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Boubyan

PRIME Rewards Terms and Conditions

- Only PRIME customers with PRIME Prepaid Card will be eligible for PRIME rewards
- Points will be rewarded at the discretion of the bank
- Customers will receive points on completion of a behavior upon validation by the bank
- Customers should abide by the specified criteria for each behavior to be rewarded points
- PRIME Prepaid Card is a prerequisite to all rewards points events.
- Student Allowance transfer is a prerequisite to receive PRIME Box points to all rewards points events.
- "PRIME Rewards" points calculated on the settled/completed transactions/events including POS transactions (received) only during each of the card's cycles, which start from 21st of the month and extend until 20th of the following month for the prepaid card spends.
- Any 'Refund/Reverse Transactions' posted to the PRIME Prepaid Card by the Merchant will reduce the spends for the credit cycle with the particular amount and the PRIME Rewards will be calculated on the net amount. In case not enough points in that particular cycle cover the 'Refund/Reverse Transactions' the system will try to re-process it monthly once there are enough points to cover the negative reward transaction then the system will deduct the 'Refund/Reverse Transactions'
- "PRIME Rewards" points calculated for all POS and E-commerce transactions that the cardholder makes using PRIME Prepaid Card in Kuwait and abroad.
- Cash withdrawals transactions done by the PRIME Prepaid Card excluded from the points calculated amount.
- "PRIME Rewards" points excludes all Prepaid Cards issued for corporate accounts or business purposes.
- The minimum required amount to spend to start earning "PRIME Prepaid Card" points is KD 1 per month and no maximum purchase amount.

- The maximum PRIME Rewards points is capped at 100 points per month for each Customer (including the Supplementary Cards).
- The monthly rewards points is 1% of prepaid card settled spends
- POS transaction done with the supplementary card will qualify for points as per the bank mentioned criteria above.
- The bank reserves the right to exclude any customers who are misusing the promotion for business transactions/events such as redeem vouchers for business or commercial related.
- 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.
- The "PRIME Rewards" points will be automatically credited to the customer's "PRIME Rewards" account after each statement cycle which is end of each month.
- An SMS / notification message will be sent out every month to cardholders, with "PRIME Rewards" points Received
- The customer can't claim any missing points related to prepaid cards if there is no active PRIME Prepaid Card during the points processing date or the student allowance is stopped.
- The bank has the right to stop the "PRIME Rewards" points transfer for any customer by informing the client based on specific reason that decided by the bank and in any time
- In case the bank discover that there are "PRIME Rewards" points transferred to the customer by mistake or customer is not eligible, the bank has the right to debit the amount after informing the customer.
- Boubyan Bank reserves the right to amend the terms & Conditions of the PRIME rewards program.
- Eligible transactions for the PRIME prepaid card are subject to the same terms and conditions of the Boubyan Rewards Program, including any amendments that may be made to them from time to time.
- Boubyan Bank holds the right to exclude a customer from the rewards scheme if the customer is not eligible at any point or if the customer is abusing the service by making questionable payments.

- Boubyan Bank has the right in all cases and without stating the reasons to exclude any customer from the PRIME rewards program.

- PRIME Box points earned will be transferred out to the customer upon the first salary hit coming in. (similar to current Boubyan Rewards reward criteria for salary customers)

- The points in the PRIME Box will expire after 30 months of stopping the Student Allowance, if the customer does not transfer his/her salary. After passing 30 months the points status will be as following:
  - Points in the PRIME Box purged.

- Rewards points will expire after 24 months of earning the points, including the points earned before January 21st, 2026. Additionally, customers can view points that will expire soon through the Boubyan Bank app