

**Terms and Conditions:**

The following terms and conditions, as may be amended from time to time by the Bank or the Program Manager, shall apply to "NBK Miles Program":

1. The following terms and conditions whenever used herein, unless the context otherwise requires, shall have the following meanings:
  - a. The "Bank": National Bank of Kuwait (SAKP)
  - b. The "Card": NBK Credit Card issued by the Bank upon request of the Client, whether it was the Primary or Supplementary Card:
    - i. Miles Credit Card
    - ii. Visa Signature Credit Card (If enrolled into NBK Miles Program)
    - iii. Visa Infinite Credit Card
    - iv. NBK-KPC Visa Infinite Credit Card
    - v. World Elite Mastercard Credit Card
    - vi. Visa Infinite Privilege Credit Card
  - c. The "Client": The person for whom the Card is issued, and whose name is printed on the Card
  - d. "Transaction": Buying goods or receiving services by using the Card
  - e. "Miles Points": NBK Miles Points that the Client earns against every KD 1 spent and can be redeemed for any services offered by the Program Manager
  - f. "Services": Air tickets/hotel reservations/car rental as shown in the bank website and any other services that the Client can redeem with NBK Miles Points. The type and terms of services may be amended or canceled by the Program Manager from time to time, and points cannot be exchanged for cash
  - g. "The Program": NBK Miles Program
  - h. "Program Manager": An independent third party who manages the Program and is responsible only for services offered to the Client as per this Program and for any other amendments applied on the same
2. The Client receives the following points against every KD 1 spent:
  - a. Three NBK Miles Points on local purchases
  - b. Five NBK Miles Points on global purchases

3. The Client receives 10,000 NBK Miles Points as a welcome bonus mile 48 hours after making the first purchase using the Miles Credit Card. This is only applicable to newly issued Cards.
4. The Client can redeem NBK Miles Points for the following Services: Air tickets and/or hotel reservations and/or car rental through NBK Internet Banking or NBK Mobile Banking, and the Client can redeem NBK Miles Points to get one service or more and any other Services that the Client can redeem with NBK Miles Points. The type and terms of Services may be amended or canceled by the Program Manager from time to time, and points cannot be exchanged for cash.
5. The Client can pay for the Services, in full by redeeming NBK Miles Points or in part as indicated and the remaining cost can be paid by using the Card, provided that the value of the redeemed points shall not be less than 1,000 Points every time.
6. If the Client wants to pay with the Card, the transaction will be subject to foreign exchange fees or any other fees stipulated by the Program Manager or the Bank as per their estimation without prior notice or getting the Client approval.
7. NBK Miles Points cannot be transferred to any other person.
8. Only the primary cardholder is entitled to redeem NBK Miles Points earned by using the Card and/or supplementary Cards.
9. The Client has to update his personal details at the Bank to use the Program or redeem his NBK Miles Points.
10. To redeem points, visit NBK Online Banking or NBK Mobile Banking
11. Once subscribed to the Program, the Client gives the Bank the right to provide the Program Manager with any details required by the latter without any responsibility on the Bank.
12. The earned points will be canceled in any of the following cases:
  - a. If the Client returns the purchases with which he redeemed the NBK Miles Points
  - b. If the Card was not activated or got canceled
  - c. If the earned NBK Miles Points were not redeemed within 3 years from the date they were earned
  - d. If the Client is delinquent on their Card payment
13. In case the Card is lost or stolen, points earned on the Card will be transferred to the replacement Card within 10 working days from the date of notifying the Bank about such incident.
14. The Program is managed by an independent party, and thus the Bank is not considered an agent to the Program Manager and shall not guarantee any of the Services offered. The Program Manager shall be solely responsible, excluding the Bank, for the Services and any

15. amendments or cancelation thereof, as well as the number of miles required to purchase any of the Services.
16. Terms and conditions mentioned above shall apply, including any amendments made by the Bank or the Program Manager from time to time, without giving prior notice to the Client.