

Issued by: Capital Bank of Jordan

Issue Date: March 2026

Campaign Period: From the 10th of March until mid of April 2026

Introduction

This campaign shall be known as the "FIFA World Cup 2026 Campaign via the Mobile Banking Application" (the "Campaign"), launched by Capital Bank of Jordan (the "Bank"), whereby prizes and incentive rewards shall be offered to eligible customers in accordance with these General Terms and Conditions.

Phase One: Financial challenges (credit card payments, CliQ transfers, opening current/savings accounts, account funding, and various other challenges).

Phase Two: Financial challenges and football-inspired games.

Phase Three: Direct interaction with the FIFA World Cup (match result predictions, goal scorer predictions, and other match-related challenges).

Accordingly, these Terms and Conditions shall constitute an integral and inseparable part of the Bank's General Account Opening Terms and Conditions and the Mobile Banking Application Terms and Conditions and shall be read together as one unit.

First: Definitions

In these Terms and Conditions, the following terms shall have the meanings set forth below:

- **The Bank:** Capital Bank of Jordan, owner of the Capital Bank trademark.
- **The Customer:** Any natural person holding an active account with the Bank and who agrees to participate in the Campaign through the Mobile Banking Application.
- **Current / Savings Account:** The account maintained by the Customer with the Bank and governed by the General Account Opening Terms and Conditions.
- **The Campaign:** The interactive FIFA World Cup Campaign organized by the Bank via the Mobile Banking Application during the specified period between the 10th of March and mid-April 2026, conducted in three phases in accordance with the conditions of this Campaign.
- **Points:** Virtual units granted to Customers in exchange for completing challenges (financial and banking transactions) through the Application or using Capital Bank debit and credit cards, or purchased through direct debit from the account or redeemed through loyalty points, in accordance with the conditions of this Campaign, which determine the list of winners based on the Campaign system.
- **Points System:** A system through which the Customer is awarded Points for completing challenges and meeting specific criteria within the Campaign, which are later used to increase the chances of winning.
- **Mobile Banking Application:** An electronic application provided by the Bank to its Customers on smartphones and tablets, enabling them to access accounts, manage funds, and perform a wide range of banking transactions securely and conveniently.
- **Rewards / Prizes:** The prizes announced under this Campaign are non-transferable, non-exchangeable, or saleable.

Second: Campaign Participation Conditions

Eligible Customers:

1. All individual retail customers holding accounts with the Bank.
2. Employees of the Bank or its subsidiaries and their first-degree relatives.
3. Excluded Accounts: The following accounts shall be excluded from participation in the Campaign or entry into prize draws, whether before or during the Campaign period:
 - Incomplete accounts
 - Accounts under monitoring or inactive
 - Dormant accounts
 - Delinquent customer accounts
 - Seized accounts
 - Deceased customer accounts
 - Accounts classified as legal
 - Accounts under follow-up or monitoring

* The Bank reserves the right to verify the eligibility of any Customer to participate or to win any prize at any time.

Third: Subscription Mechanism and Fees

Subscription Mechanism:

1. Participation in the Campaign shall be completed by registering through the Mobile Banking Application and earning Points in accordance with the stipulated conditions.
2. Participation in the Campaign is optional.

Subscription Fees:

1. A non-refundable subscription fee of one Jordanian Dinar (JOD 1) shall be charged upon subscription and on a monthly basis from the date of the Customer's subscription to the Campaign.
2. The fee shall be debited from the Customer's account upon approval of the debit through the Mobile Banking Application.
3. The Bank reserves the right, subject to Customer approval, to deduct the fee from any benefits previously obtained by the Customer, including Capital Rewards balances available in the Customer's account.
4. Subscription renewal shall occur on the same date as the initial subscription for the following month, regardless of the date of entry, and any subscription for part of the final month of the Campaign shall be deemed a full monthly subscription fee.
5. Points accumulated shall be calculated only up to the date of cancellation, and the Customer shall not be entered into prize draws if the minimum qualifying Points threshold of 5,000 Points is not met.
6. Subscription fees are non-refundable.
7. A One-Time Password (OTP) shall be sent for all subscription-related actions or when purchasing Points through the Application.
8. The Customer agrees that the Bank's records and accounts shall constitute the sole reference for proving subscription.
9. If the subscription renewal date becomes due and the Customer does not have sufficient balance, a grace period of five (5) days shall be granted for renewal, during which the Customer's Points shall be frozen until re-subscription.
10. If the Customer wishes to re-subscribe after a period of interruption, fees for the previous and subsequent months shall be deducted due to prior suspension.

Subscription Cancellation Mechanism:

1. If the Customer wishes to cancel the subscription, the Customer must select the cancellation option through the Application, and all accumulated Points shall be reset to zero at the Customer's request.

Fourth: Campaign Mechanism and Phases

Eligible financial movements and banking transactions executed during the period from the 10th of March until mid of April 2026 shall be calculated in accordance with the table attached to the Campaign Terms and Conditions.

- **Points System and Calculation Mechanism:**

- The Customer shall earn specific Points for each challenge completed through the Application or banking transactions, in accordance with the Points specified in the attached table.
- Points shall be automatically accumulated in a dedicated balance displayed within the Application.
- Points earned by the Customer are solely for increasing the chances of entering prize draws and do not constitute cash returns, services, or products provided by the Bank.
- Points may not be transferred between accounts or Customers.

- **Prize Eligibility Mechanism:**

- Eligibility is achieved by accumulating Points, with a minimum threshold of 5,000 Points required to enter prize draws.
- Accumulating Points increases the chance of entering the draw and does not determine the winner.
- Every 100 points gives a chance to win.
- Phase One Prizes value: Includes tickets to attend the FIFA World Cup 26 matches, with a total value of approximately JOD 120,000, distributed as follows:
 - Opening Match Package (1) – JOD 25,000
 - Quarter Final Package (1) – JOD 30,000
 - Group Stage Packages (4) – JOD 45,000
- Prizes include:
 - Transportation to and from the airport
 - Accommodation in a 4-star hotel for four (4) days
 - Daily breakfast throughout the stay
 - USD 600 Visa card
 - Gifts / services valued at USD 400
 - Visa hospitality office at the hotel and an event support team

*** In addition to: Individual match tickets (10), valued at JOD 2,000 per ticket, which include stadium entry only.

Prize Eligibility Conditions:

- The Customer must accumulate the minimum required Points to enter the draw.
 - If the prize is not claimed within two (2) Days from the date of announcing the winner, this shall be deemed an implicit and explicit waiver, and the Bank shall have the right to award the prize to an alternate winner from the backup winners list.
 - The Customer may assign the prize to another person within two (5) days from the announcement date; otherwise, the prize shall be awarded to the alternate winner.
 - The winning Customer shall not be entitled to request any substitution or cash equivalent of the prize.
- The Campaign shall be suspended, the draw conducted, and the winners announced after the end of the first phase.
 - Prizes shall be delivered after verification of the winners' identities, and winners shall be required to sign prize receipt acknowledgments.
 - Any prize shall be subject to applicable local tax laws, if any, and the winner shall bear any related tax or legal obligations.

Fifth: Earned Points, Bonus Points, and Purchasing Points

Earned Points

1. Each banking activity, whether a financial transaction or a specific banking operation listed in the campaign's attached table, is rewarded with a defined number of points calculated in accordance with the campaign terms and conditions.
2. Earned points are non-transferable, non-redeemable for cash, and non-inheritable.
3. The Bank reserves the right, at any time, to reassess the points system or reset earned points in the event of detecting any error or manipulation, provided that customers are notified.
4. Points are calculated and monitored automatically. The customer has no right to dispute the results, and the Bank's records shall constitute conclusive evidence.
5. To enter prize draws, customers must accumulate the minimum required number of points for each prize as outlined below:
 - Opening Match Package (1): minimum of (10,000) points
 - Quarter Final Package (1): minimum of (15,000) points
 - Group Stage Package (4): minimum of (7,000) points
 - Individual Match Packages (10): minimum of (5,000) points

Bonus Points and Purchasing Points

Customers may obtain additional points through the following:

- Redeeming their loyalty points, which enables them to receive additional points under this campaign.
- Direct debit from bank accounts, whereby the value of purchased points is calculated as follows: (1 Jordanian Dinar = 50 points).
- The value of purchased points is non-refundable.
- Points purchased or redeemed through loyalty points are credited immediately to the customer's account within the approved points system.

Sixth: Bank Liability

1. The Bank shall not be liable in the following cases:
 - Any technical or system failures beyond its control that may affect participation in the campaign or point calculation.
 - Failure to receive notifications related to winning or points due to telecommunications or network issues.
 - Delay or failure in prize delivery for reasons beyond the Bank's control, such as failure to obtain a travel visa, provided that the customer is informed.
 - Any direct or indirect loss incurred by the customer as a result of participation in the campaign.
2. The Bank reserves the right to:
 - Amend, suspend, or cancel the campaign or any part thereof, provided that customers are informed.
 - Suspend or exclude any customer from the campaign if fraudulent activity, manipulation, or breach of the terms is suspected, provided that customers are informed.
 - Refuse to award any prize if it is determined that points were obtained in violation of the campaign's terms and conditions, including but not limited to using a personal account for commercial purposes to accumulate additional points.
 - To photoshoot winners, whether for in-kind or cash prizes, and announce them through any advertising medium deemed appropriate by the Bank. The Bank also reserves the right to withhold any prize if the winner refuses to consent to the announcement of their win, whether by publishing their name, image, or recording promotional material.

Seventh: Customer Obligations

- The customer acknowledges and agrees that participation in the campaign is entirely voluntary and without any obligation imposed by the Bank.
- The customer undertakes not to attempt to manipulate the points system, create fake accounts, or exploit any loopholes within the application.
- The customer agrees to receive campaign notifications via the application, SMS, or email.
- The customer acknowledges that any illegal or non-compliant use related to the campaign will result in exclusion from the campaign and prize draws without compensation.
- The customer declares that the Bank's records, entries, accounts, and systems used in the prize draw process are accurate and final, and shall constitute conclusive evidence for determining prize winners.

Eighth: Disclosure and Transparency

1. All campaign-related information is published on the Bank's official website and social media platforms.
2. The Bank commits to full disclosure of:
 - The cost of purchasing points.
 - Applicable fees or commissions.
 - The number and types of prizes.
 - The points allocation mechanism.
 - The points earning mechanism.
 - The prize draw mechanism.

Ninth: Data and Privacy

1. The Bank may use customer information collected during the campaign for marketing and analytical purposes, while ensuring that such information is not disclosed to any third party without the customer's consent, except as required by law or regulatory authorities.
2. The Bank retains all intellectual property rights related to the campaign, including logos, designs, and interactive content.

Tenth: General Provisions

- This campaign shall be governed by the laws of the Hashemite Kingdom of Jordan.
- In the event that the winning customer is deceased, the prize shall be awarded to an alternate winner.
- The Bank bears no direct or indirect financial and/or legal liability for any injuries and/or damages sustained by participants during and/or after the campaign.
- By participating in the campaign, all participants acknowledge and agree to comply with all terms and conditions issued by the Bank, and acknowledge that the Bank alone has the authority to interpret any ambiguity, clause, or decision related to the campaign.
- Any participation that does not comply with the campaign's terms and conditions shall be deemed null and void.
- If any provision of these terms is deemed unlawful or unenforceable, this shall not affect the validity or enforceability of the remaining provisions. In the event of any conflict between provisions, the provision that best serves the Bank's interest shall prevail.
- The customer acknowledges that the address recorded in the Bank's records shall be deemed their chosen address for all correspondence, requests, notices, or notifications related to this campaign, and any communication sent to such address and/or email shall constitute valid legal notification, whether delivered by regular mail, legal courier services, or by hand. Any breach by the customer of these terms shall constitute sufficient grounds for the Bank, at its discretion, to exclude the customer from the campaign without prior notice or warning.
- Any dispute arising from this campaign or its terms shall fall under the jurisdiction of the courts of the Hashemite Kingdom of Jordan, with the Amman Court (Palace of Justice) having exclusive territorial jurisdiction.
- In the event of any conflict between these terms and any marketing communication, these terms shall prevail as the legal reference.
- Participation in the campaign constitutes the customer's explicit and unconditional acceptance of all terms and conditions herein and their full commitment to comply with them.

Points

- CliQ Transfer – Sending
 - 0.5 Points per Jordanian Dinar (JOD)
 - Maximum of 10 transactions per day
 - Minimum transaction amount is 1 JOD per person
 - Maximum points that can be earned daily are 50
 - Maximum points that can be earned monthly (one time only) is 500
- CliQ Transfer – Receiving
 - 1 Points per Jordanian Dinar (JOD)
 - Maximum of 20 transactions per day
 - Minimum transaction amount is 2 JOD per person
 - Maximum points that can be earned daily are 500
 - Maximum points that can be earned monthly (one time only) is 5,000
- Debit Card Purchases
 - 2 Points per Jordanian Dinar (JOD)
 - Maximum of 5 transactions per day
 - Minimum transaction amount is 1 JOD per person
 - Maximum points that can be earned daily are 500
 - Maximum points that can be earned monthly (one time only) is 5,000
- Credit Card Purchases
 - 2 Points per Jordanian Dinar (JOD)
 - Maximum of 5 transactions per day
 - Minimum transaction amount is 1 JOD per person
 - Maximum points that can be earned daily are 500
 - Maximum points that can be earned monthly (one time only) is 5,000
- Online Card Purchases
 - 5 Points per Jordanian Dinar (JOD)
 - Maximum of 5 transactions per day
 - Minimum transaction amount is 10 JOD per person
 - Maximum points that can be earned daily are 750
 - Maximum points that can be earned monthly (one time only) is 7,500
- Bill Payments Via Mobile Banking App
 - 3 Points per Jordanian Dinar (JOD)
 - Maximum of 5 transactions per day
 - Minimum transaction amount is 10 JOD per person
 - Maximum points that can be earned daily are 300
 - Maximum points that can be earned monthly (one time only) is 3,000

- Opening a Savings Account
 - 10 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is 300 JOD per account
 - Maximum points that can be earned daily are 2,000
 - Maximum points that can be earned monthly (one time only) is 2,000

- Opening a Premier Savings Account
 - 5 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is 10,000 JOD per account
 - Maximum points that can be earned daily are 5,000
 - Maximum points that can be earned monthly (one time only) is 10,000

- Opening a Current Account
 - 10 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is 100 JOD per account
 - Maximum points that can be earned daily are 1,500
 - Maximum points that can be earned monthly (one time only) is 3,000

- Growth in Current or Savings Account Balance
 - 10 Points per Jordanian Dinar (JOD)
 - One transaction per month
 - Minimum transaction amount is 100 JOD per account
 - Maximum points that can be earned daily are 1,500
 - Maximum points that can be earned monthly (one time only) is 3,000

- Linking or Adding a Fixed Deposit via Mobile App
 - 5 Points per Jordanian Dinar (JOD)
 - One transaction per month
 - Minimum transaction amount is 5,000 JOD per deposit
 - Maximum points that can be earned daily are 5,000
 - Maximum points that can be earned monthly (one time only) is 10,000

- Linking a Fixed Deposit via Branch
 - 5 Points per Jordanian Dinar (JOD)
 - One transaction per month
 - Minimum transaction amount is 25,000 JOD per deposit
 - Maximum points that can be earned daily are 5,000
 - Maximum points that can be earned monthly (one time only) is 10,000

- Linking a Fixed Deposit via Branch
 - 5 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is a credit limit of 250 JOD
 - Maximum points that can be earned daily are 5,000
 - Maximum points that can be earned monthly (one time only) is 10,000
- Issuance of a Credit Card
 - 2 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is a credit limit of 250 JOD
 - Maximum points that can be earned daily are 6,000
 - Maximum points that can be earned monthly (one time only) is 6,000
- Opening a New Account via the Capital Mobile App
 - 5 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum transaction amount is 100 JOD per account
 - Maximum points that can be earned daily are 500
 - Maximum points that can be earned monthly (one time only) is 500
- e-Vouchers
 - 2 Points per Jordanian Dinar (JOD)
 - A maximum of up to 3 transactions per day
 - Minimum transaction amount is 10 JOD per account
 - Maximum points that can be earned daily are 200
 - Maximum points that can be earned monthly (one time only) is 500
- Supplementary Card Issuance
 - 5 Points per Jordanian Dinar (JOD)
 - One-time issuance
 - Minimum limit of 250 JOD
 - Maximum points that can be earned daily are 1,000
 - Maximum points that can be earned monthly (one time only) is 1,000
- Salary Transfer
 - 2 Points per Jordanian Dinar (JOD)
 - One-time only transaction
 - Minimum Salary of 400 JOD