The issue and use of QIB Himyan Debit Cards will be subject to the following terms and conditions, which the cardholder declares having read and agrees to abide by, before signing his application for QIB Himyan Debit Card.

1. Definition:
   Following expressions, where the context admits, shall bear the meaning hereby ascribed to them:
   QIB: Qatar Islamic Bank (S. A. Q) card: QIB Himyan Debit Card cardholder: A person to whom a card is issued for his personal use.
   Customer: Account holder.
   Merchant: Any individual, corporation, company or legal entity accepting dealings by use of the card
   Account: A customer 's account in which all entries (number of transactions executed by way of the card, due fees, expenses or any other charges) are recorded as herein detailed.
   1. The customer must maintain a Current or Savings Account in Qatari Riyals at any branch of the Bank.
   2. Use of the card will be restricted to the cardholder in person, within the prescribed limits.
   3. The card is issued on the basis that all withdrawals initiated with it will be debited immediately into the customer 's account with the Bank.
   4. The card will be used at Automatic Teller Machines (ATMs) and Point of Sale Terminals (POS), located at different places in Qatar, Bahrain and Kuwait only.
   5. The card shall at all times remain the property of the Bank, and customer shall surrender the card to the Bank immediately upon request. The Bank has the right, in its sole discretion, to withdraw the card or prohibit its further use.
   6. The card and related PIN are issued to the customer entirely at his/her risk, and the Bank shall bear no liability whatsoever for any loss or damage arising from the issue of the card and related PIN, howsoever caused.
   7. The customer shall not disclose his Personal Identification Number (PIN) to any other person.
   8. The customer at all times remains liable for any transaction made by the use of the card and shall indemnify the Bank for any loss or damage that may be caused by any unauthorised use of the card and related PIN, and the Bank shall be entitled to assume all uses of the card and related PIN to be authentic.
   9. Without prejudice to the provision of the above clause, the customer shall exercise every possible care to prevent the card and details of the related PIN from being lost or stolen, shall notify the Bank immediately and confirm in writing in the event of any such loss or theft.
   10. The Bank shall not be responsible for any loss or damage arising directly or indirectly as a result of any malfunction/failure of the card, ATM, POS or any other electronic device.
   11. The Bank shall not be liable for any act or committed seen by any merchant for any reason whatsoever, including his refusal to accept a card.
   12. The bank's record of transactions processed by the use of the card shall be conclusive and binding for all purposes.

13. The Bank reserves the right to limit and alter, from time to time, the daily cash withdrawal limit and the number of transactions that may be initiated by the card.
14. The Bank is authorised to debit the Customer Account for all expenses arising from the issue of the card, as may be announced from time to time, for any replacement thereof, and for any other fees and charges.
15. Any cash or cheque deposited using the card shall be credited to the customer 's Account only after verification by the Bank, which shall be conclusive and binding for all purposes.
16. Any cheque deposited shall be accepted for collection, and the proceeds shall not be available to the customer until the cheque has been cleared, the proceeds have been paid to the Bank by the paying bank, and the proceeds have been credited to the customer 's Account.
17. Any cash deposit shall be regarded as having been received by the Bank upon its being credited to the customer 's account.
18. The Bank reserves the right to vary any of these Terms and Conditions upon notice to the customer. Use of the card after the date upon which any change to these Terms and Conditions is to have effect (as specified in the Bank's notice) will constitute acceptance without reservation by the customer of such change. Any mail to the customer at the address given herein will be considered as proper and legal. In addition, cardholder undertakes to advise QIB in writing of any change in its given address.
19. The cardholder hereby undertakes to indemnify the Bank against all losses, damages and expenses whatsoever arising in connection with the foregoing and non-delivery, mis-delivery or any omission in executing any instruction deposited with the Bank through ATM.
20. The Bank shall be entitled to the immediate return of the card in the event of:
    - Closure of the customer 's account
    - Customer's total legal disability
    - Customer's death
    - In case of misuse of the card, especially for settling prices of goods, works or services, contravening principles of Islamic jurisprudence.
21. These Terms and Conditions shall be construed and governed by the laws in force in the state of Qatar, as well as the jurisdiction of its courts, so far as they do not contravene Islamic jurisprudence.
22. Himyan Debit Card:
    - Himyan Debit Cards refer to a Debit Card issued by QIB.
    - The customer has to obtain the Himyan Debit Card issued by QIB either physically or through digital channels, such as the app & website.
23. Enrolment with Qatar Airways Privilege Club:
    - Applicants of the Himyan Debit Card must be a Qatar Airways Privilege Club member in order to qualify to apply for the card.
    - If the applicant is not an existing Qatar Airways Privilege Club member, then QIB will automatically enroll the applicant on their behalf.
    - Qatar Airways Privilege Club will send an invitation email to the applicant to complete his/her enrolment and accept the Privilege Club Terms & Conditions to complete the member profile.

- By signing up for the Himyan Debit Card, the customer accepts all the Terms & Conditions on this link: **https://www.qatarairways.com/ro-ro/Privilege-Club/terms-and-conditions.html%23tab1-6** of Qatar Airways Privilege Club.
- The customer consents to QIB to share personal data such as name, date of birth, email ID, and mobile number with Qatar Airways Privilege Club. Such data shall be used by Qatar Airways Privilege Club to send marketing communications related to the Himyan Debit Card and Qatar Airways Privilege Club program offers from time to time.
- By opting for a Himyan Debit Card, the customer agrees that the card will be automatically linked with Qatar Airways Privilege Club “card linked offers”.
- The customer agrees and authorizes Qatar Airways Privilege Club to monitor the linked card transactions in order to identify qualifying transactions via its third-party service provider in facilitation of the rewards provided through “card linked offers”.
- “Card linked offers” allows customers to earn additional Avios from merchants with whom Qatar Airways Privilege Club establishes partnerships.
- If the customer wishes to unlink from “Card Linked Offers”, he/she may manually delink the card by logging in to their Qatar Airways Privilege Club account and visiting the Manage My Payment cards section.

24. Customer Value Proposition and Applicability:
    - Customers will earn 1 Avios on every QAR 8 spent on the Himyan Debit Card for all consumer spends.
    - Customers will earn additional Avios for spending at merchants that are participating in the Qatar Airways “Card Linked Offers”.
    - The list of ”Card Linked Offers” qualifying merchants in Qatar & other earning details can be found on: **https://clo.qatarairways.com/en/earn-avios?country=24&sort_by=name_common&sortBy=name_common&sortDirection=asc**, and Qatar Airways Privilege Club will remove/add participating merchants from time to time.
    - To qualify for additional Avios through merchants participating in “Card Linked Offers”, the minimum spend that is set by Qatar Airways Privilege Club will apply, depending on the agreement that Qatar Airways has with the merchants.
    - The minimum transaction value shall be QAR 8.
    - There shall be no maximum cap on Avios earning (i.e., no restriction on earning Avios for a transaction or particular period).
    - All consumer transactions shall qualify for earning Avios except cash withdrawals, balance transfers, fees, interest charges, and any other transactions deemed ineligible by Qatar Airways Privilege Club.
    - A member can hold more than one type of Himyan card (i.e., Prepaid, Debit) with multiple participating banks.
    - Himyan card can only be used in the State of Qatar, Bahrain and Kuwait i.e., transactions outside these 3 countries shall not earn Avios unless the

territory is further extended by the State of Qatar or unless otherwise notified by Qatar Airways Privilege Club or the participating banks.
  - For spends on supplementary or primary card by a family member, the main cardholder will earn Avios as per the family program rules of Qatar Airways Privilege Club.

25. Member Servicing:
  - Customers will be eligible to earn Avios for all consumer spends on Himyan Debit Cards within 5 business days from the day of spend, and subject to confirmation and applicable program rules.
  - Customers will be credited with the additional Avios through spending at qualifying “Card Linked Offers” merchants within a period of 1 day to 180 days, depending on the merchant’s return policy.
  - If the Avios are not reflected in the customer’s Qatar Airways Privilege Club account, the customer must check with QIB, which has issued the Debit Card.
  - If the additional Avios through “Card Linked Offers” are not reflected in the customer's Qatar Airways Privilege Club account, the customer can claim missing Avios by visiting the “Card Linked Offers” on **https://clo.qatarairways.com/en/claim-avios/provide-club-number** and submitting transaction details within a period of 180 days from the date of the transaction.