

NBK Goal Points Program 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 the "NBK Goal Points Program":

1. Definitions:

- The "**Bank**": National Bank of Kuwait (SAKP)
- The "**Card**": NBK Prepaid Card issued by the Bank upon request of the Client, including both Primary and Supplementary UEFA Champions League Platinum Mastercard Prepaid Cards.
- The "**Client**": The person for whom the Card is issued, and whose name is printed on the Card.
- "**Transaction**": Buying goods, receiving services, or loading the Card.
- "**Goal Points**": NBK Goal Points that the Client earns for every KD 1 spent or loaded on the Card, redeemable for Services offered by the Program Manager.
- "**Services**": Cashback or Electronic Vouchers/Gift Cards as detailed on the Bank's website, subject to change or cancellation by the Program Manager. Points cannot be exchanged for cash.
- The "**Program**": NBK Goal Points Program.
- "**Program Manager**": An independent third party responsible for managing the Program, the Services offered, and any amendments thereto.

2. Earning Goal Points:

- The Client receives three (3) NBK Goal Points for every KD 1 spent locally or internationally.
- The Client receives three (3) NBK Goal Points for every KD 1 loaded onto the Card.

3. Redeeming Goal Points:

The Client can redeem NBK Goal Points for Cashback or Electronic Vouchers/Gift Cards through NBK Internet Banking or NBK Mobile Banking. The type and terms of Services available for redemption may be amended or canceled by the Program Manager at any time. Goal Points cannot be exchanged for cash

4. Payment for Services:

The Client may pay for Services in full by redeeming NBK Goal Points or partially, with the remaining balance paid using the Card.

5. Payment with Card:

If the Client chooses to pay for Services partially or fully with the Card, any applicable foreign exchange fees or other fees determined by the Program Manager or the Bank will apply.

6. Points Transfer:

NBK Goal Points are non-transferable

7. Personal Information:

The Client must keep their personal details updated with the Bank to participate in the Program and redeem Goal Points.

8. Redemption Process:

To redeem points, visit NBK Online Banking or NBK Mobile Banking.

9. Data Sharing:

By subscribing to the Program, the Client authorizes the Bank to share necessary details with the Program Manager solely for the purpose of administering the Program.

10. Cancellation of Points:

Earned points will be canceled if:

- The Client returns purchases made with redeemed Goal Points.
- The Card is not activated or canceled.
- The earned NBK Goal Points are not redeemed within three (3) years from the date of accrual.
- The Client's Card account is in default.
- Card transactions are returned, refunded, reversed, or credited.

11. Lost or Stolen Card:

In case of a lost or stolen Card, earned points will be transferred to the replacement Card within ten (10) working days of notifying the Bank.

12. Disclaimer of Bank Liability:

The Program is managed by an independent party. The Bank does not guarantee the Services offered and is not responsible for any aspect of the Services, including amendments or cancellations, or the number of points required for redemption.

13. Amendments:

The Bank or the Program Manager may amend these terms and conditions at any time, with notification to the Client through the Bank's website or via email.

14. Termination:

The Bank or the Client may terminate participation in the Program at any time, subject to the terms outlined in the Program documentation available on the Bank's website.