

Date: October 2019

Terms and Conditions update for Samba Credit Card

Q1. What are the new updates on the card Terms and Conditions?

A1. A new clause has been added under the Customer's Terms and Conditions section, relating to the addition of fees on international transactions that are made using the Saudi Riyal currency instead of the foreign currency.

A new clause has been added under the Card Fees and Late Charges section, relating to the possibility of allowing the credit limit to be exceeded on a limited basis. The bank will allow the customer time to repay the excess amount till the monthly statement due date.

Q2. What is the date of the implementation of these terms and conditions?

A2. These terms and conditions will be effective December 2019.

Q3. Can I reject these terms and conditions?

A3. Yes, In case of disagreement with the new amendments, you may cancel your Samba Credit Card(s) and supplementary card(s) within 14 days of receipt of this notification by cutting the card(s) in half and making a full payment towards your credit card liabilities.

With Compliments,

Samba Financial Group