

## Terms and conditions for AlinmaPay Virtual Cards

The issuance of AlinmaPay virtual card is subject to the following terms and conditions:

1. These terms and conditions are an addition to the terms and conditions for opening AlinmaPay account previously accepted by the customer.
2. The customer acknowledged and agreed not to print the card, and that the customer is satisfied with viewing the card's information displayed through electronic channels.
3. The customer acknowledged that the card is not transferable, therefore, its information is used only by the customer or the person in whose name the card was issued at the request of the customer. Moreover, the customer acknowledged that he has committed not to hand over the card's information to others, not to authorize others to use its information, and not to disclose the personal identification number (secret Pin) to others regardless of any reasons. The customer is responsible for any consequences resulting from violating that.
4. The customer acknowledged that the card password/pin code is considered as the personal signature of whoever uses the card's information, and that all transactions executed through the card are under his responsibility. AlinmaPay shall never bear any damages, consequences, losses or compensation arising from non-compliance with any of the aforementioned in Paragraph No. (3).
5. The customer can use AlinmaPay virtual card's information to carry out purchasing transactions via the Internet, or carry out any of the transactions available through other electronic channels, or add the card to any of the available digital wallet portfolios.
6. AlinmaPay has the right - at any time - to amend these terms and conditions, and any change or amendment is effective and agreed by the customer unless the customer expresses his/her objection to it within (15) days from the date of notifying him of such change or amendment through any channel by AlinmaPay, and that the customer's continuation in using AlinmaPay is considered as an acceptance of such change or amendment.
7. The card is used for cash withdrawals, deposits, transfers between accounts, and other requests and banking transactions available through ATMs, in addition to the purchase of goods and services through point of sale devices, and the card owner is responsible for the correctness of all transactions that are made using the card, as well as the compliance of those transactions to the rules and regulations in the country.
8. AlinmaPay shall record the customer's account for any amounts withdrawn or transferred, and any payment for the purchases of goods and services made through the use of the card. The

customer is fully responsible for all obligations that arise from the use of the card, whether those transactions made through the card are done with the customer's knowledge or without his/her knowledge. The customer authorizes AlinmaPay to deduct any amount arising from the use of the card from AlinmaPay account linked to the card or any other cards added to the digital wallet and issued by any of the other banks or banks without permission from the customer.

9. Withdrawals in other currencies shall be deducted from the card's owner account after its transfer to the Saudi riyal at the exchange rate announced by Alinma bank at that time, and the card's owner must adhere to the daily limit of the withdrawal as determined by AlinmaPay.

10. The customer acknowledged his acceptance of any records made by AlinmaPay on his account as a result of issuing and using the card for conducting transactions. These records are considered a valid and binding document in proving these transactions, unless the customer proves otherwise.

11. The card holder has the right to file a dispute to any transaction made through the card, provided that dispute is submitted to AlinmaPay within 15 days from the date of completing the transaction, along with any document supporting his/her claim. Note that cash withdrawal through the ATM is also recorded as a transaction by AlinmaPay.

12. The card holder pledged not to use the card to withdraw any cash from the stores except for the ATMs, and he also pledged not to use the card in purchases goods or obtaining services that are forbidden in Sharia or law. In the event of any violation of this, AlinmaPay has the right to stop or cancel the card.

13. The card holder acknowledged that canceling the card, if it occurs, will not affect his/her commitment to pay any monetary obligations to AlinmaPay, either as a result of the issuance/renewal of the card, or the result of its use. The customer also acknowledged that he/she was informed of their full responsibility for all the transactions performed through the card, and the risks associated with the disclosure of any information related to the card, such as the password, and that AlinmaPay will record any transaction performed using the card's information, and that the transaction is considered executed by the card holder himself/herself.

14. AlinmaPay does not bear any responsibility or obligation towards others when the card holder uses the card to obtain purchases or services, when the specifications of those purchases or services differ from what was contracted between the card holder and his/her counterpart, as well as the card's use in cash withdrawals through ATMs, and the card holder has the right to submit a "claim" dispute to review the correctness of the transaction.

Accept Terms and Conditions