

Terms & Conditions:

- Credit Card holders who have continuous salary transfer equal to or above KD 400 with Boubyan bank or who are classified as Platinum / Private Banking customers are eligible to Boubyan Rewards points.
- Boubyan Rewards program is not available to customers who have taken a credit card against a blocked amount except for the customers who are classified as Platinum or Private Banking customers.
- Boubyan Rewards points are calculated on the settled POS transactions (received) only from the 21st of each month until the 20th of the next month.
- Any refund transactions made to the credit card by the merchant will deduct the refunded amount from the spending for the credit cycle, therefore the cash back will be calculated on the net amount.
- Boubyan Rewards points are calculated for all POS and e-commerce transactions that the cardholder makes using the credit card in Kuwait and abroad.
- Boubyan Rewards points exclude all the credit cards issued for corporate accounts or business purposes.
- The cash withdrawal transactions using the credit cards are excluded from the points calculated amount.
- The POS transaction done with the supplementary card will qualify for points as per the criteria mentioned above.
- The minimum required spending amount to start earning Boubyan Rewards points is KD 100 per month and there is no maximum purchase amount.
- The maximum Boubyan Rewards points is capped at 250 points per month for each customer (including the supplementary cards).
- The bank reserves the right to exclude any cardholders who are misusing the promotion for business transactions such as commercial purchases, one or multiple transactions from one merchant, and/or any transactions that are not deemed as normal retail purchases.

- The customer is eligible for Boubyan Rewards points only if the amounts due on his credit card are paid on time without any delay.
- Boubyan Rewards points will be automatically credited to the customer's Boubyan Reward account after each statement cycle which is on 1st week of each month.
- An SMS / notification message will be sent out every month to the cardholders to inform them of the received Boubyan Rewards points.
- The customer can't claim any missing points if there is no active Credit Card during the points processing date.
- The bank has the right to stop the Boubyan Rewards points transfer at any time and for any customer based on specific reasons that are decided by the bank.
- The bank has the right to stop the Boubyan Rewards points transfer in case the customer is being downgraded or if there is no salary transferred into the account.
- In case the bank discovers that there are Boubyan Rewards points transferred to the customer by mistake or that the customer is not eligible for Boubyan Rewards points, the bank has the right to debit the amount after informing the customer.
- The bank reserves the right to amend the Terms & Conditions of the cashback program.
- Boubyan Rewards points do not have an expiry date.
- Boubyan Rewards points cannot be transferred to another person's account.