

- The offer is available at selected participating merchants only
- To avail the offer, use Point of Sale or e-Payments
- Only NBK Credit Cardholders with the revolving payment option can benefit from the offer at 0% interest rate on purchase transactions at selected participating merchants
- The service is offered for 12 months tenure only
- The minimum amount to avail the offer is KD 150 per purchase at the participating merchants
- The offer is not valid if the customer uses their 100% payment card or charge card
- To avail the offer the customer should ask/inform the cashier for the installment payment option before purchasing at participating merchants
- Once the transaction is billed to the statement, it cannot be converted to 0% interest rate
- The monthly installment related to the offer will be added to the existing installments (minimum amount due) payable by the card
- The total amount payable to the bank 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 bank tariff list
- 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 bank tariff list
- The customer may request early settlement of the installment payment plans at any time by calling the NBK Call Center 1801801
- NBK reserves the right to reject any request without providing reasons and will not be liable for any claim arising from rejection
- NBK reserves the right, without any liability, to cancel or suspend the offer at any time
- In case of a credit card renewal or replacement, all transactions on the old credit card will be transferred to the new credit card including the installment payment plans
- NBK reserves the right to amend these terms and conditions at any time without prior notice and without bearing any liability
- The offer is governed by these terms and conditions in addition to the terms and conditions of the NBK Credit Card
- Delinquent NBK Cardholders are not eligible for participation
- NBK reserves the right to disqualify any customer from the promotion in the event of abnormal usage patterns being suspected
- In case the customer refunds the item purchased, or voids/cancels the transaction that is already converted to the installment plan, the customer must call NBK Call Center 1801801 to request for the closure of the installment plan
- NBK FlexiPay service 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