

Credit Card Terms and Conditions

I hereby apply for a credit card from Capital Bank of Jordan (hereinafter referred to as «the Bank»). I accept that the Bank has the sole and absolute right to approve or reject this application without stating any reason whatsoever. All cards issued under my account – including any supplementary cards – shall be subject to the terms and conditions of the Cardholder Agreement issued by the Bank, and to any amendments made thereto. Upon request, I authorize the Bank to issue one or more supplementary cards on my account to the person named therein, provided that the person is over the age of eighteen. I also consent to the Bank providing him/her/them with information related to the card upon my request, under this irrevocable declaration. By issuing a credit card and/or a supplementary card to any person based on this application and the agreement signed by me, I acknowledge that I am responsible for any withdrawals shown in the monthly statement issued by the Bank. The Bank shall have the right to cover such amounts from any of my accounts at any branch of the Bank without prior notice. I further undertake not to exceed the credit limit granted to me under the card, which amounts to () Jordanian Dinars. In case such limit is exceeded, whether intentionally or unintentionally, I hereby authorize the Bank to immediately cover the excess amount in Jordanian Dinars from any of my accounts with the Bank, without any objection from my side to the exchange rate used or to the transaction itself.

Upon approval of the card issuance, I agree to pay the applicable annual fees regardless of whether the card is activated or not.

These terms and conditions shall govern the relationship between the Bank and any person applying for the issuance of a credit card. (All masculine references herein shall also apply to the feminine form as applicable.) The following terms and expressions shall have the meanings indicated below:

Definitions:

Terms	The provisions governing the use of the credit card, as well as the rights and commitments of the card applicant. This also includes any amendments thereto.
Kingdom	The Hashemite Kingdom of Jordan.
Bank	The Bank (Capital Bank of Jordan).
Client	The person who maintains an account with the Bank and is issued a primary card. The Client is responsible for any supplementary cards issued upon their request and approved by the Bank.
Account	The account opened in the name of the Client, or the account to be opened for credit card transactions.
Card	The credit card in all its types issued and/or renewed by the Bank.
Primary Card	The card issued by the Bank in the name of the applicant upon request and in accordance with these terms and conditions.
Supplementary Card	A card issued by the Bank at the request of the primary cardholder, for use by a person designated by the cardholder, in accordance with the terms and conditions set forth herein.
Applicant	Any person applying for a credit card, whether or not they hold an account with the Bank. The applicant is responsible for any supplementary cards issued upon their request and approved by the Bank.
Cardholder	Any person in possession of a primary or supplementary credit card issued by the Bank upon the request of the applicant.
Card Utilization	Transactions involving the purchase of goods, receipt of services from commercial outlets, withdrawals using the Card through ATMs and/or cash withdrawals from banks.
Card Limit	The maximum amount the Applicant is permitted to utilize, as determined by the Bank.

PIN	The number issued by the Bank to the holder of the primary and supplementary cards, enabling the Cardholder to conduct cash withdrawals via ATMs, perform transactions through POS (Point of Sale) devices that accept PIN entry, inquire about card balance, and use automated authorization devices worldwide
Expenses	Include the costs and fees of stamps, postal charges, telephone, telegraph, transportation, exchange rate differences, commissions, interest, and any other charges listed in the Bank's Schedule of Fees and Commissions, in accordance with the rates approved by the Central Bank. This also includes collection fees, all other banking-related expenses, penalties, legal and expert fees incurred by the Bank, and any fees or charges borne by the Bank as a result of issuing and/or using the Card.
Monthly Payment	The amount required to be paid monthly by the Card Applicant, representing the prescribed percentage of the total commitments incurred on the Card. This may be up to 100% of the total outstanding obligations, subject to the minimum required payment.
Card Account Balance	The total utilized balance on the Card due to the Bank as of the Card Statement issuance date, according to the Bank's records, including all related charges.
Card Statement	The statement detailing the debits, credits, and the outstanding balance on the Card account owed to the Bank, resulting from usage of the Card by the Cardholder.

Upon the issuance of a Visa or MasterCard (hereinafter referred to as the "Card") by Capital Bank of Jordan (hereinafter referred to as the "Bank"), to the Client (hereinafter referred to as the "Cardholder"), I confirm my commitment to the following terms and conditions, which I have read, understood, and agreed to comply with::

- 1 All accounts held by the Cardholder shall be considered pledged in «possession» as collateral for the repayment of all existing and future amounts and obligations. The Cardholder hereby irrevocably authorizes the Bank in advance to cover any withdrawals made using the Card, inside or outside the Kingdom, including purchases of goods, services, cash advances, and others, and to settle all amounts debited to the current account, as well as any commissions, interest, stamps, fees, and expenses charged or to be charged to the Card from any of my accounts, in accordance with these terms and conditions. Accordingly, I/we, the undersigned, hereby grant the Bank an absolute and irrevocable authorization at all times to debit and settle all withdrawals, commissions, interest, and expenses, regardless of the amount, from my/our account(s) with the Bank, whether in Jordanian Dinars or any other currency. In case of currency differences, the Cardholder authorizes the Bank to convert currencies in the manner and at the rate determined by the Bank without the need to revert to the Cardholder. This authorization shall remain valid and unconditional until all obligations, amounts, commissions, interest, stamps, fees, and expenses owed to the Bank are settled, as per the Bank's records, which shall be deemed accurate and final.
- 2 The client, under these Terms and Conditions governing the issuance of credit cards, hereby authorizes the Bank to open a dedicated account to record all transactions related to the Card Program, including those related to the Primary Card/any Supplementary Card(s)..
- 3 The Card is for the personal use of the Cardholder only and may not be used by any other person. However, the Bank is entitled, at its sole discretion and upon the Cardholder's written request, to issue supplementary cards for use by family members. The primary Cardholder remains fully responsible for all amounts and claims arising from the use of such supplementary cards.
- 4 It is understood that the Card always remains the sole property of the Bank and must be returned immediately upon the Bank's request, even in the event of the cancellation or suspension of the Card. Such a return shall not affect any claims or commitments incurred prior to the return of the Card to the Bank.
- 5 The Bank is entitled, at any time and without any liability whatsoever, to temporarily suspend the use of the Card if it has any suspicion that the Card is being used improperly and/or unlawfully, whether based on reports received by the Bank and/or due to its inability to verify the legitimacy of the transactions with the Applicant, particularly if the suspicious transactions originate from countries classified as high-risk, or for any other reason the Bank deems appropriate, at its sole discretion. This includes, but is not limited to, the Bank's right to suspend the Card because of executing or attempting to execute certain transactions on specific accounts or suspending the execution of specific transactions using the Card, without any objection in this regard.
- 6 If the Client wishes to cancel the Card, the Bank shall release the pledged collateral (if any) thirty (30) days after the Client has fully settled all outstanding commitments, and after verifying all transactions conducted using the Card.
- 7 The Client authorizes the Bank to automatically renew the primary and supplementary Cards upon expiration and to debit the renewal fees to the Card account with the Bank. The Client shall have the right to request cancellation of the renewal at least thirty (30) days prior to the expiry date of the Card. In such case, the Client shall be required to settle all outstanding amounts due. The Bank shall notify the Client of the upcoming expiry at least thirty (30) days in advance by a text message.

- 8 The Cardholder agrees that the Bank shall not be held responsible for the goods or services purchased using the Card. In all cases, the Cardholder/Client remains obligated to settle all amounts charged under such transactions.
- 9 The Cardholder/Client acknowledges that the Bank bears no responsibility whatsoever for the refusal of any party to accept the Card or to complete a transaction, nor for any defect and/or deficiency in the goods or services obtained using the Card, regardless of their nature.
- 10 The Bank shall not be considered a party to any dispute that may arise between the Cardholder and the merchant/supplier or any party accepting the Card.
- 11 The Cardholder must retain copies of purchase receipts issued by merchants and/or ATM transaction slips to verify them against the card transaction statement and ensure the accuracy of the amounts listed.
- 12 The Bank is entitled to cancel or terminate the Card at any time without being obligated to provide reasons. The Client/Cardholder may also suspend and/or cancel the Card at any time. In both cases, all outstanding balances, including interest, commissions, and any other fees or costs, shall become immediately due and payable without the need for notice or otherwise.
- 13 For the purposes of notification and correspondence, the address of the Applicant shall be the one maintained by the Bank. The Applicant is required to notify the Bank in writing of any changes to this address or their phone numbers.
- 14 The Client agrees that failure to receive a statement of account does not excuse or justify non-payment of amounts due on their due dates.
- 15 The monthly payment shall be calculated taking into account all of the Applicant's transactions, previous obligations, interest accrued on all obligations, and any other commissions as per the set percentage and/or the minimum required payment. It shall also include any unpaid amounts from previous months and any amounts exceeding the approved card limit.
- 16 If the Client/Applicant fails to make three monthly payments by the due dates specified by the Bank and indicated in the statement, the entire balance of the card account, including any interest, commissions, late payment penalties, and other expenses, shall become immediately due and payable. The Bank is entitled to suspend and/or cancel the Card.
- 17 If the Client wishes to settle its commitments using a foreign currency account and/or requests automatic coverage from that account, the equivalent amount will be posted based on the applicable exchange rate on the date of payment.
- 18 If the Client fails to pay the minimum amount due by the due date, a late payment fee as specified in the Bank's schedule of fees and commissions shall be charged to the card account.
- 19 It is understood that only withdrawals made within the Card limit established by the Bank may be repaid in installments. The Client shall be commitment to settle any amounts exceeding this limit and/or any previously due installments on their respective due dates as determined by the Bank.
- 20 A monthly interest of 1.5% shall be calculated on the total commitments of the Applicant, based on the prescribed rate. The Bank is entitled to modify this rate in accordance with the prevailing interest rates announced by regulatory authorities, whether by increase and/or decrease, provided that the Client is duly notified.
- 21 Interest on cash withdrawal transactions shall be calculated starting from the transaction date day one, until the issuance of the Card Statement. Interest shall accrue on the outstanding Card balance, including accumulated interest, until full settlement. A commission of % shall apply in addition to the monthly interest rate of 1.5%, as per the Bank's schedule of fees and commissions.
- 22 The Bank shall be entitled, at any time and at its sole discretion and with the Client's approval, to increase or decrease the Card limit. Any such modification shall not affect the validity or enforceability of these Terms and Conditions, which shall remain in full force and effect without any alteration/amendment.
- 23 If the Applicant exceeds the approved card limit for any reason, an over-limit fee shall be charged as per the Bank's schedule of fees and commissions.
- 24 The Client/Applicant acknowledges that the Bank's books, records, and accounts constitute conclusive evidence of the obligations, claims, and amounts due. The balance due, as shown in the Bank's records, shall be considered final and correct unless the Bank receives an objection within one day from the date the notification is sent to the Client/Applicant's address.
- 25 The Client undertakes to settle all amounts due, including commissions, any other applicable charges, and interest at the prevailing rate on the date of entry, in accordance with the Bank's applicable regulations and the instructions of the Central Bank of Jordan. The Client further authorizes the Bank to debit such amounts from their account(s), and the Bank shall have the right to charge a cash withdrawal fee, based on the rates applicable at the Bank, as a percentage of the withdrawn amount, to cover the cost incurred by correspondent banks for providing this service to the Cardholder.

- 26 The Client/Applicant agrees not to raise any objection to the crediting of amounts to the Card Account at a value lower than the originally paid amount.
- 27 The Client unconditionally agrees that all movable and immovable assets owned by him, as well as any funds held with the Bank, deposited at the Bank, or registered in the name of any of them in the Bank's records, shall be considered as pledged and held as collateral to secure the settlement of all commitments arising from withdrawals made through the use of the Card by the Client or any person holding a Primary and/or Supplementary Card. The Client hereby authorizes the Bank to impose such lien at any time and in any manner the Bank deems appropriate.
- 28 In cases of card misuse and/or fraudulent collusion, the Client/Applicant shall be fully liable for all resulting amounts.
- 29 The Client/Applicant irrevocably authorizes the Bank to debit the account specified in this application with the annual card subscription fee, as well as all amounts, charges, and expenses resulting from the use of the Card and/or arising from the Bank's claim for repayment of outstanding debt balances, whether or not the Client signs the receipts when using the Card. The Bank shall notify the Client of such charges through a text message, which shall reflect the debits made to the card account.
- 30 The Bank shall notify the Client of any transaction on their account, whether credit or debit, including the posting of fees, at the time of execution without delay, by sending SMS messages to the Client's registered phone number with the Bank.
- 31 In the event of a seizure of the Client's assets and/or a judgment for liquidation of their assets and/or declaration of bankruptcy and/or inability or failure to pay three installments by their due dates as specified by the Bank in the account statement, and/or in the event of the Client's death, the Card shall be cancelled, and the outstanding balance on the Client's account shall become immediately due. An official notice and/or warning shall be sent accordingly. The Bank reserves the right to pursue payment from the Client's bankruptcy trustee.
- 32 The Client must not use the Card for gambling purposes and/or to purchase prohibited items and/or goods that are legally restricted from purchase, whether through the internet and/or telephone and/or by mail-order services that may expose the Card number and place the Cardholder at risk of unauthorized use by third parties (especially via the internet).
- 33 The Cardholder must take all necessary precautions to protect the Card and keep the PIN code separate. The Client undertakes to notify the Bank immediately in case of loss by calling the Bank's call center at 06-5100220. The Client bears full responsibility for the loss, theft, or misuse of the Card and all resulting liabilities in case of failing to notify the Bank. The Client is exempt from any liability for transactions made after notification. If the Card is found, the Client must immediately inform the Bank so that appropriate action can be taken. The Bank entitled into issue a replacement for the damaged and/or reported stolen (lost) card, and such issuance is subject to the applicable lost/stolen card replacement fee.
- 34 It is strictly prohibited to engage in transactions involving virtual currencies of any type/form using the issued credit cards, whether for the purchase or sale of such currencies via card account transfers. If such activity is discovered, the Bank reserves the right to block the card/account without prior notice to the Client.
- 35 The Applicant for the credit card hereby declares the following:
- For the purposes of this agreement, all judicial notifications and/or any correspondence issued by the Bank to the Applicant shall be deemed duly served at the address registered with the Bank, without the need for any formal notice or judicial warning.
 - This Agreement shall be governed by the provisions of Jordanian law, as well as the regulations and instructions issued by the Central Bank of Jordan, in addition to the directives issued by Visa International and any future amendments thereto.
 - The Palace of Justice/Amman Court shall be deemed the competent court to hear any dispute, claim, or conflict arising out of this Agreement.
 - The Bank is entitled to initiate legal proceedings against the Client before any court of competent jurisdiction within the Client's registered address, regardless of that court's territorial jurisdiction. The Client hereby irrevocably waives in advance any right to challenge the territorial jurisdiction of the court chosen by the Bank.
 - Notwithstanding the provisions of this clause, the Bank shall be entitled to exercise its right to initiate legal proceedings in any country of its choosing, or in any country where the Client and/or the Guarantor resides or has assets. Furthermore, initiating legal proceedings in one country shall not preclude the Bank from initiating concurrent proceedings in one or more other countries.
- 36 The condition set forth in this form constitute the applicable terms adopted by the Bank and shall govern the relationship between the Bank and the Client. The Client acknowledges having reviewed these terms, received a copy thereof, and agrees to be bound by them without the need for a signature. In the event the Client signs the last page of this form, such signature shall be deemed as acknowledgement and acceptance of all pages thereof, considering the document as an integral whole.

- 37 The clearance certificate for the credit card shall be issued thirty (30) days from the date of the card's cancellation and full settlement
- 38 All credit cards are issued with contactless functionality.
- 39 Credit cards are issued in the following currencies: (Jordanian Dinar (JOD), US Dollar (USD), Euro (EUR), UAE Dirham (AED), Saudi Riyal (SAR), and British Pound (GBP)). Repayment shall be made in the original card currency or its equivalent in Jordanian Dinars.
- 40 If this Terms and Conditions form is translated into a language other than Arabic, the translation is for convenience only, and the Arabic language version will govern.

Fees and Commissions Table:

Monthly Interest Rate	1.5 %	
Card Issuance	Free	
MiniTag Sticker Issuance	Free	
MiniTag Wearable (Smart Bracelet) Issuance	Free	
Card Renewal	Platinum	50 JOD
	Signature	70 JOD
	Infinite	150 JOD
	Ultra High Infinite Privilege	500 JOD
	Sticker	10 JOD
	Smart Bracelet Wearable	10 JOD
Supplementary Cards	Platinum Supplementary	25 JOD
	Signature Supplementary	35 JOD
	Infinite Supplementary	75 JOD
	Ultra High Infinite Privilege	250 JOD
Late Payment Fee	10 JOD	
Over-limit Fee	10 JOD per month	
Cash Withdrawal via ATM	4 % or minimum of 4 JOD	
Cash Withdrawal via Mobile Banking App	4 % or minimum of 4 JOD	
Objection Handling Fee (for a transaction made using the card)	5 JOD (refunded if the objection is found valid)	
Lost or Damaged Credit Card Replacement Fee	5 JOD for all card types / JOD 20 for Visa Infinite Privilege card	
PIN Reissue Fee for Lost Credit Card	Free	
Foreign Exchange Fee on Credit Card	3.00 %	
International Transaction Fee/Currency Conversion Fee (for purchases in JOD at merchants outside Jordan)	1.5% + applicable currency difference fee charged by the POS provider	

Supplementary Card	Primary Card	Types of Cards
Visa Infinite Credit Card Issuance and Renewal Fee - USD	200 USD	100 USD
Visa Infinite Credit Card Issuance and Renewal Fee - EUR	200 EUR	100 EUR
Visa Infinite Credit Card Issuance and Renewal Fee - GBP	200 GBP	100 GBP
Visa Infinite Credit Card Issuance and Renewal Fee - SAR	750 SAR	350 SAR
Visa Infinite Credit Card Issuance and Renewal Fee - AED	750 AED	350 AED

Lost or Damaged Credit Card Reissuance Fee	Fee
Lost or Damaged Credit Card Reissuance Fee - USD	10 USD
Lost or Damaged Credit Card Reissuance Fee - EUR	10 EUR
Lost or Damaged Credit Card Reissuance Fee - GBP	10 GBP
Lost or Damaged Credit Card Reissuance Fee - SAR	30 SAR
Lost or Damaged Credit Card Reissuance Fee - AED	30 AED

Terms and Conditions of the Verified by Visa (VBV) and MasterCard Secure Code 3D Secure Services:

- 1 These specific service terms shall apply when you use the Verified by Visa (VBV) and MasterCard Secure Code 3D Secure services. Unless otherwise stated, the terms defined in these service terms shall have the same meanings as those set forth in the applicable credit card terms and conditions.
- 2 The Verified by Visa (VBV) and MasterCard Secure Code 3D Secure services provide an additional and free security layer when shopping online.
- 3 The Bank does not guarantee the security of online transactions and acts solely as an intermediary between the Client and the merchant. Accordingly, you bear full responsibility for any purchase transaction made using your credit card over the internet.
- 4 This service is available for all types of Visa and MasterCard credit cards and is activated automatically; no separate subscription is required. All Clients of Capital Bank of Jordan/ Capital Bank are enrolled in the service upon signing the credit card application forms, along with the applicable card terms and conditions.
- 5 By accepting the conditions of this service, you confirm that you have reviewed all applicable terms and conditions enforced by each merchant, which are referenced and accessible through this content.
- 6 This service is activated when Visa or MasterCard credit cards are used for online purchases through merchants that support it. A screen will appear prompting the entry of a one-time password (OTP) sent to the mobile number registered in the system. This step is intended to verify the identity of the Client conducting the transaction. By entering the OTP, the Client is deemed to have accepted all terms and conditions governing the use of this service.
- 7 If the one-time password (OTP) is not entered correctly, the purchase transaction with the merchant will not be completed and will be blocked by the website.
- 8 If the automated payment process requirements are not fulfilled, the transaction will not be successfully completed.
- 9 The one-time password (OTP) is valid solely for the specific transaction for which it was issued.
- 10 When using the service, the Client and/or the service user shall:
 - a. Ensure that the mobile number registered with the Bank is up to date.
 - b. Refrain from disclosing the one-time password (OTP) to any person and take all necessary precautions and due care to prevent the OTP from being exposed to any third party.
 - c. Ensure that the mobile phone is capable of receiving text messages.
- 11 If you do not have a mobile phone or have not provided your mobile number to the Bank, the Bank will be unable to send you the one-time password (OTP) via text message. In such cases, a message will appear on the screen instructing you to contact the Call Center in order to register your authorized mobile number.
- 12 The OTP verification screen will not always appear. This may occur, for example, when making an online purchase from a merchant that does not support the service. In such cases, you may simply proceed with the standard online payment process as usual.
- 13 The one-time password (OTP) and personal information will not be shared with merchants during online purchases.
- 14 The Bank shall not be liable for any loss or damage arising from the use of the service or from any online transactions.
- 15 The Bank shall also not be held responsible for any modification, suspension, or discontinuation of this service.
- 16 Due to the nature of the service, the Bank shall not be liable for any loss or damage to software, computers, communication systems, or any other equipment that may result from the use of this service.
- 17 Your correspondence or transactions with merchants via the internet or through the service are solely between you and the merchant, and the Bank disclaims any responsibility for any loss or damage that may result from such transactions. A merchant's participation in the service does not imply that the Bank recommends or endorses any merchant. For example, the service does not verify the identity of the merchant or the quality of the goods or services offered.
- 18 With regard to the proprietary rights of the Verified by Visa (VBV) and MasterCard Secure Code services, you shall not acquire any ownership rights or interest in the software made available to you for the purpose of using this service.
- 19 We may, either permanently or temporarily, deactivate your ability to use the service and/or terminate your access to the service without the need to provide any reason therefor.
- 20 Under exceptional circumstances, the Bank may, at its sole discretion, provide the Client with prior notice within a period it deems appropriate before deactivating the service, if the Bank has reasonable grounds to suspect fraudulent or unauthorized use, as a protective measure for the Client without being commitment to do so. The Bank may also automatically terminate the use of the service if it has not been used at least once within a twelve (12) month period.

I hereby acknowledge that I have reviewed the terms and conditions related to credit cards issued by Capital Bank of Jordan/Capital Bank, as well as the terms governing the Verified by Visa and MasterCard Secure Code services mentioned above, which apply to both the primary and supplementary credit cards, and that I have agreed to them.