



## BBK / Credimax Co-Branded Credit Cards Terms and Conditions

It is important that you read these Terms and Conditions, as set out below. By signing, activating, or using the card, you have agreed to be bound by these terms and conditions.

### 1. DEFINITIONS:

**"Bank"** means the Bank of Bahrain and Kuwait B.S.C., its successors, assignees, and affiliates, namely Credimax B.S.C., who is the operator and sole owner of the customer Card Account via a Co-Branded Credit Card Agreement with BBK. "Credimax B.S.C." means Credimax B.S.C. (closed). A Financing Co-Brand Central Bank of Bahrain, who shall be the BBK's Co-Branded Partner and the sole owner of the Card Account and operator of the Co-Branded Credit Card.

**"Agreement"** means these Terms and Conditions, including any additional conditions agreed between the Bank and the Cardholder from time to time, as per the Codes of Best Practice on Consumer Credit and Charging.

**"Card"** means, as appropriate, any Co-Branded card(s) issued under this Agreement (including new, primary, renewal, replacement and supplementary Cards), Visa, MasterCard or others.

**"Cash Advance"** means any cash withdrawn, advanced or obtained by use of the Card, the Card number, the PIN or in any manner authorized by the Cardholder from the Bank or any other bank or financial institutions for debit to the Card Account.

**"Cardholder"** means any person authorized to use a Card including the Primary Cardholder and any Supplementary Cardholder.

**"Primary or Principal Cardholder"** means a person in whose name a Card Account is issued and maintained.

**"PIN"** means the Personal Identification Number issued to or selected by the Cardholder.

**"ATM"** means an automated teller machine or any Card operated machine or device whether belonging to the Bank or other participating banks or financial institutions, which accepts the Card.

**"Supplementary Cardholder"** means a Cardholder nominated by the Principal Cardholder and whose Card Transactions are chargeable to the Card Account of the Principal Cardholder.

**"Card Transaction"** means any cash withdrawn, advanced or obtained by use of the Card including, without limitation, the purchase of goods or obtaining of services or cash withdrawals (with PIN if required), the Card number or in any manner authorized by the use of the Card, the Card number or in any manner authorized by the Cardholder.

**"Credit Limit"** means the maximum debit balance amount permitted by the Bank for the Card Account as determined and notified to the Principal Cardholder and Supplementary Cardholder, if any, from time to time.

**"Charges"** means the amounts payable by the Cardholder to the Bank arising from the use of the Card or the Card number or the PIN or under these Terms and Conditions and includes without limitation all Card Transactions, fees, finance charges, additional expenses, damages, legal costs and disbursements, which will be debited to the Card Account and form part of the Current Balance.

**"Current Balance"** means the amount payable by the Cardholder (inclusive of all Charges which shall be debited to the Card Account) outstanding on the Card Account payable to the Bank according to the Bank's records on the date the Statement of Account is issued.

**"Deposit"** means the amount in cash placed with the Bank as specified by the Bank as security for the performance of the Cardholder's obligations.

**"Merchant"** means any corporate entity, person or other establishment supplying goods and/or services who accepts the Card or the Card numbers as a mode of payment or reservation by the Cardholder.

**"Minimum Amount Due"** will be 5%, or as determined by the Bank from time to time, of the outstanding principal and 100% of all instalments, fees, charges and interest, whichever is higher. Outstanding principal shall include but shall not be limited to the accumulated unpaid balances of Card Transactions carried out at points of sale, through ATM cash withdrawal, e-commerce transaction, digital payment, and through revolving credit products. Card instalments shall cover the instalments of any instalment-based products availed on the Card. The Minimum Amount Due shall be paid by the Payment Due Date, or otherwise late payment charges shall be incurred.

**"Payment Due Date"** means the date specified in the Statement of Account and it is the date by which payment of the Current Balance or any part thereof or the Minimum Amount Due is to be made to the Bank.

**"Month"** means calendar month.

**"Payment Due Date"** means the date specified in the Statement of Account by which payment of the Current Balance or any part thereof or the Minimum Amount Due is payable to the Bank.

**"Statement of Account"** means the Bank's monthly or other periodic statement sent to the Cardholder showing particulars of the Current Balance payable to the Bank.

**"VAT"** means Value Added Tax and any other tax of similar nature chargeable in the Kingdom of Bahrain.

### 2. CARD USAGE:

- The Card is and will be, at all times, the property of the Bank and must be returned to the Bank immediately upon request by the Bank or its duly authorized agent. The Card may be collected by the Cardholder or sent by post or courier to the address notified to the Bank by the Cardholder at the risk of the Cardholder.
- Upon receipt of the Card, the Cardholder shall sign the Card immediately. The signature and/or activation and/or the use of the Card shall constitute binding and conclusive evidence of the Cardholder's intent to be bound by this Agreement. Accordingly, the Primary Cardholder hereby appoints all Supplementary Cardholder(s) as his agent(s) for this purpose, regardless of any notification to the Bank of such a relationship.
- Notwithstanding any use of the Card Account by any Supplementary Cardholders, the Card is not transferable and shall be used exclusively by the Cardholder. The Cardholder shall, under no circumstances whatsoever, allow the Card, Card number and/or PIN to be used by any other individual and shall take all necessary precautions to prevent others from knowing such information.
- The Card may not be used by the Cardholder to effect any purpose whatsoever.
- The Cardholder shall at all times ensure that the Card is kept in a safe place. In the event of loss, theft, or misuse of the Card, the Cardholder shall immediately notify the Bank as soon as they become aware of such an event.
- The Cardholder shall use the Card within the Credit Limit, which shall be determined by the Bank from time to time. Any excess over the Credit Limit shall immediately be due and payable in full to the Bank, and the Cardholder shall be obligated to make an additional payment over limit fees for such excess as per relevant terms of this Agreement.
- The Cardholder shall not be held liable for any loss or damage if it is stated to be valid as embossed on the face of the Card or after notification to him/her of its cancellation or withdrawal by the Bank or any person acting on behalf of the Bank.
- The Cardholder undertakes to act in good faith at all times in relation to all dealings with the Card and the Bank and shall not use the Card for any illegal Card Transaction, as defined by:
  - Visa or MasterCard regulations
  - Local authorities
  - International authorities
- The Cardholder shall not use the Card for any unlawful purposes, including but not limited to the purchase of goods or services that are prohibited by the local laws in the Kingdom of Bahrain.
- In the event that the Cardholder's Credit Limit has been exhausted, the Bank shall be entitled to, at any time and without notice and without giving any reason and without liability towards the Cardholder, withdraw and restrict the Cardholder's right to use the Card or to refuse to authorize any Card Transaction.

### 3. THE CARD ACCOUNT:

- The Bank shall maintain a Card Account for each Primary Cardholder and shall charge to such Card Account all the amounts of all Card Transactions obtained by use of the Card including all applicable fees and Charges as governed by the Bank, Visa or MasterCard services and the Fees and Charges Guide Declaration Form and any other amount charged to the Bank arising from the use of the Card.
- The Merchant on whose behalf the Card Transaction seeks an authorization from the Bank, the amount of such a Card Transaction shall be deducted from the Available Credit Limit in the Card Account.
- The amount of any Card Transaction in a currency other than the Account billing currency will be converted into the Card Account's billing currency at the prevailing exchange rates, as determined by Visa or MasterCard, on the date such amounts are converted, in addition to a nominal conversion fee, and charged to the Card Account.
- The Bank generates a monthly electronic/online Statement of Account to the Principal Cardholder. The statement data shall be considered as accepted by the Cardholder if it is received by the Cardholder within the specified duration of 15 days from the date of the statement.
- The Principal Cardholder shall pay immediately any outstanding in excess of the Credit Limit, any arrears of previous payments due and the amount of any Card Transaction made in breach of this Agreement. The Cardholder authorizes the Bank to debit any other Account of the Principal Cardholder with the Bank towards recovery of any arrears of payments and/or penalties that the Bank may impose for any Card Transaction made in breach of any Terms and Conditions of this Agreement.
- The Cardholder shall pay the Minimum Amount Due within 25 days from the date of each Statement of Account as specified on the statement or any greater such period as may be determined by the Bank.
- Notwithstanding any limitations imposed by the laws and regulations of the Kingdom of Bahrain, all amounts due under this Agreement shall become immediately due and payable in full on occurrence of any act of Bankruptcy by the Principal Cardholder, in which case the obligations of the Principal Cardholder shall remain in full force and effect until such time as they are duly satisfied.
- Upon the death of the Principal Cardholder, all amounts due under this Agreement shall become immediately payable and any obligations of the Principal Cardholder shall remain in full force and effect until such time as they are duly satisfied by the Principal Cardholder's heirs or otherwise.
- In the event of any breach by the Cardholder of any of the terms and conditions contained in this Agreement, all amounts due under this Agreement shall become immediately payable to the Bank.
- Any payment to the Bank shall take effect only when received and cleared by the Bank, after which it will be credited to the Card Account. If the Cardholder used one of the payment methods and for any reason the payment amount has not credited to the Card Account, the Cardholder will be liable for all the charges. The payments shall be applied by the Bank in the following order:
  - Payment of the late payment fees.
  - Towards payment of all interest shown on the latest and any previous Statement of Account.
  - Towards payment of all Cash Advances shown on the latest and any previous Statement of Account.
  - Towards payment of all purchases shown on the latest and any previous Statement of Account.
  - Towards payment of any cash advances or any purchases made and debited to the Card Account but not then shown on any Statement of Account.
- The Bank reserves the right to change the order of the application of payments received from time to time at its sole discretion. The Bank shall notify the Principal Cardholder with respect to any amendment through the electronic/online monthly statements, Bank website, Bank official social media account, SMS, or by any other media channel.

### 4. RESTRICTION, CANCELLATION, SUSPENSION OR WITHDRAWAL OF THE CARD:

- The Bank may, without prior notice to the Cardholder, cancel, suspend, or withdraw any Card and/or privileges issued, on a temporary or permanent basis, at any time and for whatever reason, including but not limited to the following:
  - The Cardholder's failure to satisfy his/her obligations under this Agreement as may be amended from time to time, or under any other agreement with the Bank;
  - The Cardholder's default on timely payment of any amount due to the Bank;
  - The Cardholder's bankruptcy or insolvency or any material adverse change to the Cardholder's financial position and circumstances;
  - The Cardholder's failure to provide any additional information and/or documentation upon the request of the Bank;
  - The misuse of the Card by unauthorized parties;
  - Where the Bank knows or suspects that the Card is being used fraudulently, negligently and/or for illegal activities.
  - The Cardholder behaving in a manner which, in the opinion of the Bank, is likely to bring the Bank into disrepute or otherwise compromise or adversely affect the reputation and standing of the Bank.
- For the avoidance of doubt, the Bank may restrict, cancel, suspend, or withdraw the Card(s), or vary the Credit Limit in respect to the Card (whether by increase or decrease) at its absolute discretion and will not be required to give any reasons to the Cardholder the basis for the restriction, cancellation, suspension, withdrawal, or variation.
- The Card shall be terminated without prior notification upon the death, bankruptcy and/or insolvency of the Cardholder or when the whereabouts of the Cardholder become unknown to the Bank.
- In the case of restriction, cancellation, suspension or withdrawal of the Card pursuant to the above, this Agreement shall terminate with immediate effect and the Cardholder shall handover all Cards, including Supplementary Cards, to the Bank and refrain absolutely and immediately from any further usage of the Card. The Bank may, in addition to any other remedies stipulated herein, take such steps it deems necessary to restrict Card usage. Any continued use of the Card by the Principal Cardholder or Supplementary Cardholder(s) shall be deemed fraudulent.
- The cancellation or termination of the Card shall not absolve the Cardholder from his/her liabilities and financial obligations towards the Bank. The debt balance outstanding on the Card Account shall continue to be in force and payable by the Cardholder to the Bank, and the Charges, interest and/or fees shall continue to accrue as agreed until the debt balance of the Card Account is paid in full.
- The Card shall remain the property of the Bank at all times and the Cardholder shall upon request immediately return to the Bank any and all Cards, including any Supplementary Card, issued to the Cardholder.
- The Cardholder shall hold the Bank harmless from any claim for damages arising out of in connection with such restriction, cancellation, suspension and/or withdrawal of the Card.
- The Bank reserves the right, at its sole and absolute discretion, to restore the Card and/or any of its privileges, whether or not the circumstances giving rise to the restriction, cancellation, suspension or withdrawal have ceased or have been rectified.

### 5. TERMINATION:

- The Principal Cardholder may terminate this Agreement by written notice to the Bank but such termination shall only be effected upon the return of all Cards issued by the Bank to the Cardholder and a full settlement of all the liabilities and financial obligations of the Principal Cardholder, and all Supplementary Cardholders to the Bank.
- The Principal Cardholder shall also be required to pay any obligations and expense any Card(s) usage by the Principal and/or Supplementary Cardholder(s) prior to or after the Card's cancellation date which were not billed or present on the Statement of Account at the time of the cancellation but subsequently incurred by any part of Cardholder's amounts due payable to the Bank.
- Until such termination, the Bank may re-issue and/or renew Cards from time to time in force in accordance with this Agreement. Prior to leaving the Kingdom of Bahrain permanently or temporary (for a period of three or more months), the Principal Cardholder shall notify the Bank by phone to arrange to stop all cards issued to the Principal Cardholder including Supplementary Cardholder(s), and then return to the Bank all Cards(s) issued by the Bank to Cardholder(s). This Agreement may also be terminated by the Bank at its sole discretion at any time for any reason, including without limitation, the Cardholder's violation of any term or condition contained in this Agreement.

### 6. SAFEGUARDING THE CARD AND PIN:

- The Cardholder will exercise all possible care to ensure the safety and protection of the Card, its visible critical data and will safeguard the PIN number from disclosure to any person whatsoever. The Cardholder will not disclose the Card Number to any third party except in connection with a Card Transaction or when reporting the actual loss or theft of the Card.

- Upon receiving any Card, the Cardholder shall memorize the PIN and destroy the slip on which it is printed. The Cardholder shall not write the PIN on the Card or on anything which is at any time kept with the Card.
- If the Card is lost or stolen or if the PIN has become known to an unauthorized person, the Cardholder shall immediately notify the bank by calling the dedicated helpline numbers made available or publish to the Cardholder and published from time to time followed by written confirmation addressed to P. O. Box 597, Manama, Kingdom of Bahrain.
- If this notification is given orally it shall not take effect unless confirmed in writing to the Bank at the above address within 7 days from the notification date. Until the Bank receives this written notification, the Principal Cardholder shall be liable to the Bank in respect of any use of the Card during this period of loss or theft. In all cases, the Bank does not accept any responsibility of any process of withdrawing cash on the Card using ATM machines nor to use the Bank's services in any manner or to provide financial compensation on such transactions as the financial liability of all ATM cash withdrawals and transactions remains with the Cardholders.
- The Bank may, in its sole discretion, reimburse the Cardholder for unauthorized purchases, orders, transfers, cash withdrawals and/or other Card Transactions made on the Card(s) without the Cardholder's knowledge and/or participation if reported to the Bank within twenty four (24) hours immediately preceding the time the loss or theft of the Card(s), up to a maximum amount of Bahraini Dinars five-thousands (BHD5,000) per Cardholder. This amount includes the Principal and the Supplementary Cards) and not exceeding of Bahraini Dinars Ten Thousand (BHD10,000) per Cardholder per Card.

- Claims under section (7) of this Agreement are subject to a deductible charge of Bahraini Dinars Fifty (BHD50) for each case reported.
- The Bank shall not be responsible for claims under section (7) in any of the following instances:
  - where the theft is caused by the Cardholder, or his/her spouse, children, relative or friends;
  - where the Card is left unattended, or where it has been left negligently or deliberately in a public place or a place to which people other than family have access;
  - where the Card has been passed to someone;
  - where the unauthorized purchases, orders, transfers and/or cash withdrawals were processed using the lost or stolen card's valid Personal Identification Number (PIN);
  - where the Cardholder fails to exercise and perform the due diligence and care that would be taken by a reasonable person to guard and/or protect a Card(s) from loss and/or theft;
  - if the Cardholder, or anyone acting on his/her behalf, makes any false or fraudulent claim or supports a claim by false or fraudulent documents;
  - where the Cardholder is found to be in breach of the Bank, VISA, or MasterCard General Terms and Conditions; or
  - if any Card Transactions were processed using the lost or stolen Card(s) prior to the 24 hours immediately preceding the time the loss or theft was reported to the bank; or
  - any other instances at the Bank's sole discretion.
- The Bank reserves its right to recover any sums already paid to the Cardholder under section/clause (7) of this Agreement in the event that any of the exclusions stipulated in clause 4 above apply.
- The Cardholder must notify the Bank on (+973) 17500600 or the number appearing on the backside of the Card as soon as he/she becomes aware that the Card(s) is lost or stolen.
- Any reimbursements under section (7) of this Agreement shall be made in Bahraini Dinars by direct transfer to the Cardholder's account. Where the loss is incurred in a currency other than Bahraini Dinars, the Cardholder shall be reimbursed at the rate of exchange prevailing at the date such amounts are converted.

### 7. REFUNDS AND CARDHOLDER CLAIMS:

The Card Account will only be credited with a refund in respect of a Card Transaction if the Bank received a refund voucher and/or other refund confirmation acceptable to it. No claim by a Cardholder against a third party may be the subject of a defense or counterclaim against the Bank. The Bank shall not be liable in any way if the Card is not honored by a third party. Objections and claims must be submitted in writing to the Bank within 15 days of the date of the statement as outlined in section 3, clause (4) of this Agreement and the Bank shall not be liable for any obligations, including but not limited to responding to or resolving any claims received, after the lapse of 15 days.

### 8. SUPPLEMENTARY CARDHOLDER:

- The Bank may at its discretion issue a Supplementary Card with PIN upon receipt of written request, along with relevant completed signed application form by the Principal Cardholder to enable the Principal Cardholder's immediate family member to avail of a Supplementary Card. The Principal Cardholder shall be liable for all amounts arising from Charges incurred by the Bank in connection with the use of the Card by the Supplementary Cardholder (including any use in breach of this Agreement, which the Bank shall be under no responsibility to prevent). Any amounts or losses sustained may be debited to the Card Account.
- Without prejudice to any of its other rights and powers under this Agreement, the Bank may cancel a Supplementary Card at any time and without having to return to the Principal Cardholder and/or upon receipt of written request from the Principal Cardholder accompanied by the return of that Card to the bank. This cancellation shall not affect and/or waive the Principal Cardholder's financial liability in respect of any Card Transaction made on the Supplementary Card prior to or following cancellation. The Supplementary Cardholder is not entitled to request any changes to the Principal Cardholder account nor any other Supplementary Card details.

### 9. VARIATION OF THIS AGREEMENT:

The Bank reserves its right to amend the terms and conditions of this Agreement at any time at its sole discretion. The Bank shall notify the Principal Cardholder about these amendments by written notification, through the monthly Statement of Account, in its website, in its official social media account or by any other media channels; the Principal Cardholder shall have the right to accept these amendments and continue to use the Cards, or object them within 30 days and terminate the Agreement under the conditions of section (5) of this Agreement; continuation of using the Card(s) by the Principal or Supplementary Cardholders after the notification shall be considered as acceptance of these amendments.

### 10. GENERAL:

- The Bank shall not be liable if it is unable to perform its obligations under this Agreement due (directly or indirectly) to the failure of any machine, data processing system or transmission link or industrial dispute or anything beyond the Bank's control.
- If the Bank is unable to produce or send a Statement of Account, the Principal Cardholder's liability for interest and other fees shall continue and for the purpose of calculating interest and establishing the date on which payment is due, the Bank may select a set date each month as the date of certain benefits to the Principal Cardholder. It will be the sole responsibility of such companies and institutions to execute those benefits in receipt of the monthly Statement of Account for the amount payable and as to the deadline within which such remittance is to be in effect.
- The Principal Cardholders shall immediately notify the Bank in writing of any change of their name, contact information, employment data, and financial statement of income, attaching a proof of these changes. The Principal Cardholders shall provide copies of valid up-to-date identification documents to the Bank on regular basis or when requested by the Bank.
- If the Bank, on behalf of the Principal Cardholder, enters into any Agreement with insurance companies and other international institutions for the procurement of certain benefits to the Principal Cardholder, it will be the sole responsibility of such companies and institutions to execute those benefits.
- The Principal Cardholder accepts full liability for all losses incurred and for all debts to his/her Card Account in accordance with this Agreement.
- Any other facilities or benefits made available to Cardholders as such and not forming part of this Agreement may be withdrawn at any time without notice by the Bank.
- The Bank may disclose Card Account information or records to the Local and International Authorities and other related Associations as required by law or specific agreement. The Principal Cardholder's acceptance and consent shall be considered given by virtue of this Agreement.
- This Agreement shall be governed and construed in accordance with the Laws of the Kingdom of Bahrain and the Cardholder irrevocably submits to the non-exclusive jurisdiction of the Courts of the Kingdom of Bahrain. The Arabic version of this Agreement shall prevail.

### 11. VAT:

Value Added Tax. All fees, charges and expenses payable pursuant to this Agreement shall be paid together with the value added tax or any other similar tax (including a profit tax) in accordance with the applicable laws and regulations. Any value added tax payable in respect to any services provided by the Bank hereunder shall be paid, on delivery of the respective value added tax invoice, together with any sum agreed to be paid hereunder. All payments of whatever nature (whether by way of principal, interest or otherwise) shall be made to the Bank without right of set off or counterclaim and free and net of all taxes, imposts and levies of any nature by whomsoever imposed, both present and future. All the amounts payable under this Agreement by the Cardholder, which constitute consideration for any supply for VAT purposes, are deemed to be exclusive of any VAT which is chargeable on that product and/or service, and accordingly, if VAT is or becomes chargeable on any product and/or service made by the Bank to the Cardholder under this Agreement and the Bank is required to account to the relevant tax authority for the VAT, the Cardholder must pay to the Bank (in addition to and at the same time as paying any other consideration for such product and/or service) an amount equal to the amount of the VAT (and Bank shall provide an appropriate VAT invoice to the Cardholder).

### 12. OUTSOURCING TO THIRD PARTY:

The Cardholder understands and agrees that the Bank shall have the right to designate one or more third parties/outsource agencies that may transfer Confidential Information to these entities for the purposes of providing the Bank's product and services and/or related support and other operations necessary to deliver all or certain portions of the services; provided that the Bank in turn, binds such third party to confidentiality, privacy, security and non-disclosure terms. This data is treated confidentially and is not disclosed to third parties who are not involved in the servicing process. The Bank will ensure to protect the Cardholder interests as the terms stated herein.

### 13. CUSTOMER FEEDBACK & COMPLAINTS:

The Bank values all Cardholders' feedback and aims for the highest customer satisfaction levels. The Cardholder will have the full right to provide any feedback and/or to register his/ her complaint if he/ she is not satisfied with any service provided by the Bank through the various channels and easy procedures available to customers that are stated at [www.bbkonline.com](http://www.bbkonline.com)

### 14. CUSTOMER CONSENT

You you for choosing the Bank. At the time of signing up to any of any of the Bank's services, you have provided us with your Personal Data ("Data"). You are kindly requested to carefully read and sign this document in order to allow the Bank to provide you with its services, as required by the applicable Personal Data Protection laws. BBK (a wholly owned subsidiary of Credimax B.S.C. is an entity licensed by the Central Bank of Bahrain as a conventional retail bank and having a registered address at BBK Building, Government Avenue, P.O. Box 597, Manama, Kingdom of Bahrain (hereinafter referred to as "BBK" or the "Bank"). Credimax B.S.C. is a financing company licensed by the Central Bank of Bahrain and having a registered address at Bldg 858, Road 3618, Al Seef District 436, P.O. Box 5350, Kingdom of Bahrain (hereinafter referred to as "Credimax" or the "Bank").

### ACKNOWLEDGEMENT:

I, the undersigned, hereby confirm that the information and Data provided by myself to the Bank is complete, correct and accurate. I undertake to inform the Bank in writing of any changes that may occur to the provided information and Data and to update the same at any time when requested to do so by the Bank.

I understand and acknowledge that the Bank may retain and process my Personal Data for the following purposes: (a) benefiting from products and services offered by the Bank; (b) the facilitation and execution of a contract or transaction to which I am a party; (c) audit and quality control; (d) regulatory reporting; (e) credit and tax reporting; (f) compliance with the laws and regulations; (g) marketing of products and services; and (h) record keeping purposes.

I acknowledge that the Bank may share my Data with any third parties in Bahrain or abroad, including: Group Companies (i.e. branches, subsidiaries, affiliates, associates and other investee companies), regulatory authorities, professional service providers, external auditors, data processors, analytical service providers, contractors, vendors and any other third parties as and when needed for the purposes mentioned above; or if the Bank is legally obliged to share this Data under the Laws and regulations, including for the purpose of compliance with credit reporting and tax reporting laws. When required, the Bank has the necessary agreements in place to protect the sharing of my Data with a third party.

I understand that the Bank, at its absolute discretion, has the authority to shift the Card Account to any other legal entity, with serving notice before a reasonable amount of time to the cardholder.

I understand that the Bank may send marketing messages to my registered contact details with the Bank for the purpose of advertising of products and services. I understand that I have the right to unsubscribe from receiving direct marketing messages. Likewise, I may re-subscribe again at any time during my relationship with the Bank and at my own discretion.

At any point during my relationship with the Bank, I shall have the following rights:

- to enquire about my Personal Data that is processed by the bank
- to object to processing of my Personal Data if such processing results in unjustified harm to myself or someone else
- to object to decision-making based on electronic processing with respect to myself
- to request rectification, blocking or erasure of my Personal Data retained by the bank if processed in an unlawful manner and/or in contravention to the Personal Data Protection Law of the Kingdom of Bahrain;

I understand that the Bank shall review my requests to exercise these rights on a case by case basis on the understanding that the Bank will endeavour to accept my request but still reserves the right to reject it under the conditions permissible by the applicable Data Protection Laws.

By signing this document, I hereby indicate my free will and full capacity in doing so after I have read and understood the above. I also give my consent to the bank to collect, retain, process and share my Personal Data in accordance with the purposes stipulated here above. This consent shall apply to all products and services that may be provided by the bank, irrespective of product or service type, as part of my contractual relationship with the Bank.

For information on our Data Privacy controls and procedure, please visit: [www.bbkonline.com](http://www.bbkonline.com)

If you have any questions about our or to exercise your Data Privacy rights, please contact our Data Privacy team at [DataPrivacy@bbkonline.com](mailto:DataPrivacy@bbkonline.com)

Name:	
ID Number:	
Date:	
Signature:	