

Service Terms

1. "Boubyan Rewards" points is eligible for Credit Card holders who have continuous salary transfer equal or above KD 400 with Boubyan bank or are tagged as Platinum / Private Banking customer.
2. "Boubyan Rewards" program is not available to customers who have taken a credit card against a blocked amount only if the customer is tagged as Platinum or Private Banking customer.
3. "Boubyan Rewards" points calculated on the settled POS transactions (received) only during 21st until 20th of each month.
4. Any refund transactions posted to the credit card by the merchant will reduce the spends for the credit cycle with the particular amount and the cash back will be calculated on the net amount.
5. "Boubyan Rewards" points calculated for all POS and E-commerce transactions that the cardholder makes using Credit card in Kuwait and abroad.
6. "Boubyan Rewards" points excludes all Credit Cards issued for corporate accounts or business purposes.
7. Cash withdrawals transactions done by the credit cards excluded from the points calculated amount.
8. POS transaction done with the supplementary card will qualify for points as per the criteria mentioned above.
9. The minimum required amount to spend to start earning "Boubyan Rewards" points is KD 100 per month and no maximum purchase amount.
10. The maximum "Boubyan Rewards" points is capped at 250 points per month for each customer (including the supplementary cards).
11. 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.
12. Customer is eligible for "Boubyan Rewards" points only if due amounts are paid on time without any delay.
13. The "Boubyan Rewards" points will be automatically credited to the customer's "Boubyan Rewards" account after each statement cycle which is on 1st week of each month.
14. An SMS / notification message will be sent out every month to cardholders, with "Boubyan Rewards" points Received
15. The customer can't claim any missing points if there is no active Credit Card during the points processing date.
16. The bank has the right to stop the "Boubyan Rewards" points transfer for any customer based on specific reason that decided by the bank and in any time.
17. The bank has the right to stop the "Boubyan Rewards" points transfer in case the customer is being downgraded or no salary transferred into the account.
18. In case the bank discover that there are "Boubyan Rewards" points transferred to the customer by mistake or customer is not eligible, the bank has the right to debit the amount after informing the customer.
19. The bank reserves the right to amend the terms & Conditions of the cashback program.
20. Boubyan Rewards points do not have an expiry date.
21. Boubyan Rewards points cannot be transferred to another person's account

22. Transactions related to trading in Crypto currencies, bonds and stocks will not be considered for Boubyan Rewards.
23. Boubyan Bank holds the right to exclude a customer from the rewards scheme if the customer is not eligible at any point or if the customer is abusing the service by making questionable payments.

24. Cash Back Redemption:

1- Manual Cash Back:

- The points redeemed as cashback to a credit card are credited to the credit card within one business day of the redemption request.
- The points redeemed as cashback to an account will be credited immediately.

2- Auto Cash Back:

- When the auto cash back option is enabled, you cannot proceed to the manual redemption unless the auto cash back is disabled.
- Auto cash back will be processed on the 6th day of each month.

25. Airline Miles:

- In order to redeem Airlines Miles you need to be a Frequent Flyer Member with the program's airline partner.
- Points can only be redeemed in groups of equivalents to batches of 5,000 miles.
- The cost of miles in equivalent Boubyan Rewards points is not fixed and can change from time to time as per the airlines procedures.

Airline Miles	Equivalent Boubyan Rewards points
5,000 Kuwait Airways(Oasis Club) Miles	40 Boubyan Rewards points
5,000 Etihad Airways miles	35 Boubyan Rewards points
5,000 Turkish Airways miles	30 Boubyan Rewards points
5,000 British Airways miles	40 Boubyan Rewards points
5,000 Qatar Airways miles	30 Boubyan Rewards points

- The airline miles will be credited to the customers Frequent Flyer Membership within 10 business days.
- There is no monthly limit for airline miles redemption. You can redeem any amount of miles as long as you have enough Boubyan Rewards points. The miles expiry date is subject to the terms and conditions of the airline. Please check their website to know more about each airline company's policy.

26. Hotel Points:

In order to redeem Hotel Points, you need to be a member of either the Radisson Rewards program or Le Club AccorHotels. More Hotel chains will be added in the future.

- Boubyan Rewards points can only be redeemed in groups of 5,000 points.
- The cost of hotel points in equivalent Boubyan rewards points is not fixed and can change from time to time subject to the hotel's procedure.

Hotel points	Equivalent Boubyan Rewards points
5,000 Radisson Rewards points	11 Boubyan Rewards points
5,000 Le Club Hotels points	39 Boubyan Rewards points

- The hotel points will be credited to your membership account within 1 week.
- There is no monthly limit for points' redemption. You can redeem any amount of points as long as you have enough Boubyan Rewards points.
- The hotel point's expiry date is subject to the terms and conditions of Radisson rewards and Le Club AccorHotels. Please check their website to know more about each Hotel policy.

27. Eligibility

Boubyan bank customers holders of the below credit cards are eligible to enroll in Boubyan Rewards program under the specified conditions:

Credit Card	Card numbers starting with	Eligible Transactions
Visa Infinite Credit Card	458815	All transactions inside and outside Kuwait. All credit cards against minimum salary of KD 400. All credit cards against deposit/blocked amount for customers with minimum salary of KD 400. All credit cards against a deposit, only for Private and Platinum customers.
Visa Signature Credit Card	443995	
Visa Platinum Credit Card	422114	
MasterCard World Elite Credit Card	510692	
MasterCard World Credit Card	528540	
MasterCard Platinum Credit Card	533746	