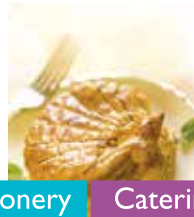
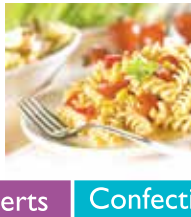


Bank AL Habib
Rewards...



AL Habib Credit Cards
Your Trustworthy Companion

Voucher



Savouries

Desserts

Confectionery

Catering

Get a Voucher Minimum Worth of Rs. 250

Valid at All Pie in the Sky & Chatterbox Outlets (Karachi & Hyderabad only)

Voucher

arena
Family Recreational & Sports Complex



Get a Voucher Worth of Rs. 1,000, Rs. 2,000 & Rs. 5,000
Valid at Arena (Karachi only)

ChenOne



Get a Voucher Worth of Rs. 1,000, Rs. 2,000 & Rs. 5,000
Valid at All ChenOne Outlets Nationwide

Voucher



Get a Voucher Minimum Worth of Rs. 250
Valid at Naheed Supermarket (Karachi only)



Get a Voucher Minimum Worth of Rs. 250
Valid at All Lords Int'l Sports Outlets (Karachi only)

Terms and Conditions

1. Bank AL Habib Rewards Program ("RP") is a program for Credit Card members ("Card members") of Bank AL Habib Ltd. ("BAHL").
2. During the continuation of RP, the Card member (you) will be awarded ONE Reward Point (Reward Point) under your BAHL Credit Card (Credit Card) account per Rs. 50 (or equivalent foreign currency) charged by you on your relevant Credit Card account for purchase of goods or services. BAHL reserves the right to change at any time and without prior notice the ratio between;
 - (a) A Reward Point to be awarded and
 - (b) The specified amount charged to your Credit Card account.
3. Charges which are eligible for Reward Points are retail transactions like airline tickets, restaurant charges, hotel charges, car rental, service station, mail order

Terms and Conditions

and other similar retail charges. Charges which are not eligible for Reward Points include, but are not limited to, annual / joining Cardmembership fees, markup, late payment charges, GST, Cash Advances or withdrawals (local or foreign currency), charges for cash payments, finance charges, disputed transactions, credit card payments, any charges for dishonored cheques, charges for replacement or supplementary cards, payment for premiums of insurance policies or products, BTF, Installment Plan and conversion of any retail or other transaction into an Installment Plan or any other kind of charges and penalties incurred under the RP. BAML may add to, or remove from, the above list of eligible charges and transactions from time to time at its discretion. BAML's decision as to what constitutes an eligible charge shall be final and conclusive.

4. Reward Points awarded to you will be shown in your credit card monthly statement, and be redeemable in such manner as set out in the RP booklet / brochure which will be dispatched to you. You can start redeeming your Reward

Terms and Conditions

Points as soon as you have accumulated 2,500 Reward Points. Only Reward Points accumulated up to and shown in the latest issued credit card monthly statement or such other date as may be determined by BAML at its discretion will be redeemable.

5. Reward Points accumulated under the Credit Card account are only redeemable by you if your Credit Card account is open and active (i.e. not cancelled or terminated by you or BAML), is not fraudulently operated, and is current (i.e. there are no past due balances on your Credit Card account).
6. The Reward Points are not transferable to any other person and are not exchangeable for cash. You may, however, subject to the approval of BAML, use your Reward Points to pay off your annual credit card fee, if applicable.
7. The Reward Points may be used for partial payment of goods and/or services. You may pay the balance in cash or charge it to your Credit Card account.

Terms and Conditions

8. Your Reward Points accumulated under your Credit Card account will be forfeited when your Credit Card account is closed or is not maintaining good credit history with BAML or your Credit Card has expired or has ceased to be effective or a breach of the Credit Card agreement and/or the Terms and Condition applicable thereto has occurred. Without prejudice to the foregoing, any Reward Points awarded to you which remain unredeemed after such period as BAML may prescribe from time to time will be forfeited.
9. BAML will not be responsible for any damage or loss incurred by you arising out of the purchase, supply, installation, and use or otherwise of the products as for any negligence, breach of statutory or other duty on the part of BAML.
10. BAML gives no warranty (whether express or implied) whatsoever with respect to goods and services availed through exchange of accumulated Reward Points.

Terms and Conditions

In particular but without limitation, BAML gives no warranty with respect to the quality of the goods or services or their suitability or fitness for any purpose.

11. BAML has taken and will take all reasonable care to ensure that what appears in the Reward Program booklet / brochure is accurate, but does not accept any liability for any inaccuracy contained therein. All descriptions of Rewards in the Reward booklet/ brochure are based on information provided by merchants and suppliers and BAML cannot accept any liability as to the accuracy of such descriptions.
12. BAML is entitled at any time and without any prior notice or liability to you in any manner whatsoever to terminate Reward Points or cancel or vary its benefits or features, or vary, or add to or delete any of these Terms and Conditions, or withdraw or change the participants of Reward Points, or modify or limit the

Terms and Conditions

value of Reward Points and/or the manner of their redemption even though any of such acts may diminish the value of the Reward Points already accumulated.

13. Reward Points are not exchangeable, refundable, or redeemable for cash or credit under any circumstances, are not replaceable in the event of loss or destruction after being issued and are subject to such terms and conditions as may be prescribed by the issuer of the same.
14. BAML shall not be liable if it is unable to perform its obligations under these Terms and Conditions, due directly or indirectly to the failure of any machinery or communication system, including POS Terminals, industrial dispute, war, Act of God, or anything outside the control of BAML. Nor shall BAML be responsible for any delay in the transfer of evidence of Rewards transactions by the participating merchants or any other third party to BAML.

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15. Processing & delivery of Rewards to the Card member would require two to six weeks. However few rewards may take a longer time for delivery to the Card member due to availability issue by certain partners.
16. If at any time any dispute arises in connection with either the RP or these Terms and Conditions BAML's decision in connection with the same shall be final and binding.



Bank AL Habib Limited

For more information, please call: 111-014-014
or
visit our website: www.bankalhabib.com
or
visit any of our branches