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using your BBK credit card!

**12-month installment
plan with 0% interest**

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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") Equal Payment Plan for Credit Cards (the "Campaign").
2. iWorld Connect is licensed company to carry Computers/Peripheral/Software sales activities.
3. This Campaign is valid between 1 September 2022 and 31 December 2023, inclusive of both dates (the "Campaign Period") unless notified otherwise by the Bank.
4. This Campaign is open to all existing and new retail individual customers (the "Customer") holding a VISA-branded credit card issued by the Bank (the "Card").
5. "Equal Payment Plan" or "Promotion" or "Campaign" means BBK Credit Cardholder will pay a monthly fixed amount to repay the Purchase Transaction value and its associated cost conducted at iWorld Connect.
6. "Purchase Transaction" means an authorized payment transaction by a BBK Cardholder through a point of sale terminal to pay for goods and/or services provided by iWorld Connect during the tenor of this promotion.
7. BBK Credit Card customers may avail the Equal Payment Plan, i.e. on installment basis for and up to 3, 6, 9, 12, 15, 18, 21, or 24 months, depending on the BBK Cardholder's preference, on the purchase price of goods and/or services from iWorld Connect using the BBK Credit Card.
8. The Promotion shall apply to any BBK Credit Cardholder who purchases goods and/or services from iWorld Connect using their BBK Credit Card for Purchase Transaction(s) of BHD 100 and above, subject to the credit card account available limit.
9. The Bank shall charge the applicable interest of 0.5% on the BBK Credit Cardholder and the applicable transaction/handling fees of BHD 11.
10. iWorld Connect shall refund the interest charge levied by the Bank of 0.5% on the amount up to a selected tenor of 12 months only in the form of a cash refund and to be granted at the time of the purchase.
11. The Bank shall not be held liable for any unsuccessful Transactions, nor any delay in the posting of such Transactions for any reason whatsoever.
12. Void Transactions, disputed Transactions, or charged-backs shall be excluded and the Bank shall not qualify any such Transaction.
13. 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.
14. 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.
15. 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.
16. 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.