

The following Terms and Conditions shall apply to the NBK-Harrods Visa Infinite Credit Card and may be subject to amendments from time to time:

1. Unless the context otherwise requires, the following terms and expressions, wherever stated herein, shall have the meanings assigned to them below:

- “Bank” or “NBK”: means National Bank of Kuwait S.A.K.P.
- “Harrods Rewards Programme”: means the Harrods Loyalty Program by which members can earn Harrods points on qualifying purchases based on their tier and redeem these points against qualifying purchases in participating departments at the Harrods Knightsbridge store merchants for products, rewards or H beauty stores, and online at harrods.com.
- “NBK-Harrods Co-branded Card”: means NBK-Harrods Visa Infinite Credit Card issued by the Bank.
- “NBK-Harrods Visa Infinite Credit Card”: means the Credit Card issued by the Bank to its Customers who are registered in the Harrods Rewards Programme and shall be rewarded with Harrods Rewards Points when using this card.
- “Customer”: refers to the individual to whom the Card is issued, and whose name appears on the card.
- “Harrods Outlet Spends”: means any purchase transaction made using NBK-Harrods Co-branded Card at Harrods Knightsbridge, whether in-store, online or through virtual shopping services, as well as via Harrods Heathrow and Gatwick airport stores, at H beauty stores, on harrods.com and via the Harrods app (the “App”) only.
- “Local Spends”: means any purchase transaction made with NBK-Harrods Co-branded Card inside the state of Kuwait [in-store or online].
- “International Spends”: means any purchase Transaction made with NBK-Harrods Co-branded Card outside the state of Kuwait [in-store or online], excluding spends at Harrods stores in the UK (Knightsbridge, H Beauty, UK airport locations and Harrods.com).
- “Harrods Rewards Points”: means reward points by “Harrods Rewards programme” earned on purchases from Harrods outlets or NBK-Harrods Co-branded Card transactions. Harrods Rewards Points can be earned on qualifying purchases at Harrods Knightsbridge, Harrods Heathrow and Gatwick airport stores, at H beauty stores and on harrods.com.
- “Terms and Conditions for Harrods”: means the Terms and Conditions of the Harrods Rewards that govern the Customer’s receipt and use of Harrods Rewards Points (as may be amended from time to time). Please visit “Harrods Rewards” for the program terms and conditions. Visit [<https://www.harrods.com/en-gb/s/legal/harrods-rewards>].

2. NBK-Harrods Visa Infinite Credit Card Benefits

2.1. Customer may earn Harrods Points through purchase transactions made using the NBK-Harrods Co-branded Card as per the below terms and conditions:

2.1.1. Harrods Rewards Membership:

- The customer must register with the Harrods Rewards Programme and hold a valid Harrods Rewards Membership to earn Harrods Rewards Points when using their NBK-Harrods Co-branded Card
- Customer authorises the Bank to retrieve their Harrods Rewards membership details from the Harrods Rewards Points system for the purpose of earning Harrods Points through the NBK-Harrods Co-branded Card
- Customers who are not signed up for the Harrods Rewards loyalty program must register and verify their accounts to start earning Harrods Rewards points. Accounts that remain unverified for more than seven days will be removed from the system
- Customer is responsible for ensuring that the Harrods Rewards Programme membership number used to sign up to the NBK-Harrods Co-branded Card is accurate and up to date
- Customer acknowledges that earning Harrods Rewards Points through the NBK-Harrods Co-branded Card is subject to having an active Harrods membership which shall be governed by the Terms and Conditions for Harrods. Visit [<https://www.harrods.com/en-gb/s/legal/harrods-rewards>] for full Terms and Conditions for Harrods.

2.1.2. Earning Options:

- A. Earn Harrods Rewards Points for every KD 1 spent on the below spend categories:
- 7 Harrods Rewards Points on every KD 1 or equivalent of the local currency spent at Harrods on eligible purchases at Harrods Knightsbridge, Harrods Heathrow and Gatwick airport stores, at H beauty stores, on harrods.com, in-store, online or through virtual shopping

- 5 Harrods Rewards Points on every KD 1 or equivalent of the local currency spent internationally in-store or online
- 2 Harrods Rewards Points for every KD 1 spent on eligible purchases locally in-store or online

B. Bonus Harrods Rewards Points

- 10,000 Harrods Rewards Points upon card activation [making a transaction on the card for the first time]
- 10,000 Harrods Rewards Points when spending KD 10,000 annually

2.2. Redeeming Harrods Rewards Points

- Members may redeem Harrods Rewards Points at any time during the calendar year, provided that they have a Harrods Rewards Points balance of at least 500 at the time of redemption. Harrods Rewards Points are made 'available for redemption' in increments of 500 points (a "Points Milestone") meaning that once a Member has earned 500 Harrods Rewards Points, those 500 points will then be available for redemption. Any Harrods Rewards Points below a Points Milestone will not be available for redemption and will remain on the Member's account until the relevant Points Milestone is achieved (and the Harrods Rewards Points are redeemed) or the Harrods Rewards Points expire
- To redeem Harrods Rewards Points, Customer must download the Harrods application and log in with their membership ID
- Customer may redeem Harrods Rewards Points against qualifying purchases at Harrods participating departments at the Harrods Knightsbridge store or H beauty stores, and online at harrods.com

2.3. Other Benefits

2.3.1. Auto Upgrade to Harrods Black Tier Membership

- Auto upgrade to Harrods Black Tier membership in the Harrods Rewards Programme (valid for 1 year from card issuance)
- Black Tier membership benefits are as detailed on [harrods.com/en-gb/harrods-rewards](https://www.harrods.com/en-gb/harrods-rewards).

2.3.2. Black Tier Membership is valid for twelve months from the time the cobrand card is issued. Dining Credit

3. GBP 100 dining credit issued annually to be used in any restaurant inside Harrods Knightsbridge store (GBP 50 will be available from 1 January to 30 June and GBP 50 will be available from 1 July to 31 December)

4. General Terms and Conditions for Earning Harrods Rewards Points

- Customer's Harrods Rewards Programme membership number is used to transfer the earned Harrods Rewards Points using the NBK-Harrods Co-branded Card to the Customer's Harrods Rewards Programme membership account. Therefore, the membership number must be linked to the NBK-Harrods Co-branded Card. It is the Customer's responsibility to provide the Harrods Rewards Programme membership number registered with the Harrods Rewards Programme in the event the Customer has an active membership when applying for the NBK-Harrods Co-branded Card
- By virtue of this, Customer hereby authorizes the Bank to transfer the necessary data to third parties in order to facilitate the process of transferring the earned Harrods Rewards Points to the Harrods Rewards Programme's membership profile
- Customer hereby acknowledges and agrees that the receipt and use of Harrods Rewards Points is subject to the Terms and Conditions for Harrods Rewards Programme. For more information on such Terms and Conditions, visit <https://www.harrods.com/en-gb/s/legal/harrods-rewards>
- Harrods Rewards Points will be transferred after three working days from the transaction postdate
- Customer is prohibited from selling earned Harrods Rewards Points to any third party
- Customer may not dispute or claim missing Harrods Rewards Points after 30 days have passed from the date of the relevant transaction
- The merchant ID and location are determined solely by the acquiring bank. NBK shall not be liable for any discrepancies in the spend earn/reverse rate due to incorrect merchant information
- NBK Business and Corporate Banking clients are excluded from earning Harrods Rewards Points
- Below Transactions are not eligible to earn Harrods Rewards Points:
 - Cash withdrawal, any card fees or transfer of balance
 - Operations carried out through the following business categories:
 - 4829: Money orders – bank transfers
 - 6012: Financial institutions

- 6051: Non-financial institutions – foreign exchange and money orders (not wire transfer) and traveller's checks
- 6211: Security - brokers/dealers
- 7995: Transactions that contradict with public policy and the laws stipulated in the State of Kuwait
- Transactions related to trading in Cryptocurrencies

5. General Terms and Conditions

- Issuance and annual fees shall apply to each NBK-Harrods Visa Infinite Credit Card issued including primary and/or supplementary Cards as per below:
 - KD 125 annual fee for NBK-Harrods Visa Infinite Credit Card charge [full payment]
 - KD 100 annual fee for NBK-Harrods Visa Infinite Credit Card revolving [easy payment]
- If Customer submits a request to redeem Harrods Rewards Points, the request may not be canceled
- Earned Harrods Rewards Points will not be displayed in the following cases:
 - In the case of transactions that are reversed and the amount is refunded
 - Unredeemed Harrods Rewards Points shall remain for the remainder of the calendar year in which they were earned, plus a further two full calendar years
 - Customer will not be able to earn Harrods Rewards Points if they breach the terms of repayment for any debt owed to the Bank
- The Bank reserves the right to cancel or modify the services, the issuance of Harrods Rewards Points or the Terms and Conditions of the programme at any time with or without prior notice
- Earned Harrods Points shall be automatically [not credited] if the the NBK-Harrods Visa Infinite Credit Card is closed for any reason, as well as in the event of the Customer's death