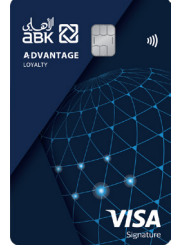


DISCLOSURE OF BASIC INFORMATION

Card name	ABK Visa Signature Advantage
Card type	Credit card Full payment Flexible payment
Card credit limit	KD500 or more
Card annual fee	KD50
Other card related fees	<ul style="list-style-type: none"> • Issuance/ Supplementary fees KD50 • Lost fees KD50 • Damaged fees KD10 • New PIN request KD5 • Credit card cash withdrawal through ABK/other banks: 5% of withdrawn amount minimum charge KD1/- • International card usage fee: 3% + Exchange Rate • Delayed payment: 1.5% • Unpaid balance fees: 0.5%
Card minimum payment	KD10
Annual Percentage Rate (APR)	0.5% monthly service +2.5% + Announced discount rate by CBK Note: These fees apply only to balances that are not paid in full each month at the end of the billing cycle
Rewards program	<ul style="list-style-type: none"> • Automatically enrolled to ABK Advantage Loyalty program • 3 tokens locally and 6 tokens internationally on every KD1 spent
Card benefits	<ul style="list-style-type: none"> • Travel insurance coverage up to USD500,000 • 12 free airport lounge access to 1,200+ lounges worldwide for the cardholder • Purchase protection and extended warranty • Local and global concierge service • Visa discounts on hotels, car rentals and more



Procedures and Consequences of late payment

In the event of non-payment of the due installments, the entire outstanding amount shall become immediately due and payable and the Bank shall have the right to charge late payment interest. If the customer does not settle the dues within 60 days, his credit card will be frozen and will not be reactivated until the dues are paid. If the customer does not settle the dues within 90 days, his credit card will remain frozen and will not be reactivated until six months have passed from the date of settlement. The bank shall also have the right to take legal action in accordance with the applicable procedures in this regard.

Procedures for amending the Terms and Conditions

The Bank has the right to amend the terms and conditions governing credit cards at any time. The Bank will notify customers of the amendment at its branches or through any other appropriate means, 30 days prior to implementation. Such amendment shall be considered binding on the cardholder/customer immediately upon the lapse of the 30-day period.

Ahli Bank of Kuwait notifies customers of their rewards points/tokens if any, through SMS or push notifications via the bank's application (30) days prior to expiry date.