

# @ card

Application Form



[www.bisb.com](http://www.bisb.com)

بنك البحرين الإسلامي 

## Bahrain Islamic Bank eCard Terms & Conditions

### 1. Definitions

"Bank" means Bahrain Islamic Bank B.S.C.

"Card" means the virtual Card issued by the Bank to a Cardholder.

"Agreement" means the agreement entered into between the Bank and the Cardholder and subject to these Terms and Conditions and any amendments thereto from time to time.

"Cardholder" means the person for whose use the bank issues the Card.

"Card Account" means the account opened with the Bank in the name of the Cardholder in accordance with this Agreement.

"Pre Set Card" means Cards issued with a credit limit.

"Pre Paid Card" means Cards issued with no credit limit and the Cardholder is allowed to use the Card up to the amount credited to his/her account.

"Account Refill" means crediting the pre paid card account with amounts, which will be available for utilization.

"Card Credit Limit" means the maximum debit balance permitted under the Card Account as determined and notified by the Bank to the Principal

Cardholder from time to time.

"Card Transaction" means the purchase of goods or obtainment of services by the use of the Card account.

"Virtual Transaction" means any transaction carried out in non face to face environment, such as online transaction, telephone transaction and/or mail transactions.

"Card Statement" means the monthly statement of transactions conducted by the Cardholder using the Card for the previous period.

"Validity Period" means the period for which the Card is valid as determined by the Bank.

"e-Banking" means the Bank's electronic service provided on [www.ebisb.com](http://www.ebisb.com)

### 2. Use of the Card

\*Use of the Card shall be limited to the Card account holder who initially applied for the card.

The Cardholder agrees to:

I. Use the Card within the Card Credit limit determined and notified by the Bank from time to time, or up to the amount credited in advance for pre-paid Cards.

II. Avoid disclosing the Card number to any unauthorized person or any unauthorized web site or any other unauthorized channels that may expose the Card account for abuse and/or fraudulent transactions.

III. Avoid using the Card for any illegal transactions as defined by:

- Visa International regulations.
- International authorities.
- Laws of the Kingdom of Bahrain.
- Contrary to Islamic Sharia'a.

IV. Avoid using the Card after the expiry date stated on the Card and notified by the bank or after notification to him/her of its cancellation or withdrawal by the Bank or any person acting on behalf of the Bank.

\*Use of the Card shall be limited to virtual transactions; meaning any transaction carried out in a non face to face environment.

### 3. Safeguarding the Card

\*The Cardholder must not disclose the Card Number to any third party except in connection with a Card Transaction or when reporting the actual loss or theft of the Card.

\*If the Card number has become known to any unauthorized person, the Cardholder shall immediately notify the Bank's Card Centre by calling 17515999 (24 hours).

\*Any notice given to the Bank shall be followed by a confirmation of such notice to be sent by fax transmission within seven calendar days to **17 535 999** or by mail to **PO Box 5240, Manama, Kingdom of Bahrain.**

\*If this notification is given orally, it shall not take effect unless confirmed in writing to the Bank at the above address within a maximum of seven days. Until the Bank receives a written notification, the Cardholder will be liable in respect of any use of the Card during this period of loss or theft.

#### 4. Card Account

\*The Bank will open and maintain a Card Account for each Cardholder and will charge to such Card Account the amounts of all purchases of goods and services by use of the Card and any loss incurred by the Bank arising from the use of the Card.

\*The amount of any Card transaction in a currency other than BHD will be converted into BHD at the prevailing rates of exchange (as specified by the Bank from time to time) on the date when such amounts are charged to the Card Account.

\*In case any web site or virtual retail outlet refuses to accept the Card, the Bank shall not be responsible for such refusal in any mean whatsoever.

\*The Principal Cardholder must pay immediately any arrears of previous payments and the amount of any Card transaction made in breach of any Terms and Conditions of this Agreement.

\*The Cardholder irrevocably authorizes the Bank to debit any other Account of the Principal Cardholder with the Bank towards recovery of any arrears of payments and/or penalties that the Bank may impose for

any Card transaction made in breach of any of these Terms and Conditions.

\*All amounts due under these Terms and Conditions will be immediately payable in full on the commission of an act of bankruptcy of the Cardholder, on the death of the Cardholder or at the Bank's sole discretion if there is any breach to these Terms and Conditions by the Cardholder.

\*In case of the death or bankruptcy of the Cardholder the obligations of the Cardholder will remain in full force and effect until such time as they are duly satisfied.

\*The Cardholder may obtain a detailed Statement of account showing the transactions that took place with the Card by logging to the Banks e-Banking system at the following web site [www.ebisb.com](http://www.ebisb.com).

\*The Cardholder shall determine that the amounts indicated in the Statement of Account are correct unless an objection is made to the Bank within 15 days.

\*No monthly statements of account will be sent by mail for pre-paid Cardholders.

\*Pre-Set Cardholders shall within 25 days from the date of every monthly Statement of Account pay the minimum amount indicated in the Statement of Account or any bigger amount as decided by the Cardholder or else be subject to monthly late payment fees as indicated in the fees and charges below or announced by the Bank from time to time in any mean the bank finds sufficient.

\*Any payment to the Bank will take effect only when received at the address notified by the Bank and credited to the Card Account and will be applied by the Bank as specified in the following:

- I. Towards payment of the late payment fees and any other fees (pre set cards only).
- II. Towards payment of all purchases shown in any previous statement.
- III. Towards payment of all purchases shown in the latest statement.
- IV. Towards payment of any purchases made and debited to the Card Account but not then shown in any statement.
- V. Remaining balance of payment shall be credited to the Card account.

## 5. Fees and Charges

### a. Pre Set:

\*The Cardholder must on a monthly basis pay a fixed service fee of BD5

(BD60 annually) and the Bank has the right to either waive a percentage or the entire monthly service fee amount depending upon the Cardholder's compliance with making the payment of the outstanding amounts in whole or in part on or before the due date fixed at 25 days with effect from the Statement of Account's date.

\*The minimum Credit Limit is BD50 and the maximum is BD500.

\*No issuing, renewal or account maintenance will be charged to the Card.

\*Should the Cardholder use the Card in excess of the assigned credit limit, a flat fee of BD5 will apply.

\*Should the Cardholder fail to pay the minimum due amount or more in the date mentioned in the monthly statement or before, a charge of BD5 will apply. Such charges shall not be used by the Bank and will be assigned for charity purposes.

\*The Bank reserves the right to vary all of above charges, percentages or other fixed fees from time to time at its sole discretion.

### b. Pre paid:

\*No charges shall apply for the issuing of prepaid Cards.

\*No charges shall apply on the renewal of the prepaid Card.

\*None of the following charges shall apply to the prepaid Cards:

- Late payment fees
- Monthly service fees
- Over limit fees.
- Refill or recharge fees.

\*Should the Cardholder wish to refund any unused balance in the Card, a flat administrative fee of BD1 will apply for each refund transaction.

\*The Bank reserves the right to vary all of above charges, percentages or other fixed fees from time to time at its sole discretion.

The Bank shall notify the Cardholder by any mean the bank finds sufficient and under its sole discretion.

## 6. Suspension or Cancellation on the Card

\*The Card remains the property of the Bank at all times. On request, all and any Card issued for use on the Card Account must be returned immediately to the Bank or any other person acting for the Bank.

\*The Bank may at any time suspend or cancel the right of the Cardholder to use the Card that is issued to him/her on temporary or permanent basis without any notice, if he/she fails to satisfy his/her obligations under these terms and conditions or any attachments thereto or under any other Agreements or amendments, and/or if he/she defaults in the payment of the amounts as they fall due. Accordingly, these Terms and Conditions shall

be automatically terminated and the Cardholder shall hand over the Card to the Bank and refrain absolutely and immediately from using the Card. Such cancellation shall not absolve the Cardholder from his/her liabilities and obligations towards the Bank.

\*The debit balance of the account of the Cardholder shall continue in force and fees and charges shall accrue as agreed between the two parties herein until the debit balance of the Card Account is finally settled.

## 7. Claims and Charge backs

\*In the event the Cardholder makes a claim against a third party in respect of a Card transaction, such claim shall not be subject to an inter-pleader, defense or counterclaim against the Bank.

\*The Bank shall not be liable in any manner whatsoever for any difference that may arise between any merchant and the Cardholder concerning a Card transaction that is the subject of payment.

\*If any web site, retail outlet or any merchant refunds to the Bank the value of the good/service provided to the Cardholder, the Bank shall credit such value to the Card Account upon receipt thereof.

\*The Card Account will be credited with a refund in respect of a Card

transaction only in the event the Bank receives verification of the refund acceptable to the Bank in its sole discretion.

### 8. Variation of these Terms and Conditions

- \*The Bank reserves its right to amend these Terms and Conditions at any time.
- \*The Bank shall notify the Cardholder regarding any amendments by any mean the Bank finds sufficient and under its sole discretion.
- \*Continuation of using the Card by the Cardholder after the notification shall be conceded as an acceptance of these amendments.

### 9. Termination

- \*The Principal Cardholder may terminate the Card Account by a written notice to the Bank but such termination shall only be in effect upon the return of the Card to the Bank and the full settlement of all the liabilities of the Cardholder to the Bank.
- \*Until such termination, the Bank may reissue Cards from time to time for use in accordance with these terms and conditions.

\*Prior to leaving the Kingdom of Bahrain permanently, the Cardholder shall return to the Bank all Card issued by the Bank to Cardholder.

### 10. Applicable Law

- \*These terms and conditions shall be governed by, and construed in accordance with, the applicable laws of the Kingdom of Bahrain unless such laws conflict with the provisions of the Islamic Shari'a as adopted by the Bank's Shari'a Board in which case the latter shall prevail.
- \*In the case of either a claim by the Bank against the Cardholder or a dispute between the Bank and the Cardholder, the Cardholder agrees to irrevocably submit to the non-exclusive jurisdiction of the courts of the Kingdom of Bahrain.
- \*In the case of conflict between the English and Arabic versions of these terms and conditions, the latter shall prevail.

Prepaid Card

Pre-Set Card

Credit Limit BD: \_\_\_\_\_  
(Minimum BD50 - Maximum BD500)

**PERSONAL DETAILS** -----

Full Name  Mr.  Mrs.  Miss  Other: \_\_\_\_\_

Your Name as it should appear on the Card:

Date of Birth: DD / MM / YY CPR No.  Nationality: \_\_\_\_\_ Passport No.: \_\_\_\_\_

Educational Qualifications:  High School  Degree  Post Graduate  Others

Marital Status:  Married  Single  Widowed  Divorced Number of Dependents: \_\_\_\_\_

**MAILING ADDRESS** -----

Flat/House: \_\_\_\_\_ Building No.: \_\_\_\_\_ Road: \_\_\_\_\_ Block: \_\_\_\_\_

P.O. Box: \_\_\_\_\_ City: \_\_\_\_\_

**CONTACT DETAILS** -----

Home Tel. No.: \_\_\_\_\_ Mobile 1: \_\_\_\_\_ Mobile 2: \_\_\_\_\_

E-mail address: \_\_\_\_\_

**DECLARATION & SIGNATURE** -----

I declare that I am over 15 years old (Prepaid Card) /21 years old of age (Pre-set Card), and that the information stated in the application is true and correct to the best of my knowledge, and in the event that the details I have submitted change, I agree to notify BisB in writing. I declare that I have received a copy of BisB General Terms and Conditions relating to the BisB cards which I have read, understood and accepted any changes to the terms and conditions thereafter. I authorize BisB and/or its authorized representative to contact my bankers or any other source to obtain any information it may require. I understand that BisB reserves the right to require a guarantee acceptable to them or a cash margin (which shall be held as collateral and will be used towards settlement of my Card Account(s) as BisB may deem necessary) as a condition for approving the application. I further understand that BisB has the right to decline this application without giving any reason.

Signature:

Date: DD / MM / YY

**REQUIRED DOCUMENTS** -----

1. Copy of CPR, both sides.
  2. Copy of Passport (Including residence permit for non-Bahrainis).
  3. Salary Certificate / Slip (for Pre-Set cards only).
  4. Bank account statements for the past 3 months. (for Pre-Set cards only).
  5. Copy of valid Commercial Registration (For self-employed and Pre-Set cards only).
- Original CPR and Passport should be presented with application form.

For Further clarifications, please call our 24 Hours Customer Services number on 17 515 999.