

Debit Card Terms & Conditions

Branch of Emirates NBD KSA



Definitions:

- **Bank Account:**
The cardholder's account or accounts with the Bank.
- **Account Holder:**
An account applicant (whether it is a natural or legal person).
- **Bank:**
A branch of Emirates NBD - Kingdom of Saudi Arabia.
- **Cardholder:**
The person to whom the card was issued (whether the primary cardholder, or the supplementary cardholder), whose name appears clearly on the front of the card.
- **Card:**
It is the ATM card issued by the bank to its customers and can be used to complete banking transactions on the account holder's account through ATMs, points of sale, through the Internet or through services provided by the bank inside or outside the Kingdom of Saudi Arabia and is linked to the main account.
- **Primary Cardholder:**
A person who opens an account with the Bank and opens in his / her name the card account and is responsible for all cards issued in the account, including supplementary cards and online purchase cards.
- **Supplementary Cardholder:**
Any person authorized by the main cardholder to use the card account, and the bank issues an additional card in his name.
- **Card Transaction(s):**
Any transaction performed using the Card, such as cash withdrawals via ATMs, POS purchases, online purchases and the fees prescribed by the Bank thereon.
- **Cash withdrawal:**
The amount of cash received by the cardholder from the bank using an ATM or withdrawal through the bank transferred to the bank account.
- **Account Statement:**
The monthly statement that enables the account holder to view the details of transactions directly through electronic banking channels or send to the main cardholder by regular mail or e-mail and shows the details of the card transactions.

Definitions:

- **Atheer Service:**
Mada is an added service that allows mada cardholders to purchase through NFC technology from POS devices, mada cardholders can benefit from the service for purchases that do not exceed $\text{AED } 300$ and may sometimes be asked to enter the PIN code as a precautionary measure.
- **Card Validity:**
The validity period of the card is 5 years from the date of issuance. The bank notifies the customer that the card has expired, and the card will be automatically renewed once it expires.



1. The Cardholder acknowledges and agrees that the issuance of the Card is for use in ATMs that accept Visa/e-payment/Mada cards/and Gulf Network cards.
2. The Card shall remain the property of the Bank and the Cardholder shall return it immediately upon request by the Bank.
3. The card is issued entirely under the responsibility of the customer, and the customer/cardholder is obligated to maintain it and inform the bank immediately to stop the card from working in case of loss or if the card is used in fraud or theft.
4. The Cardholder shall notify the Bank **by calling 8007547777/(from outside the Kingdom) +966112122333**. The Cardholder shall not be relieved of liability and liabilities unless the Bank receives notice of loss of the Card.
5. The cardholder must contact the bank to request the issuance of a replacement card after the loss or theft of his card, and if the bank agrees to issue a replacement card, this card will be subject to the fees applicable to the cards issued as a replacement and any replacement card issued by the bank to the cardholder will be subject to the same terms and conditions and the same benefits and services.
6. The Bank shall have the right to deduct from the Cardholder's Account or any other accounts of the Customer any expenses or fees due in connection with the Card under the Bank Fee Tariff Schedule.
7. **The cardholder may not at any time or under any circumstances disclose the PIN to any other person (including the Bank's employees)**, and the Cardholder is responsible for changing the PIN regularly to avoid any theft or fraud, and the Bank is not responsible for any losses due to theft or fraud in the event that the PIN is exposed or any information is disclosed by the customer.
8. The cardholder is obligated to take all necessary measures and precautions to preserve the card from loss, misuse, or theft. The Cardholder undertakes not to give the Card to anyone else.
9. The Bank will allow the Cardholder to set his/her PIN to be used with the Card via ATMs or any other method the Bank deems appropriate. The password is strictly confidential and should not be disclosed to any other party under any circumstances. The Cardholder must not keep any written record of the PIN in any place or in any other way which may enable another party to use the PIN and Card.
10. The Cardholder is at all times responsible for making any purchase made through the use of the Card, and the Bank shall not be liable for any loss whatsoever resulting from any unauthorized use of the Card or the relevant PIN, and the Bank's records of transactions processed by the Card electronically or otherwise are final and binding for all purposes, in particular for the purposes of legal evidence and proof.
11. Any amounts of money for any card transaction in a currency other than Saudi Riyals will be converted into Saudi Riyals according to the bank's exchange rate on the date of the transaction and deducted from the card account.

12. Cash withdrawal fees will be charged to all transactions made through ATMs outside the borders of the Kingdom of Saudi Arabia, as per the schedule of fees on the Bank's website. Based on bank tariffs.
13. The Cardholder acknowledges his knowledge and bears full responsibility for all transactions made on the ATM Card through the Internet and agrees to all actions that the Bank will take on his account to complete online purchases.
14. The Cardholder may, at the discretion of the Bank and the Saudi Payment Regulations, request an increase or decrease in the daily transaction limit. The Cardholder assumes full responsibility for the associated risks that may arise due to the increase in this limit.
The ATM card can be used for cash withdrawals and purchases inside and outside the Kingdom according to the following daily limits, which are determined by the bank automatically at the time of issuance of the card in accordance with the relevant laws and regulations:
 - a) Cash withdrawal: ₪ 5,000.00.
 - b) Purchases through points of sale: ₪ 20,000.00.The customer can change the daily card limit for purchases by contacting the phone banking according to the customer's segment with a maximum limit of ₪ 200,000.
15. Cardholders shall jointly and severally assume full responsibility towards the Bank under these Terms and Conditions if the Account is opened under two or more names as stated in the Account Opening Agreement.
16. The Cardholder acknowledges and agrees that in the event of an additional card or cards linked to the joint account, quick cash transactions made at the Bank's ATMs, all transactions made on another ATM, and purchases made on the Card will be recorded only on the primary account of the Card and on the account from which the main Card was issued and is fully responsible for any transactions made through those Cards.
17. The Cardholder shall only use it for purchases that are legally acceptable in the Kingdom of Saudi Arabia and/or the country of purchase, and the Bank reserves the right to refuse to settle any Card transaction on behalf of the Customer (in accordance with applicable laws) if the Bank considers that transactions made through the Card for the purpose of goods/services/benefits/reservations are illegal or do not comply with the laws and instructions in force in the Kingdom of Saudi Arabia.
18. As a result of the merchant's refusal to accept the card, the cardholder acknowledges the unavailability of any service or the implementation of any obligation contained in these conditions due to any dispute or circumstances beyond the control of the bank, whether directly or indirectly, the temporary unavailability of funds in the ATM or when any of the ATMs fail or fail.

19. In the event that the ATM does not disburse the required amount, the account holder shall immediately and in detail inform the ATM institution to which the ATM belongs, and if sufficient evidence is available, the bank will credit the previously deducted amount in excess of the amount received in the cardholder's account, provided that the account holder undertakes, upon request, to refund any amount disbursed by the ATM in excess of the required amount or disbursed by the ATM or credited to the cardholder's account.
20. Cash deposits will be credited to the cash deposit machine immediately in the customer's account according to the data entered by the customer. The Bank will not be held responsible for any error or omission by the Customer during the execution of the Transaction. The information contained in the Bank's records will be used as proof of any dispute, and the Bank's decision will be final and binding on the Customer.
21. The Bank shall not be liable for the non-provision of any service or the performance of any obligation contained in these Terms due to any dispute or other circumstances beyond its control, whether directly or indirectly, and shall not be liable for any direct or indirect damages resulting from or related to the use of the Card in any of the ATMs or electronic payment units at the outlets or any other units or the temporary unavailability of funds at the ATM. Automated or when any of the ATMs fail or fail.
22. The General Terms and Conditions are written in both Arabic and English, but the Cardholder acknowledges his agreement that the Arabic language is the ruling language to which he refers in the event of any dispute or dispute.
23. The bank has the right to freeze the card account and suspend the card when the cardholder's identity/residence expires or the personal data is not updated, and to avoid this, the cardholder is obligated to update his data permanently.
24. Account Authorizing the Cardholder to the Bank to disclose such information as it deems appropriate in connection with the Cardholder, his/her account, on an unlimited basis to the Bank's affiliates, agents and/or any other third party. Including the instructions issued on the protection of data confidentiality.
25. The Bank has the right to suspend or cancel the Card at any time if this serves and protects the interest of both the Customer or the Bank, provided that the Customer is informed.
26. **The Bank has the right to amend these Terms and Conditions and the Bank will notify the Cardholder through an SMS to his mobile phone approved by the Bank in addition to the Bank's official channels of any change in the Terms and Conditions within a period of not less than (30) calendar days before the amendment becomes effective.**

27. By accepting these terms and conditions, the Cardholder agrees that the rates, fees, and charges set out below shall apply to the Debit Card (Mada).

All charges, commissions and fees are exclusive of Value Added Tax (VAT). If VAT is applicable, it will be chargeable and payable in addition to, and at the same time as, the below mentioned charges.

	Banking Tariff
Issue New MADA Card	(FREE)
Renewal MADA Card	(FREE)
Re-issuance of ATM card withdrawn through ATM	(FREE)
Re-issuance of a lost or damaged ATM card or PIN error 3 times	ﷵ10
Issuance of an additional (MADA) card	ﷵ10
Dispute Fee/ Statement	ﷵ15
GCC withdrawal fees	ﷵ10
GCC Balance Inquiry Fees	ﷵ3
Cash withdrawal international fee	3% of the withdrawal amount with a maximum ﷵ25
International transaction fee	2.00%

*All Charges are subject to Value Added Tax 15%.

28. All transactions carried out by the cardholder in foreign currencies are calculated in Saudi Riyals, and this is calculated according to the currency exchange rate according to the Visa network and / or MasterCard when the actual debit from the account, and the bank does not bear any differences or differences in currency conversion rates and imposes currency change difference on all operations in foreign currencies.