

The following Terms and Conditions shall apply to the NBK-Aura World Mastercard Credit Card and the NBK-Aura Platinum Mastercard Prepaid 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.
- "Aura Loyalty Program": means the Loyalty Program by Alshaya group where members can earn points on purchases based on their tier and redeem these points at Alshaya participating merchants for products, rewards, or experiences.
- "NBK-Aura Co-branded Card": means NBK-Aura World Mastercard Credit Card and/or NBK-Aura Platinum Mastercard Prepaid Card issued by the bank.
- "NBK-Aura World Mastercard Credit Card": means the Credit Card issued by the Bank to its Customers who are registered in the Aura loyalty Program and shall be rewarded with Aura Points when using this card.
- "NBK-Aura Platinum Mastercard Prepaid Card": means the Prepaid Card issued by the Bank to its Customers who are registered in the Aura loyalty Program and shall be rewarded with Aura Points when using this card.
- "Customer": refers to the individual to whom the Card is issued, and whose name appears on the card.
- "Transactions": means the purchase of goods or services using the NBK-Aura Co-branded Card in four (4) spend categories [Aura Outlet spends; Avenues Spends [Mabaneer]; Local Spends and International Spends]
- "Aura Outlet Spends": means any purchase Transaction made using NBK-Aura Co-branded Card at participating Alshaya outlets in the Aura Loyalty Program inside the state of Kuwait to Earn Aura Points.
- "Avenues Spends [Mabaneer]": means any purchase Transaction made using NBK-Aura Co-branded Card at the Avenues mall [Mabaneer] in the state of Kuwait, except for Aura outlet Spends - only.
- "Local Spends": means any purchase Transaction made with NBK-Aura Co-branded Card inside the state of Kuwait, excluding Aura Outlet spends and Avenues Spends [Mabaneer]
- "International Spends": means any purchase Transaction made with NBK-Aura Co-branded Card outside the state of Kuwait [instore or online]
- "Aura Points": means points earned on purchase Transactions with eligible cards or at participating Aura Alshaya stores and can only be redeemed as cash value at participating Aura Alshaya group stores.
- "Terms and Conditions for Aura": means the Terms and Conditions of the Aura Loyalty Program that govern the Customer's receipt and use of Aura Points (as may be amended from time to time). Please visit Aura Loyalty Program for the program terms and conditions. [Visit \[https://www.aura-mena.com/en/terms-conditions\]](https://www.aura-mena.com/en/terms-conditions)

2. Earning Aura Points

The Customer may earn Aura Points through purchase Transactions made using the NBK-Aura Co-branded Card as per the below Terms and Conditions:

2.1. Aura Membership:

- The Customer must have a valid Aura membership number to earn Aura Points while using their NBK-Aura Co-branded Card.
- The Customer authorizes the bank to retrieve their Aura membership details from the Aura system for the purpose of earning points through the NBK-Aura Co-branded Card.
- The Customer authorizes the bank to register them in the Aura membership program, through contact details registered with the bank, in the event that they do not have an Aura membership,
- The Customer is responsible for ensuring that the contact information used to retrieve the Aura membership is accurate and up to date.
- The Customer acknowledges that earning Aura Points through the NBK-Aura Co-branded Card is subject to having an active Aura membership which is governed by Aura Loyalty Program's Terms and Conditions. Visit [\[https://www.aura-mena.com/en/terms-conditions\]](https://www.aura-mena.com/en/terms-conditions)

2.2. Earning Options:

- 2.2.1. The Customer will earn Aura Points up to 8% as per clauses (2.2.2) and (2.2.3)
- 2.2.2. The customer may earn Aura Points as per the following table:

Card Type	For every (1) one Kuwaiti Dinar ("KD") spend at			
	Aura Spends	Avenues [Mabaneer] Spends	Local Spends	International Spends
NBK-Aura World Mastercard Credit Card	4% (20 Aura Points)	4% (20 Aura Points)	1% (5 Aura Points)	1% (5 Aura Points)
NBK-Aura Platinum Mastercard Prepaid Card	2% (10 Aura Points)	2% (10 Aura Points)	0.5% (2 Aura Points)	0.5% (2 Aura Points)

2.2.3. The AuraOutlet Spends Points earned are in addition to Aura membership tier earn as per Aura benefits available on Aura website (<https://www.aura-mena.com/en/tiers-benefits>):

Aura Membership Tier	For every (1) one Kuwaiti Dinar ("KD") spend at Aura outlets
Hello	2% (10 Aura Points)
Star	3% (15 Aura Points)
VIP	4% (20 Aura Points)

2.3. Redeeming Aura Points

- To redeem Aura Points the Customer must download the Aura Application and login in with their membership ID.
- The Customer may redeem Aura points at Alshaya participating outlets for products, rewards, or experiences.

3. General Terms and Conditions for Earning Aura Points

- The Customer's Aura membership ID is used to transfer the earned Aura Points using the NBK Aura Co-branded Card to the Customer's Aura Membership account. Therefore, the membership number must be linked to the NBK Aura Co-branded Card. It is the Customer's responsibility to provide the correct mobile number registered with the Aura Loyalty Program in the event the Customer has an active membership when applying for the NBK Aura Co-branded Card
- By virtue of this, the Customer hereby authorizes the Bank to transfer the necessary data to facilitate the process of transferring the earned Aura Points to Aura Loyalty Program
- The Customer hereby acknowledges and agrees that the receipt and use of Aura Points is subject to the Terms and Conditions for the Aura Loyalty Program. For more information on such Terms and Conditions, Visit [<https://www.aura-mena.com/en/terms-conditions>]
- Aura Points will be transferred after three (3) working days from the Transaction postdate.
- The Customer is prohibited from selling earned Aura Points to any third party.
- The Customer may not dispute or claim missing Aura 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.
- In the case of item refunds, customers must return items to the original purchase store location to ensure accurate calculation of earned and reversed points. NBK holds no responsibility for discrepancies arising from returns to different locations, and no adjustments or compensation will be provided for such. This is especially applicable in cases where items are purchased from the Avenues and returned at a different location or vice versa.
- Avenues Spends are for selected Merchants.
- NBK Business and NBK Corporate Banking clients are excluded from earning Aura Points.
- Transactions that are not eligible to earn Aura Points are:
 - 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 traveler'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.

4. General Terms and Conditions

- The NBK-Aura Co-branded Card is exempt from issuance fees. [Free issuance]

- The Annual fee shall apply for each NBK-Aura World Mastercard Credit Card and NBK-Aura Platinum Mastercard Prepaid Card issued including primary and/or supplementary Cards as per below:
 - KD 75 Annual fee for primary NBK-Aura World Mastercard Credit Card charge [full payment]
 - KD 50 Annual fee for primary NBK-Aura World Mastercard Credit Card revolving [flexible payment]
 - KD 25 Annual fee for supplementary NBK-Aura World Mastercard Credit Card charge [full payment] or revolving [flexible payment]
 - KD 10 Annual fee for NBK-Aura Platinum Mastercard Prepaid Card
- If the Customer submits a request to redeem Aura Points, the request may not be canceled.
- Earned Aura Points will be canceled in the following cases:
 - Transactions that are reversed and the amount is refunded.
 - Unredeemed Aura Points shall expire 12 months from the date they were awarded/earned.
 - The Customer will not be able to earn or redeem Aura 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 granting or redemption of Aura Points, or the Terms and Conditions of the program at any time with or without prior notice.
 - Earned Aura Points shall be automatically forfeited upon the closure of the NBK-Aura Co-branded Card for any reason, as well as in the event of the Customer's death.
- The cardholder acknowledges that, in the event their membership becomes invalid for any reason, NBK reserves the right to cancel his/her NBK-Aura Card immediately without prior notice. Upon cancellation, all accumulated Aura Points shall be forfeited and will not be compensated, refunded or transferred in any form.