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you shop online using your
BBK Debit Card...**



**... and 1% cashback when
you spend abroad!**

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Licensed by the Central Bank of Bahrain as a conventional retail bank

Terms and Conditions

1. These Terms and Conditions shall apply to Bank of Bahrain and Kuwait B.S.C.'s (the "Bank") Cashback Campaign for Debit Cards (the "Campaign").
2. The Campaign commences on 3 July 2022 and ends on 30 September 2022, inclusive of both dates (the "Campaign Period") unless notified otherwise by the Bank.
3. This Campaign is open to all existing and new retail individual customers (the "Customer") holding a VISA branded debit card issued by the Bank (the "Card") and does not cover organizations (Corporate and SME) customers.
4. In the event of a voluntarily or involuntarily account closure, whether by the Customer or by the Bank for any reason whatsoever, the Customer shall be disqualified from participating in the Campaign.
5. Eligible Customers which conduct non-BHD E-commerce or Point of Sales (POS) transactions ("Transactions") shall receive 1% cashback on their billed Transactions carried out with their Card during the Campaign Period.
6. There is no minimum spend amount requirement to participate in the Campaign.
7. The maximum cashback that can be availed by each Customer is BHD 200 for the entire Campaign.
8. Transactions made on supplementary Cards shall be deemed to have been made on the primary Card, and will be included in the calculation of the eligible Transactions.
9. If the Campaign requirements are met, the Customer will be credited cashback on their primary account, 60 days post the Transaction date.
10. The Bank shall not be held liable for any unsuccessful Transactions, nor any delay in the posting of such Transactions for any reason whatsoever.
11. Void Transactions, disputed Transactions, or charged-backs shall be excluded and the Bank shall not qualify any such Transaction for cashback.
12. The Bank's records of the Transactions shall be final and conclusive evidence for the purposes of these Terms and Conditions, as well as any disputes or eligibility to participate under the Campaign.
13. The Bank, in its absolute sole discretion, reserves the right to immediately disqualify any Customer who violates these Terms and Conditions, perpetrates fraud or abuse, or engages in any conduct that, in the sole opinion of the Bank, is detrimental to the Bank, the reputation of the Bank, the Campaign or any customer of the Bank.
14. The Bank may at any time in its sole discretion modify or withdraw these Terms and Conditions after obtaining the MOIC's consent and notifying the Central Bank of Bahrain and the Customers of such modification(s) or withdrawal, without any liability on the Bank's part. The Bank and MOIC's decision regarding the same shall be final and binding.
15. The Bank's decision on the computation and forfeiting of cashback will be final, conclusive and binding to the Customer.
16. These Terms and Conditions shall be governed and interpreted in accordance with the laws of the Kingdom of Bahrain. Any conflicts or disputes arising from or in relation to these Terms and Conditions shall be subject to the exclusive jurisdiction of the courts of the Kingdom of Bahrain.
17. In addition to these Terms and Conditions, the Bank's standard account opening terms and conditions, along with any promotional material and/or any relevant terms and conditions shall continue to apply and form an integral part of these Terms and Conditions.
18. The National Bureau for Revenue (NBR) has indicated that cashbacks should be treated as consideration for the supply of sales promotion services by cardholders to BBK. Therefore, VAT registered cardholders are required to account for standard rate VAT and issue tax invoices to BBK in respect of any cashbacks received by them from BBK. All cardholders acknowledge that BBK accepts no liability in respect of the VAT treatment being applied by you or any third party. Queries in this regard should be directed to the NBR and/or your tax advisor.