

Housing Bank Iskan Coins Program Terms & Conditions

These Terms and Conditions related to Housing Bank **Iskan Coins** Program should be read in conjunction with the Terms and Conditions of Issuance and Usage of Visa and MasterCard Credit and Debit Cards.

1-Definitions:-

Bank: The Housing Bank for Trade and Finance and /or any of its branches and/or its subsidiaries.

Cardholders: the primary Cardholders Customers for the cards issued from Housing Bank, who are qualified to enroll in the Housing Bank **Iskan Coins** Program, hereinafter referred to as " Cardholders Customer ".

Iskan Coins: **Iskan Coins** earned which related to the Housing Bank **Iskan Coins** Programs and in accordance with these Terms and Conditions.

Iskan Coins Program; Housing Bank **Iskan Coins** Program offered by Housing Bank to Customers holding Credit and Debit Cards issued by Housing Bank /or its branches and enables them to earn **Iskan Coins** (on both local and international retail transaction). Cardholders can then redeem the **Iskan Coins** accumulated on their credit and debit cards for cash / vouchers /gifts or rewards points with the **Iskan Coins** Program Participating Companies, hereinafter referred to as "Program".

Iskan Coins Program Participating Companies: Any associates or companies the Bank has an agreement with and the cardholders can redeem **Iskan Coins** through them.

Iskan Coins earn factor for local transactions: Local Iskan Coins earn factor shall be applied for the purchase transactions which made inside and outside Jordan in JOD currency

Iskan Coins earn factor for international transactions: International Iskan Coins earn factor shall be applied for the purchase transactions which made inside and outside Jordan in any currencies other than the JOD

2-Housing Bank Iskan Coins Program Eligibility:-

The **Iskan Coins** Program is available for all Credit and Debit Cardholders subject to the Credit and Debit Card Terms and Conditions applied by the Bank. The Bank is entitled solely to amend/ change the eligibility criteria at any time, as it deems appropriate without any responsibility and / or liability on the Bank and without the need for the approval of the Cardholders Customer or any of its customers and / or notifying them. The cards should be not expired and valid.

3- Participating in the Program:-

Eligible Cardholders Customer shall be considered automatically enrolled in the Program when the card is issued and used and all current card holders are eligible to participate in the program and with immediate effect when their cards are active and not expired

4-Supplementary Cardholders:-

Iskan Coins will be accumulated through supplementary cards held by the primary cardholder. All **Iskan Coins** can only be redeemed by primary cardholders.

5- Iskan Coins Accumulation:-

A. The Cardholder Customers will accumulate **Iskan Coins** for each and every retail purchase transaction performed through the card account except to any transaction not performed through the card account. The Bank shall be entitled to change **Iskan Coins** accumulation without any responsibility and / or liability on the Bank and without the need for the approval of the Cardholders Customer or any of its customers and / or notifying them.

B. **Iskan Coins** shall be earned when the Cardholders Customer performs a purchase transaction as per the following table:
- Credit Cards

Card Type	Iskan Coins earned for 1 JOD spent locally	Iskan Coins earned for 1 JOD spent internationally
Visa /MasterCard Platinum	0.35	0.5
Visa /MasterCard Silver	0.35	0.5
Visa Card Signature	0.5	1.5
Master Card World Elite	0.5	1.5
Visa Card Infinite	0.5	1.5

- Debit Cards

Card Type	Iskan Coins earned for 1 JOD spent locally	Iskan Coins earned for 1 JOD spent internationally
Visa / MasterCard Debit	0.25	0.35
Visa Signature Debit Card	0.35	0.5
Visa Infinite Debit Card	0.35	0.5

C. The Cardholders Customer shall only be entitled to earn **Iskan Coins** provided that:

1. The Account is active and not closed.
2. The Card is not blocked or cancelled in accordance with the Credit Card Terms and Conditions
3. The Card is not expired and valid

6- Transactions not included in the Reward Program:-

1 - No reward **Iskan Coins** will be accruing for the following transactions:

- A. Cash withdrawal transactions.
- B. Fees and Charges.
- C. Transactions not performed through card account for any reason
- D- Gas Station transactions.

2 -The bank reserve the right to deduct the earned Iskan Coins for the Successful charge back transactions

7- Redeem of Iskan Coins:-

- A. The Cardholders can identify the **Iskan Coins** accumulated balance through call center/ online portal / Iskan Mobile/ and credit cards monthly statement. The Cardholders shall be entitled to redeem these **Iskan Coins** with purchase vouchers / cash vouchers /gifts or rewards points with the Program Participating Companies.
- B. The **Iskan Coins** can only redeemed after reaching a minimum fixed amount determined solely by the Bank from time to time.
- C. The Cardholders can redeem the **Iskan Coins** through Call Center/Online Portal or Iskan Mobile.
- D. No new voucher will be issued in case the reward voucher is lost or stolen or damaged for any reason

8- Cancellation of Card and Transfer of Iskan Coins:-

- A. In case of voluntarily cancellation of the card, the accumulated **Iskan Coins** will be void and cancelled.
- B. The Cardholders is entitled to transfer the **Iskan Coins** to another eligible card for the same customer issued by the Bank and subject to the Bank's prior approval.
- C. Rewards vouchers will expire after 6 months from the request date and no new vouchers will be issued instead of the expired ones and the coins considered canceled without the need for the approval of the Cardholder Customer or notify them .

9- Iskan Coins Expiry:-

Iskan Coins earned and not redeemed will expire after 36months from the month it was earned.

10-Rewards:-

- A. All rewards referred to herein are subject to their availability with the **Iskan Coins** Program Participating Company.
- B. The Cardholders shall be entitled to redeem the **Iskan Coins** against vouchers /Gifts/ Points with any **Iskan Coins** Program Participating Company, which will be available on the Housing Bank Website.
- C. The **Iskan Coins** Program Participating Company lists are subject to change at any time as the Bank solely deems appropriate without any responsibility and / or liability on the Bank and without the need for the Cardholders or any of the Bank's customer approval and / or notifying them.
- D. When rewards are collected, the Cardholders releases the Housing Bank irrevocably and unconditionally from any and all liabilities whatsoever related to the redemption, use of the reward and/or other participation in the **Iskan Coins** Program whatsoever.
- E. The Bank reserves the right to modify or cancel rewards or any participating company or any article in this terms and conditions at any time as the Bank solely deems appropriate without any responsibility and / or liability on the Bank and without the need for the Cardholders Customer or any of the Bank's customer's approval and / or notifying them.
- F. Responsibility to honor the rewards is the sole responsibility of the **Iskan Coins** Program Participating Company and/or the **Iskan Coins** program participants and the Bank shall not be liable for their rejection or non-compliance regarding to the collection of rewards or their non-compliance or breach of any of the terms of these Terms and Conditions.
- G. Any disputes or claims in connection with the collection and use of the reward should be addressed directly between the Cardholders and the relevant **Iskan Coins** Program Participating Company.
- H. The Cardholder can collect the gift for which he / she redeemed the **Iskan Coins** within a period of maximum one month from the date he / or she redeeming the **Iskan Coins**, and acknowledge that he / she will lose the right of receiving the gift if not collected in the given period .

11. General Provisions:-

- A. In considering article (8) above the Iskan Coins accrued in the Iskan Coins Program account do not constitute a property for the Cardholders Customer and are not transferable even if it is allowed by law or otherwise to any person or entity and cannot be transferred to any other Rewards Program Account in any manner whatsoever.

- B. The Bank reserves the right to solely terminate the **Iskan Coins** Program (for all card types or for a certain card type)at any time as the Bank deems appropriate without any responsibility and / or liability on the Bank and without the need for the Cardholders or any of the Banks customers approval and / or notifying them and without the need to obtain any court judgment to that effect, and upon such termination any **Iskan Coins** earned through the **Iskan Coins** Program shall be considered automatically expired without the need of prior notification and without the need to obtain any court judgment to that effect.
- C. If the Bank determines any fraud or other abuse relating to the accrual of **Iskan Coins** upon its sole discretion then such **Iskan Coins** earned shall be forfeited and/or cancelled as well the Cardholders Customer membership may be cancelled without prior notification and without the need to obtain any court judgment to that effect and upon the Banks' sole discretion and the responsible party determined solely by the Bank shall be fully responsible and liable for anything arising therefore.
- D. The Bank shall not be held responsible / liable in any manner whatsoever for any damage and / or loss incurred by the Cardholders Customer from the redemption of **Iskan Coins** and / or purchase of services through the **Iskan Coins** Program. The Bank does not represent / warrant in relation to the quality and/or workmanship of such rewards/services and such recourse shall be directly brought by the Cardholders Customer against the **Iskan Coins** Program Participating Customer.
- E. By redeeming rewards **Iskan Coins** Cardholders Customer at any time he/she irrevocable and unconditionally agrees to be bound by the scheme and usage of these Terms and Conditions and any amendments thereto that might be issued by the Bank from time to time.
- F. The Cardholders authorizes the Bank to share his / her information with any party participants in the **Iskan Coins** Program for the purposes of **Iskan Coins** redemption and without any responsibility whatsoever on the Bank and the Cardholders Customer irrevocably and unconditionally agrees on the afore-mentioned.
- G. The Bank reserves the right to amend or change any of these Terms and Conditions at any time as the Bank deems solely appropriate without any responsibility and / or liability whatsoever on the Bank and without the need for the Cardholders and/or any of the Bank's customers approval and with no prior notification.