

## Terms and conditions of Loyalty program:

### Program definition:

- QNB Life Reward is a retail loyalty program owned & operated by QNB to enable members to earn points on eligible purchase transaction.
- All members are eligible for QNB Life Reward program automatically once credit card is activated.

### Earning points:

- Earned points differs as per card type, for detailed information please visit [QNB website for loyalty](#).
- Additional points may be earned in bank campaigns, as per the terms and conditions published with the campaign.
- QNB has the right, at its sole discretion, to cancel or change the terms of points earning rates at any time and without any liability to Members. Members should always refer to QNB Life Rewards section on QNB website for up to date terms and conditions.
- Primary and supplementary card owners earn and burn points in a single pool, which is the primary card holders' reward pool, so only primary card holder is entitled to use the points for redemption.
- It is not possible to purchase additional life reward points, points can only be earned through the published earned rules.
- In case a customer reverses a previous transaction for which points were earned, a negative points balance may arise if the points earned on that transaction were already redeemed. In this case, new points that customer earns will be used to bring the points balance back to positive. Members cannot redeem points unless their available points balance is positive.
- QNB has the right at its sole discretion, to cancel, withdraw points from customer without consent, which includes but not limited to, due to point expiry, purchase refund, e-voucher, or any change in the terms and conditions of the program, at any time.
- No points are earned for installment transactions, government transactions, and cash withdrawal transactions. It is known that categorizing a transaction as governmental or non-governmental is determined by the merchant based on the coding of the POS they use to perform the transaction.
- The customer has no right to claim any compensation from the bank and his right in redeeming the points is forfeited in the event of card cancellation or stoppage or misuse.

### Points Expiry:

- All points earned are valid for 24 months from the transaction date.
- E-Vouchers is valid for 90 days from the redemption date. Any expired vouchers will not be accepted for redemption nor for refund.

### Redemption points:

- QNB Life Reward offers the choice to all members to redeem their points either as a cash back or as an E-voucher.
- 20,000 points are Minimum number of Points to be redeemed

- The customer will be able to redeem the points through Internet banking or Mobile banking only.
- The E-vouchers are used in our partners store, for detailed information about [Life Rewards Merchant Partners](#).
- The bank has the right to terminate the agreement with any of the merchants or amend the terms of use at the merchant without prior notice.
- The E-voucher details will be sent to the customer's mobile number registered, and the customer must ensure that the data is always updated to receive the E-voucher and by receiving E-voucher on the customer's number means the customer confirms that the points has been redeemed.
- In case the data is not updated, the bank is not responsible & the vouchers non-refundable.
- Due to technical reasons out of the bank's control there might be a delay sometimes in receiving the E-voucher SMS.
- The bank is not responsible for lost/stolen or undelivered Rewards Vouchers.
- In the partners stores, you must show the merchant your E-voucher & valid national ID/ Passport.
- QNB is committed to deliver the best possible process so that customers can redeem their points as easy as possible but not committed to control the quality of goods or services provided by partner merchants.
- To use the rewards voucher, if your payment is more than the E-voucher's value, you can pay the difference by your credit card, debit card or even by cash. However, if the payment is less than the value of the E-voucher, the merchant won't refund you with the difference.
- Redeemed points can't be refunded or replaced or exchanged for any other rewards.
- The customer is not entitled to claim any compensation from the bank and his right to claim points or e-vouchers is forfeited in the following cases:
  - Credit Card Cancellation /suspension
  - Using your credit card in commercial transactions that exceeds typical individual transactions, for example customers utilize the credit card for purchases that exceed the usual value and number of transactions conducted for their everyday needs
  - Expiration of loyalty points awarded to the customer for purchase transactions
  - The expiry of the required e-voucher through the customer
  - Credit Card Misuse

#### General:

- The bank shall have the right to delegate a third party, whether locally in A.R.E. or internationally, to fulfil its obligations toward the client, in this case the Bank shall be responsible towards the service user for maintaining the execution of this agreement, and the confidentiality of the clients information and data. The Bank shall also be responsible towards the client for any errors committed by such third party.
- In case of death -God forbids- available points are cancelled and cannot be used/redeemed by heirs.
- The bank is entitled at it's sole discretion, at any time and without prior notice or liability to the subscriber in or unsubscribe any merchant or to terminate program points and/or cancel and/ or update its benefits or features, and / or update, add or delete any of the terms and conditions outlined herein, and/or modify or limit the value of each loyalty points and / or the manner of their redemption even though If any of such acts may diminish the value of the loyalty points already accumulated.
- The bank reserves the right to cancel and/or forfeit all points earned by a customer across one or more of his/her cards in case customer breaches any of the bank Terms and Conditions.