

Terms & Conditions:

1. This offer is strictly exclusive to the recipient of the promotional communication and is non-transferable
2. The offer applies solely to the specific Credit or Prepaid card identified (e.g., by the last four digits) in the campaign communication. Spends on other cards held by the customer or non-participating cards will not be aggregated
3. This is a competitive campaign based on total spend volume. Only the top spending customers with the highest cumulative "Net Qualifying Spend" during the Campaign Validity Period will receive the reward.
4. Meeting a specific spending threshold does not guarantee a reward; the reward is strictly limited to the top-ranking customers based on the highest volume of eligible spend
5. The "Qualifying Spend Period" is valid from 18/12/2025 to 18/02/2026 (inclusive)
6. Transactions must be performed within this specific date range to be eligible
7. To qualify, transactions must be processed in non-KD (Kuwaiti Dinar) foreign currencies. Any transaction processed in KD is strictly excluded
8. Valid only for Retail Transactions performed via:
 1. Point of Sale (POS): Face-to-face transactions at merchant outlets outside Kuwait
 2. E-commerce: Online purchases from foreign merchants billed in non-KD currencies
9. The campaign calculation is based on Net Qualifying Spend. Any transaction that is subsequently reversed, refunded (fully or partially), or cancelled during or after the campaign period will be deducted from the total spend calculation
10. Transactions currently under dispute or reported as unauthorized/fraudulent will not be included in the calculation
11. The following are strictly excluded from the Rewards Program:
 1. Local KD transactions
 2. Cash withdrawals (ATM), Quasi-Cash transactions, and Balance Transfers
 3. Wallet top-ups or funding of other instruments
 4. Interest, fees, and charges
12. Winners will receive the reward by 16/04/2026
13. The qualifying Credit/Prepaid card must be active, unblocked, and in good standing at the time of crediting. If the card is delinquent or cancelled, the reward will be forfeited
14. For customers within Normal and Pro segments, any credit cards issued against blocked funds (secured cards) are excluded from this promotion