Rewards Platform through the listed catalogue of items
- 5-3 All items displayed on the KIB Rewards Platform are subject to availability and Stocks at the time of the order
- 5-4 All Items displayed on the KIB Rewards Platform are subject to the applicable terms and conditions including reservation requirements, restrictions on cancellation, return conditions, warranties, and limitations on commitment) of the item suppliers and / or partner.

- 5-5 Once a redemption transaction is completed successfully, it cannot be cancelled.
- 5-6 E-voucher / Gift Voucher redemptions transactions cannot be canceled, reversed or refunded.
- 5-7 In the event that the transaction under which points were obtained or points were redeemed was canceled, reversed or not completed, KIB would retract the awarded points from the customers Reward Point Balance. In case there are not enough points in customers reward point balance to cover the reversed transaction, the system will retract those points once reward point balance is available.
- 5-8 Once the item is received by the customer, it cannot be returned exchanged for any other Item or for Reward Points.
- 5-9 If items received are defective or damaged the customer must contact the Rewards Partner for support, assistance and claims, KIB is not responsible or liable for any defective or damaged Items.
- 5-10 Items displayed on the Rewards Platform may differ slightly than the actual physical item received.
- 5-11 Any redemption of Reward points for Travel and Accommodation related services and Items (Air Tickets/Hotel/Car rental/Travel Vouchers etc), are directly subject to the Terms and Conditions of the providing Partner. Once redeemed and Issued these items are not exchangeable, returnable or refundable, nor will they be replaced in any event. Once a redemption order is submitted and accepted successfully in the KIB rewards Platform it cannot be cancelled, revoked, transferred or changed by the member in any manner.
- 5-12 Member can redeem Reward points once credited into the Reward Account via the following channels: KIB Online and Mobile Banking.
- 6 The Bank has the right to amend the Rewards Program Terms and Conditions mentioned at its discretion, given that it informs the customer within sufficient time through the Banks available channels (written notification or electronic/digital channels).
- 7 All Kuwait International Bank other terms and conditions in relation to its Products, Services, and Channels apply.