

• Service Terms:

- 1. “Boubyan Rewards” points are transferred to credit cardholders who have continuous salary transfer of at least KD 400 with Boubyan Bank, or are ranked as Premium, Platinum, or Private banking customers.
- 2. “Boubyan Rewards” program does not include customers who are issued credit cards against a blocked amount, as the program is available only to Platinum, Premium and Private Banking customers, or customers who have continuous salary transfer of at least KD 400.
- 3. Boubyan Rewards points are calculated based on the monthly settled POS transactions (received) only during the period from the 21st of the month to the 20th of the next month.
- 4. Transactions for the following MCCs shall be disqualified from Boubyan Rewards’ eligible transactions.

MCC	Classification
4829	Financial Transfers - Bank Remittance
6012/6010/6011	Financial Institutions
6051	Non-Financial Institutions - Foreign Exchange and Financial Transfers (non-wire transfers) and traveler’s cheques.
8398	Charities
5542/5541/5983/7298/4900/5172	Fuel Stations
5960	Insurance Direct Marketing Services
6300	Insurance Sales, Subscriptions, and Payments on Installments
6381	Insurance and Payment by Installments
6513	Property Rents
All PayPal Transactions	

- 5. The cashback redemptions will be reflected in the account immediately and in the card within 24 hours.
- 6. The customer cannot dispute or claim missing cashback amounts after the lapse of 3 months from the date of the relevant transaction.
- 7. Purchase transactions reversed by the merchant or the refunds registered in the monthly statement of the credit card, which lead to the reduction of the spending amount for the relevant period of calculating the points, shall be excluded. In case not enough points in that particular cycle cover the ‘Reversed Transactions, the system will try to re-process them on a monthly basis once there are enough points to cover the reversed transaction, and then the system will deduct the same.
- 8. “Boubyan Rewards” points are calculated for all P.O.S. and e-commerce transactions made by the cardholder using a credit card in Kuwait and abroad.
- 9. In order to receive redemption points, there must be an active credit card.

10. All corporate or business credit cards shall be excluded from Boubyan Rewards Program.
11. Cash withdrawal transactions made by credit cards shall also be excluded from Boubyan Rewards Program.
12. P.O.S. transactions made using a supplementary card shall qualify for Boubyan Rewards Points as per the criteria mentioned above.
13. As soon as Boubyan Rewards' points are used, the transaction cannot be reversed or refunded as in digital vouchers, airline tickets, hotels, car rentals, or airline miles.
14. The minimum required amount to spend to start earning points is KD 1 per month, and there is no maximum purchase amount.
15. By default, all customers are categorized as per their card type.
16. The maximum Boubyan Rewards points per customer as per the type of card:
 - Visa and Mastercard Platinum: 200 points per month
 - Visa Signature and Mastercard World: 300 points per month
 - There is no maximum monthly limit for Visa Infinite and Mastercard World Elite.

In case the customer has more than one credit card type, the monthly earning cap will be calculated based on the card with higher cap. This includes additional & supplementary cards.
17. The bank reserves the right to exclude any cardholders who are misusing the promotion for business transactions such as commercial purchases, one or multiple transactions from one merchant, and/or any transactions that are not deemed as normal retail purchases.
18. A customer is eligible for "Boubyan Rewards" points only if due amounts are paid on time without any delay.
19. The Boubyan Rewards' points will be automatically credited to the Boubyan Rewards' wallet after each statement cycle, which falls at the end of each month.
20. An SMS/push notification will be sent every month to Boubyan Rewards' customers indicating the number of Boubyan Rewards' points earned.
21. The customer cannot claim any missing points if there is no active credit card as at the points' transfer date.
22. The bank shall be vested with the right to stop the Boubyan Rewards points' transfer to any customer for any reason as per the bank's discretion and as it deems appropriate at any time.

23. The bank shall be vested with the right to suspend the Boubyan Rewards Program in case the customer is downgraded, or if no salary is transferred to his account.
24. In case the bank discovers that there are Boubyan Rewards' points transferred to the customer by mistake or that the customer is not eligible, the bank shall be vested with the right to debit the points after notifying the customer of the same.
25. The bank reserves the right to amend the terms and conditions of Boubyan Rewards Program.
26. Boubyan Rewards' points have an expiry date, as the points expire after the lapse of 24 months starting from the date of earning the points.
27. Transactions of the Easy Payment Plan (EPP) do not count towards the eligible transactions to earn Boubyan Rewards' points.
28. The maximum Boubyan Rewards' points per one customer is capped at 100 points for three months per transactions tied to a single or specific merchant.
29. The maximum Boubyan Rewards' points per one customer is capped at 100 points monthly for transactions tied to a specific merchant category.
30. Boubyan Bank shall be vested with the right to exclude the customer from Boubyan Rewards program if he becomes ineligible at any time, or if the customer abuses the service by making suspicious payments.
31. In all cases, the bank shall be vested with the right to exclude any customer from the Rewards Program without stating any reasons.

• Eligibility

The below credit cards are eligible to enroll in Boubyan Rewards program under the specified conditions:

Credit Card	BIN	Eligible Transactions
Visa Infinite	458815	• All transactions inside and outside Kuwait. • All credit cards issued against a minimum salary of KD 400. • All credit cards issued against a deposit/blocked amount with the minimum salary of KD 400. • For credit cards issued against a deposit, only private and platinum cards are eligible.
Visa Signature	443995	
Visa Platinum	422114	
MasterCard World Elite	510692	
MasterCard World	528540	
MasterCard Platinum	533746	
MasterCard 15th Anniversary	510692	

How To Earn Points

Calculation and caps for:

- Local transactions (Includes KD, EU and GBP transactions conducted inside and outside of Kuwait).
- Other currencies’ transactions (other than EU, GBP, and KD), are counted as international transactions.

Monthly spend (KD)	Local	International
Up to 1,000	1%	1%
1,001 - 2,000	1.5%	2%
2,001 - 3,000	2%	3%
3,001 - 4,000	3%	4%
4,001 - 5,000	4%	6%
5,001+	1.5%	1.5%

Type of Card	Monthly Points Limit
Visa/Mastercard Platinum	200
Visa Signature/Mastercard World	300
Visa Infinite & Infinite Privilege/Mastercard World Elite	Unlimited Points

Redeeming Boubyan Rewards Points:

- Boubyan points can be redeemed through the Boubyan App in the form of cashback, airline miles, flights, car rentals, hotel reservations or vouchers.
- Customers can make as many redemptions as needed as long as there is a balance of Boubyan points available.

Cashback Redemption:

- There is no limit for Cashback redemption. You can redeem any number of points into cashback as long as you have available Boubyan Rewards Points.
- You can redeem all Boubyan Rewards points for cashback to any Bouban credit card or account of your choice, or divide the number of points into multiple cards.
- The points redeemed as cashback to a credit card are credited to the credit card within 1 business day of the redemption request.
- The points redeemed as cashback to an account will be credited immediately.

Digital Products - e-voucher

- You can redeem points for digital products available in the marketplace and get the purchase code instantly.
- In case the customer did not find the e-voucher or an error occurred when redeeming the e-voucher please contact: help@yougotagift.com Or contact center: +965 22204519, and for Cozmo, Marhaba please contact: am@marhabagts.com

Travel Redemption Portal:

- You can redeem your Boubyan Rewards points for travel bookings including flights, hotels and car rentals.
- You will receive an email to confirm your booking.
- For bookings changes or cancellations the terms and conditions of each hotel, airline and car rental company apply.
- Additional fees resulting from a change or cancellation of the travel booking are borne by the customer.
- In case the customer did not receive a confirmation email, they can contact this email address: info@bluloyalty.com.

Boubyan Rewards Partners:

- To redeem airline miles, you need to be a Frequent Flyer Member with the airline.
- The points can only be redeemed in groups of 5,000 miles.

Cost of the Miles:

Conversion (miles)	Boubyan Point	Airline
5,000	40	Etihad
5,000	40	Gulf Air
5,000	25	Shukran (Landmark Group)
5,000	40	Al Fursan (Saudi Airline)
5,000	40	Kuwait Airways
5,000	35	Qatar Airways (Privilege club)

- The airline miles will be credited to your Frequent Flyer Membership within 10 business days.
- There is no monthly limit for the airline miles redemption. You can redeem any number of miles, as long as you have enough Boubyan Points.
- The cost of miles in Boubyan points can be changed from time to time by the airline company.
- The miles expiry date is subject to the terms and conditions of the airline company.
- Boubyan Rewards points are irreversible/non-refundable once used such in airline miles redemptions.

Cash + Points:

- When you don't have enough points to redeem an item, you can conveniently use your available points and add cash.
- The Cash + Points feature is only available when you don't have enough points to redeem a specific item. You can redeem the item by using all your remaining points and paying the remaining amount from your credit card.
- The minimum threshold of points is at least %10 for digital products. If you don't have the minimum 10% of the necessary points to be redeemed for an item, you can't use the Cash + Points feature.