TERMS AND CONDITIONS
FOR SAMBA CREDIT CARDS - U.A.E

Samba Financial Group Dubai Branch (License No 13/2666/2007), Foreign Branch of Samba Financial Group Saudi Arabia, is under the supervision and oversight of the Central Bank of UAE.
A. The following terms shall have the following meanings:

1. “ATM” means an automated teller machine or any Card operated machine or device whether belonging to Samba or another participating bank or financial institution nominated from time to time by Samba, which accepts the Card.

2. “Primary Card Member” means a person other than a Supplementary Card Member who is issued a Primary Card and with whom Samba Card Account is first opened.

3. “Primary Card” - Primary Card means the Card belonging to a Primary Card Member.

4. “Bill Payment Center” or “BPC” means any machine or third party agent designated by Samba for the purpose of accepting cash or cheque payments.

5. “Card” means the Samba VISA and/or Samba MasterCard issued by Samba to the Card Member and includes a Primary, Supplementary and Low Limit Card.

6. “Card Account” means the Samba VISA and/or Samba MasterCard account opened by Samba for the purpose of entering all credits and debits received or incurred by the Card Member and the Supplementary Card Member, if any, under these Terms and Conditions.

7. “Card Member” means the person for whose use the Samba VISA and/or Samba MasterCard Credit Card is issued by Samba and includes the Primary Card Member and any Supplementary Card Member.

8. “Card Transaction” means any Cash Advance made by a bank or the amount charged by Samba or any Merchant for any goods, service, benefit or reservation (including, without limitation, any reservation made by the Card Member for air, ship, rail, motor or other transportation or hotel or other lodging or accommodation or other transportation rental or hire, whether or not utilized by the Card Member) obtained by the use of the Card(s) or the Card number(s) or the PIN in or in any other manner including, without limitation, mail, telephone, internet or facsimile orders or reservations authorised or made by the Card Member, regardless of whether a sales or Cash Advance or other voucher or form was signed by the Card Member.

9. “Cash Advance” means any amount lent to the Card Member by Samba or any other bank or financial institution whether in cash or other form of payment in relation to the Card Account.

10. “Cash Advance Fee” means the fee in the amount set forth in the Schedule of Fees and Charges payable by the Card Member. The Cash Advance Fee shall be assessed on the amount of each Cash Advance and charged to the Card Account.

11. “Credit Limit” means the maximum debit balance permitted by Samba for the Card Account for the Primary Card and the Supplementary Card, if any, and as notified to the Primary Card Member from time to time.

12. “Current Balance” means the total debit balance outstanding on the Card Account payable to Samba according to Samba’s records on the date of Statement of Account is issued.

13. “Interest Charge” means the charge in the amount set forth on the Schedule of Fees and Charges.

14. “Late Payment Fee” means the charge in the amount set forth on the Schedule of Fees and Charges or such other amount as maybe determined by Samba and payable by the Card Member. Without prejudice to any other right or remedy of Samba, if the Card Member fails to pay the Minimum Payment Due by the Payment Due Date, the Late Payment Fee shall be debited to the Card Account, and Samba reserves the right, in its discretion, to increase the Late Payment Fee and the Interest Charge to include delay interest.

15. “Merchant” means any person supplying goods and/or services who accepts the Card of the Card Member as a means of payment or reservation by the Card Member.
16. "Minimum Payment Due" means the amount set forth on the Schedule of Fees and Charges and payable by the Card Member.

17. "Overlimit Fee" means the amount set forth on the Schedule of Fees and Charges and payable by the Card Member.

18. "Payment Due Date" means the date specified in the Statement of Account by which date payment of the Current Balance or any part thereof or the Minimum Payment Due is to be made to Samba.

19. "PIN" means the Personal Identification Number issued to or selected by the Card Member.

20. "Purchase" means a Card Transaction other than a Cash Advance.

21. "Replacement Card" means a new Card issued to the Card Member to replace an existing ard.


23. "Samba Phone banking" means the phone banking services offered by Samba to its Card Members, which can be availed by calling any number(s) designated and advised by Samba.

24. "Schedule of Fees and Charges" is a document covering fees, rates, commissions and all other charges applicable on the products and services offered by Samba and is subject to revision from time to time and is available on www.samba.ae.

25. "Statement of Account" means Samba's monthly or other periodic statement of account provided to the Primary Card Member showing particulars of the Current Balance incurred by the Primary Card Member and the Supplementary Card Member, if any, and payable to Samba. Samba may in its sole discretion send Statements of Account or any other communication hereunder to the Primary Card Member’s facsimile number provided by the Primary Card Member to Samba.

26. "Statement Date" means the statement generation date which appears on the Card Statement of Account.

27. "Supplementary Card" means a Card issued to the Primary Card Member and/or a Supplementary Card Member at the request of the Primary Card Member.

28. "Supplementary Card Member" means the person who is issued a Supplementary Card (other than the Primary Card Member).

29. "Installment Programs" means programs where the Card Member repays the amount of the purchase or loan taken, over equal monthly installments, in accordance with the respective installment product terms and conditions. The list of Installment Program includes but not limited to Samba Installment Plan ("SIP"), Cash On Phone ("COP"), Balance transfers ("BT"), and any other program being launched by Samba from time to time. Installment programs are available for Samba conventional Credit Cards only.

30. Dynamic Currency Conversion "DCC" is a service offered at select merchants/websites/ATMs and refers to any card transaction presented in foreign (non-AED) currency that the Cardholder chooses to pay in AED. For such card transactions converted to UAE Dirhams via DCC, the Cardholder acknowledges that the process of conversion and the exchange rates applied will be determined by the relevant merchant or dynamic currency conversion service provider, as the case may be. In addition, all such card transactions which are converted via dynamic currency conversion will be subject to a fee (as per the latest Samba Schedule of Fees & Charges) levied by Samba on the converted amount, which will be payable by Cardholder and debited from the Card account.

31. "Terms and Conditions" means these consolidated Credit Card and related products Terms and Conditions.
B. CARD COLLECTION AND USAGE

1. The Card may be collected by the Card Member from Samba or at the risk of the Card Member, Samba may send the Card to the Card Member by courier, post, or delivery to the address notified by the Card Member to Samba.

2. The Card Member shall receive from Samba, at Samba’s discretion, either: (a) a non-activated Card or (b) a pre-activated Card.

a) In the event that the Card Member is provided a non-activated Card, the following shall apply:
   Upon receipt of the Card, the Card Member shall call Samba at the number specified in order to activate the Card. The Card Member shall identify himself and advise of his account number and any other confidential information that Samba may require. The Card Member’s telephone call to Samba is proof of delivery and shall constitute binding and conclusive evidence of the Card Member’s receipt of the Card and acceptance of these Terms and Conditions. Samba may also contact its customer and provide the Card activation service whereby the Card is activated for the customer once contact with the customer is established on the numbers recorded for the respective customer and also post successful authentication of the customer on a recorded line. In such cases, customer’s consent to activate the Card on a recorded line will constitute binding and conclusive evidence of the Card Member’s receipt of the Card and acceptance of these Terms and Conditions.

b) In the event the Card Member receives a pre-activated Card, the following shall apply:
   The Card Member may use the Card without the need to call Samba or taking any other action with Samba. The Card Member’s usage of the Card shall constitute binding and conclusive evidence of the Card Member’s acceptance of these Terms and Conditions.

3. Upon receipt of the Card, the Card Member shall sign the Card. In the event that the Card Member does not wish to be bound by these Terms and Conditions, the Card Member shall cut the Card in half and return both halves to Samba (either by personal delivery or pre-paid post).

4. The Card is and will be, at all times, the property of Samba and shall be surrendered to Samba immediately upon request by Samba or its duly authorized agent. Samba reserves the right to withdraw the Card at its absolute discretion and/or terminate the Card with or without (as it in its absolute discretion deems fit) prior notice and in whatever circumstances it deems fit.

5. The Card is not transferable and shall be used exclusively by the Card Member. The Card may not be pledged by the Card Member as security for any purpose whatsoever.

6. The Card is issued for use in connection with the facilities made available by Samba from time to time at its absolute discretion including, but not limited to the following: a) The payment for any purchase or reservation of goods and/or services for which payment may be charged to the Card Account; b) Any ATM transaction effected through the Card Member’s other accounts with Samba; c) Cash Advances, and/or d) Other facilities, subject to prearrangement with Samba, if applicable.

7. Where an ATM facility has been incorporated in the Card, the Card Member shall be responsible for all transactions whether processed with the Card Member’s knowledge or by his express or implied authority. The Card Member hereby authorizes Samba to debit the Card Account with the amount of any withdrawal in accordance with Samba’s record of the transaction. Subject to manifest error, the Card Member accepts Samba’s record of the transaction as conclusive and binding for all purposes.

8. Samba may issue a PIN to the Card Member for use at any ATM that will accept the Card. The Card Member agrees that: a) the PIN may be sent by post to the Card Member at his/her risk; b) the Card Member shall not disclose the PIN to any person and shall take all possible care to prevent discovery of the PIN by any person; and c) the Card Member shall be fully liable to Samba for all Card Transactions made with the PIN whether with or without the knowledge of the Card Member.

ب استلام البطاقة واستخدامها

1. يمكن استلام البطاقة بواسطة عضو البطاقة من سامبا أو على مسؤولية عضو البطاقة.

2. يمكن أن يرسل سامبا البطاقة إلى عضو البطاقة بالبريد السريع أو البريد العادي أو تسليم إلى العنوان المحدد من قبل عضو البطاقة إلى سامبا.

3. يستلم عضو البطاقة من سامبا، حسب اختيار سامبا. إما: (أ) بطاقة غير معقدة أو (ب) بطاقة معقدة مسبقاً.

4. حسب حالة تزويد عضو البطاقة ببطاقة غير معقدة، سوف ي التطبيق ما يلي: بموجب استلام البطاقة، يقوم عضو البطاقة بالاتصال بسامبا قبل الرقم المحدد من أجل تفعيل البطاقة. يقوم عضو البطاقة بتلقي رقم حسابه ورقم البطاقة. (أ) يتم الاستخدام ببطاقة مسبقة أو (ب) يعتمد الكود الهاتفي من عضو البطاقة ببطاقة إثبات استلام سامبا وسوف تشكل دليل ملزمًا وشاملًا على استلام عضو البطاقة للبطاقة. وقبل هذه الشروط والأحكام، يجب أن تلتزم عضو البطاقة وتزودهم بمهمة تفعيل البطاقة التي يوافقها يتم تفعيل بطاقة العمل بعد اتصال سامبا به على الأرقام المحددة في هذه الحالة، يُعتبر قبل الطلب تفعيل البطاقة ببطاقة مفسرة ملحقة له وإيابًا قانونًا ويدخل البطاقة في هذه الأحكام والشروط.

5. حسب حالة استلام البطاقة ببطاقة معقدة مسبقاً، سوف يتطبيق ما يلي: يجوز لعضو البطاقة أن يستخدم البطاقة بدون الحاجة إلى الاتصال بسامبا أو إجراء أي إجراء آخر مع سامبا، يجب أن يستخدم البطاقة للبطاقة ببطاقة إثبات استلام وسوف تشكل دليلًا ملزمًا وشاملًا على استلام عضو البطاقة للبطاقة وقبول هذه الشروط.

6. حسب حالة استلام البطاقة بموجب رقم بطاقة مسبقاً، يقوم عضو البطاقة بالتوقيع على بطاقة ببطاقة، اجابة أخرى، يتم استخدام سامبا من قبل عضو البطاقة ولا يوجد نسب بناء على طلب سامبا أو وكلاء سامبا الرسمية. تحتفظ سامبا برقية ببطاقة حسب استلامها الخاص أو تجربة إحدى سامبا للبطاقة بموجب تقديم أو عدم تقديم إشعار مسبق (بسببن ضرور تراها مناسبة).

7. حسب حالة استلام البطاقة غير مقدمة، مستخدم حساب البطاقة، عضو البطاقة، لا يوجد ضرور منهما كان.

8. نحن جمه الطاقة بواسطة سامبا مقابل لأي جمه موهما كان.

9. نستخدم البطاقة لغرض الاستخدام فيما يتعلق بالتسهيلات التي تقدمها سامبا من حين لآخر حسب اختبارها الخاص ويشمل على سبيل المثال لا الحصر ما يلي: (أ) المدفوع مقدم أي مشتريات أو دفعات أو خدمات يمكن أن يضمن الدفع عنها من حساب البطاقة. (ب) أي عمولات صرف أليا تفصل من خلال حسابات عضو البطاقة الأخرى لدى سامبا. (ج) السفانتوق و/و (د) التسهيلات الأخرى التي تخصص للإفراج السبب مع سامبا، إذا استطاع ذلك.

10. حينما تتأثر إحدى تسهيلات البطاقة الأخرى ببطاقة، يكون عضو البطاقة المسؤول عن جميع الملاكيات سواء تم ببطاقة موجودة في سامبا أو بموجب تدفق صريح أو ضمني منته. ويجوز هذا بموجب عضو البطاقة سامبا بأن تخصم النقص من حساب البطاقة بمبلغ من ملكية سامبا لحساب البطاقة، وما لم يكن هناك خطأ واضح، يقبل عضو البطاقة سامبا بالنسبة للكمية المقدمة.

11. يجب سامبا أن تصدر رقم تعريف شخصي لعضو البطاقة لاستخدام في أي صارف يرغب في البطاقة، يوافق عضو البطاقة على أن: (أ) رقم التعريف الشخصي يمكن أن يرسل بالبريد إلى عضو البطاقة على مسؤوليته الخاصة. (ب) لا يجوز لعضو البطاقة إثراء رقم التعريف الشخصي لأي شخص، يجب أن يكون عضو البطاقة مسؤولياً مسؤولية كاملة تجاه سامبا على عمولات البطاقة التي ينفصلها باستخدام رقم التعريف الشخصي سواء بعلمه أو بدون علمه.
أي ودان صرف ألي أو ATM/BPC

1.  المركب في باب سامبا، سواء بشريط أو بالنقود، سوف تكون في المراجلة من قبل سامبا.

2.  يحتوي المبلغ المرافق من قبل سامبا هو المبلغ الصحيح للودائع النقدية بهذه الطرق.

3.  ستكون عوائد الشيكات المودعة في ATM/BPC متاحة لاستخدام سامبا بعد إتمام ميزة أو تحصيل الشيك.

4.  بدون الإدراك بأن الحد الافظح لعضو البطاقة لم يستخدم، يحق لسامبا في أي وقت ودون إشعار مسبق ودون تقديم أي إعفاء ودون التزم تجاوز البطاقة. أن تلعب البطاقة تحت ممارسة البطاقة في استخدام البطاقة من خلال الاستفادة الرئيسي لموارد سامبا.

5.  لا يمكن أن يطلب من سامبا أن يدفع علىطلب سامبا بناء على تطبيق رسوم الاتصال/الرسوم المشابهة/الرسوم النهائية والبطاقة الحالية. فبلغ من قبل عضو البطاقة إلى سامبا. رفع بطاقات سامبا يمكن إصدار البطاقة بدون تكلفة البطاقة في لقاء.

6.  كما تكون رسوم إضافية إذا كانت هذه في بطاقات السجلات أو البطاقات من عضو البطاقة إلى سامبا. رفع بطاقات سامبا من أجل البطاقة لتوافر سامبا إلى البطاقة. وتحدد بشكل أخر من قبل سامبا. قابلة للدفع من قبل عضو البطاقة إلى سامبا. رفع بطاقات سامبا. مقابل تقديم نسب من سندات البطاقات السجلات النقدية، فقسائم البطاقات وأي خدمات أخرى يمكن أن يقدمها سامبا من وقت إلى آخر.

7.  يتم تحديد البطاقة بأي قيد. في حالة الاتصال/ المحدد في حالة الاتصال/ الدفع. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة.

8.  يتم تحديد البطاقة بأي قيد. في حالة الاتصال/ المحدد في حالة الاتصال/ الدفع. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحديد البطاقة. كما يمكن أن تتم التحكم في البطاقة. عند التحكم في البطاقة، يتم تحديد البطاقة في البطاقة، يتم تحدد
6. For all foreign currency transactions made with the Card, a processing fee will be levied as listed in the Schedule of Fees and Charges.

7. Samba shall be entitled to treat the following as evidence of a debt properly incurred by the Card Member to be debited to the Card Account:
   a) any sales draft, transaction record, credit voucher, cash disbursement draft and/or other charge record bearing the imprint or other reproduction of embossed information printed on the Card and duly completed; and/or
   b) Samba’s record of Cash Advances or of any other transactions effected by the use of the Card including but not limited to transactions effected via mail order, the telephone or the internet.

8. Payment of the current balance as specified on the statement of account in full is due and payable not later than the payment due date and the Card Member shall incur no interest charge (save in relation to cash advances) if payment of the current balance is received by Samba on or before the payment due date. The Card Member may choose not to settle the current balance in full, in which case the Card Member must on or before the payment due date pay at least the minimum payment due as specified on the statement of account.

9. If the previous minimum payment due specified in the previous statement is not paid in full, Samba may in its absolute discretion and without prejudice to any of its rights in these Terms and Conditions allow the Card Member to pay the current minimum payment due and previously unpaid minimum payment due. The Minimum Payment Due for the Card Member’s Card Account will be the sum of any Monthly Installment(s) plus all other outstanding transactions multiplied by the required payment percentage of Installment Programs determined by Samba, plus any excess amounts over the Credit Limit and all past due amounts, if any.

10. If the Card Member pays to Samba by the payment due date less than the minimum payment due, the interest charges calculated on a daily basis will be applied to the current balance from the date of the Card Transaction(s) until any payments are credited to the Card Account. If the Card Member makes a partial payment, the total interest charge in the Card Member’s subsequent statement will be reduced by an amount calculated in accordance with Samba’s Credit Card interest rate per month from the date the Card Member made the part payment to the date of the Card Member’s subsequent statement. Notwithstanding the foregoing, interest charges and fees for cash withdrawals will apply in case of full payment of the current balance on or before the payment due date.

11. If the Card Member pays to Samba any amount which is in excess of the Current Balance of the Card, Samba retains the right as it deems necessary, to verify the reasons for such excess payments and accordingly to process or not to process such payments and to return the payments to the Card Member. A processing fee as per the Schedule of Fees and Charges may also apply in such cases.

12. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

13. Samba reserves the right to refuse to accept any payment made by a Card Member or to charge any additional fee, as a result of the inability to process a payment.

14. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

15. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

16. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

17. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

18. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

19. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.

20. Without prejudice to the foregoing provisions, if Samba is travelling or outside the UAE on the Payment Due Date or on any other date when a payment of whatsoever description or nature is due to Samba, whether under these Terms and Conditions or under the Card Account, or for any other reason or cause that Samba may deem fit in its absolute discretion, Samba reserves the right at any time and without any notice, to combine, consolidate and setoff any sum standing to the credit of all or any account(s) of the Card Member with Samba of whatsoever description and where so ever located and whether in AED or in any other currency, including a joint account with a Supplementary Card Member, in or towards discharge of all Charges, fees and/or sums due to Samba, and the Card Member hereby authorizes Samba to convert and transfer such sums in his/her account at Samba’s prevailing exchange rates determined by Samba at its sole discretion.
15. Any payment received by Samba from any Card Member in relation to the Conventional Card Account (“Conventional Card Account”) will be applied as a payment to settle the outstanding amount due from the Card Member to Samba in the following order and/or in any order of priority as Samba decides:

- Installment programs (Installment includes both principal & interest components)
- Interest billed for balance transfer, cash advance & retail transactions
- Annual Membership fee
- Late Fee
- Other service charges such as cash advance fee, dial a draft fee
- Over limit
- Return Cheque fee
- Principal outstanding billed for cash advances & retail purchases
- Credit shield or insurance fee

In case Payment made is greater than the total amount due, the amount of excess payment will be applied to:

- Current month cash advance & purchases
- Current month service charges

16. Subject to clause 15, any payment made to the Credit Card by the Card Member will be applied by Samba first to the outstanding amount that is billed to the Card Account for the longest period. This is only applicable for Retail and Cash purchases.

17. If a Card Transaction disputed by the Card Member is subsequently proven to have been originated by him, Samba retains the right to charge-back, as from the date when the Card Transaction took place, the Card Transaction amount along with the interest charge and any additional fees and expenses incurred by Samba in the investigation thereof.

18. Samba’s acceptance of late payments or partial payments or cheques or money orders marked as constituting payment in full or otherwise of the Card Account or any indulgence granted by Samba in the failure to collect the amounts due from the Card Member as and when they are so entitled under these Terms and Conditions shall not operate as a waiver by Samba nor modify these Terms and Conditions in any respect nor prevent Samba from later enforcing any of its rights under these Terms and Conditions to collect the amounts due hereunder.

19. The Card Member hereby expressly agrees that if any sums shall be due from the Card Member to Samba at any time under the Card Account or if the Card Member shall be liable to Samba on any banking account or any other account, current or otherwise, in any manner whatsoever, or if default is made by the Card Member in relation to such accounts or in any other banking facilities or loans granted by Samba to the Card Member, then and in such event the whole outstanding balance of the Card Member’s account shall become immediately due and payable.
20. Notwithstanding the exercise by Samba of any of its rights hereunder or the termination of the Card Account hereunder, all Charges shall continue to be chargeable on any of the sums of money which remain due and unpaid after the exercise of any of Samba’s rights, the commencement of judicial proceedings and in the event that a judgment is obtained in relation to any sum wherein it is adjudged that any sum of money be paid to Samba. Charges shall also be payable on such sum of money so adjudged to be payable to Samba from the date of such judgment until the date of full payment thereof.

21. Samba may in its absolute discretion, demand as a condition for the approval of any application to obtain a Card, that the applicant deposit an undated cheque and/or pledges cash collateral in favour of Samba for any amount which Samba may require. Samba may also, at any time, demand that the Card Member deposit an undated cheque and/or pledge cash in favour of Samba in an amount which Samba may require even where such cheque and/or pledge of cash was not demanded when the Card was issued to the Card Member.

22. The Card Member hereby authorizes Samba to insert the date of the said cheque and to present it for payment on the inserted date against any amount due to Samba.

23. The security cheque, will be drawn on Samba Financial Group, Dubai Branch, and will be signed by the Card Member.
   a. The Card Member authorizes Samba to open a current account, as and when deemed necessary, based on the information the Card Member has provided in the application form.
   b. The Card Member understands that Samba has and reserves the right to present the security cheque against the current account (refer point 23.a) at any time to collect its receivables from him/her.
   c. The Card Member authorizes Samba to use the security cheque signed by him/her for recovery of any obligations to Samba that is not paid on its respective due date.
   d. The Card Member understands that in case his/her application is declined, the security cheque signed by him/her will be cancelled by Samba in due course to make it void.
   e. The Card Member agrees that the account will be closed in due course by Samba.

24. A Card Member may choose to effect payment by depositing cash or cheques in any of the BPC/ATM designated by Samba. Samba shall not be liable for any loss or delay caused by the use of the BPC/ATM. Cash deposited at a BPC/ATM shall only be credited to the Card Account after verification by Samba (which verification shall be conclusive and binding against the Card Member) and any statement issued on making a deposit shall only represent what the Card Member purports to have deposited and shall in no way bind Samba to its correctness.

25. The Card Member agrees that subject to manifest error the records of Samba of any Card Transaction effected by the use of the Card shall be conclusive and binding on the Card Member for all purposes.

26. A Card Member will not be allowed to transfer funds from one Card Account to another in settlement of the dues of a Card Account.

27. If the Card Member holds other Cards issued by Samba, and any of these Cards is cancelled for any reason whatsoever, then Samba may in its absolute discretion without notice, combine or consolidate the account of the cancelled Card, whether in AED or in any other currency, with the Card Account, and may do so not withstanding that the balances on such accounts may not be expressed in the same currency, and the Card Member hereby authorizes Samba to offset any such combination or consolidation with the necessary conversion at Samba’s prevailing exchange rates, which shall be determined by Samba at its sole discretion. The Statement of Account sent to the Primary Card Member shall thereafter show particulars of the Current Balance of the consolidated Card Account.
D. CASH ADVANCES

1. The Card Member may use his/her Card for withdrawing cash. Samba shall have the absolute right to determine the cash advance level which is subject to change based on the Card Member's history as well as his/her Card behaviour.

2. The Card Member may obtain Cash Advances in such amount as may be acceptable to Samba, from time to time at its absolute discretion, by the following means:
   a) presenting the Card at any office of Samba or any member institution of MasterCard/Visa International that offers such facility together with evidence of his identity and signing the necessary transaction record; or
   b) use of the Card at any ATM of Samba or at any other bank or institution with whom Samba has an arrangement(s) for the use of the ATM (in which case the amount of each advance will be further subject to the applicable daily withdrawal limit of the ATM) or any other ATM in the UAE or overseas which accepts the Card.

3. The use of the Card by the Card Member to obtain a Cash Advance shall be deemed to constitute the agreement of the Card Member to pay interest on each Cash Advance and a Cash Advance Fee. All foreign currency charges will be subject to a processing fee as listed in the current Schedule of Charges and the Card Member shall reimburse Samba for all costs of expenses it incurs as a result of such transactions.

4. Any cash withdrawals from the Card Member’s accounts effected through the use of the Card on any ATM installed by Samba shall be subject to the daily withdrawal limit of the ATM and shall be subject to verification by Samba. The amount so verified by Samba shall be deemed to be the correct amount of the withdrawal so effected.

5. Interest at the prevailing rate applied by Samba to Cash Advances and calculated on a daily basis shall accrue on each Cash Advance from the date of the Cash Advance until repayment in full.

6. The Cash Advance Fee shall be assessed on the amount of each Cash Advance and charged to the Card Account.

7. The Cash Advance fee shall be charged as per the current Schedule of Fees and Charges.

E. SUPPLEMENTARY CARD

1. Samba may upon the request of the Card Member, at its sole discretion and subject to such additional Terms and Conditions which the Bank deems necessary, issue a Supplementary Card to a person nominated by the Card Member.

2. Supplementary Cards can only be issued to persons over 12 years of age.

3. The Supplementary Card shall be subject to all the Terms and Conditions of the Primary Card and by the activation and/or usage of the Supplementary Card, the Supplementary Card Member agrees to be bound by the Terms and Conditions of the Primary Card.

4. Both the Supplementary Card Member and the Primary Card Member shall be liable jointly and severally for all costs, goods and services and cash advances obtained, all Card Transactions and all other charges generated by the use of the Supplementary Card(s).

5. The Primary Card Member shall be fully liable to Samba for all charges and other liabilities incurred by the Supplementary Card Member notwithstanding any dispute between the Primary Card Member and the Supplementary Card Member in relation thereto.

6. The Primary Card Member shall indemnify Samba against any loss, damage, liability, costs and
1. The Card Member may at any time notify Samba of his/her intention to close the Card Account and thereby terminate the use of all Cards by giving notice in writing and returning all of the Cards, cut in half, to Samba.

2. Notwithstanding the return of the Card(s) by the Card Member in accordance with the requirements of Clause 1 above, Samba shall close the said Card Account only after the receipt of full payment of all Charges and other liabilities under the Card Account.

3. The Primary Card Member or any Supplementary Card Member may at any time terminate the use of the Supplementary Card by giving notice in writing and by returning the Supplementary Card, cut in half, to Samba. In such event, all Card Members, including the Supplementary Card Member whose use of the Card has been terminated, shall be and shall continue to be jointly and severally liable to Samba for any debts incurred by the Supplementary Card Member.

4. The Card Member shall be and shall remain fully liable for the payment to Samba for any debit to the Card Account arising from any Card Transaction, whether authorized by the Card Member or not.

5. F. LOSS OF CARD/PIN DISCLOSURE

1. Samba may issue a PIN to the Card Member for use at any ATM which will accept the Card or to authorize any transaction for use at a terminal that will accept the card with a PIN instead of signing a transaction receipt.

2. The Card Member shall be fully liable to Samba for all Card Transactions made with the PIN whether with or without the knowledge of the Card Member.

3. The Card Member shall take all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.

4. The Card Member shall be and shall remain fully liable for the payment to Samba for any debit to the Card Account arising from any Card Transactions, goods or services supplied by merchants, Cash Advances or ATM transactions effected through the use of the Card by any person whether with or without the knowledge of the Card Member and irrespective of whether they were authorised by the Card Member or not.

5. In the event that the Card is lost or stolen or that the PIN is disclosed to any other party, the Card Member shall immediately, thereafter, report the said loss, theft or disclosure, together with the particulars of the Card, to Samba and the police of the country where such loss or theft or disclosure occurred.

6. For the avoidance of doubt, the Card Member is liable for all charges and transactions on or through the Card prior to notification to Samba for lost/stolen status of the Card.

7. Samba may at its absolute discretion issue a Replacement Card for any lost or stolen Card or new PIN on these Terms and Conditions or such other Terms and Conditions as Samba may deem fit.

6. CARD TERMINATION

1. The Card Member may at any time notify Samba of his/her intention to close the Card Account and thereby terminate the use of all Cards by giving notice in writing and returning all of the Cards, cut in half, to Samba.

2. Notwithstanding the return of the Card(s) by the Card Member in accordance with the requirements of Clause 1 above, Samba shall close the said Card Account only after the receipt of full payment of all Charges and other liabilities under the Card Account.

3. The Primary Card Member or any Supplementary Card Member may at any time terminate the use of the Supplementary Card by giving notice in writing and by returning the Supplementary Card, cut in half, to Samba. In such event, all Card Members, including the Supplementary Card Member whose use of the Card has been terminated, shall be and shall continue to be jointly and severally liable to Samba for any debts incurred by the Supplementary Card Member.

1. Samba may issue a PIN to the Card Member for use at any ATM which will accept the Card or to authorize any transaction for use at a terminal that will accept the card with a PIN instead of signing a transaction receipt.

2. The Card Member shall be fully liable to Samba for all Card Transactions made with the PIN whether with or without the knowledge of the Card Member.

3. The Card Member shall take all reasonable precautions to prevent the loss or theft of the Card and shall not disclose the PIN to any party.

4. The Card Member shall be and shall remain fully liable for the payment to Samba for any debit to the Card Account arising from any Card Transactions, goods or services supplied by merchants, Cash Advances or ATM transactions effected through the use of the Card by any person whether with or without the knowledge of the Card Member and irrespective of whether they were authorised by the Card Member or not.

5. In the event that the Card is lost or stolen or that the PIN is disclosed to any other party, the Card Member shall immediately, thereafter, report the said loss, theft or disclosure, together with the particulars of the Card, to Samba and the police of the country where such loss or theft or disclosure occurred.

6. For the avoidance of doubt, the Card Member is liable for all charges and transactions on or through the Card prior to notification to Samba for lost/stolen status of the Card.

7. Samba may at its absolute discretion issue a Replacement Card for any lost or stolen Card or new PIN on these Terms and Conditions or such other Terms and Conditions as Samba may deem fit.
4. سوف يصبح كامل الرصيد الحالي في حساب البطاقة عند إلغاء حساب البطاقة مؤقتًا أو استخدام البطاقة ولكن لم يحسب على حساب البطاقة سوف يصبح متقبلاً وقابلًا للدفع إلى سامبا عند إنهاء حساب البطاقة من قبل أي من سامبا أو عضو البطاقة أو عند وفاة أو حجز أو إفلاس أو عجز عن حال البطاقة أو بناء على الطلبات الختامية من سامبا أو حسب رغبة سامبا وتقديرها الخاص بدون أي إشعار، إذا كان عضو البطاقة مخلًا بهذه الشروط والأحكام.

5. يكون عضو البطاقة أو إداري الملكية أو مسؤولية الوصاية أو/و المسؤول الشرعي مسؤولاً عن نسبي الأرصدة المتبقية في حساب البطاقة وسوف يعرض سامبا عن جميع التكاليف (بما فيها الأتربات القانونية) والنفقات، التي تتكد من استرداد الأرصدة المتبقية.

6. لا يكون سامبا مسؤولاً عن تعيين الرسم السنوي أو أي جزء منها في حالة إلغاء أو إنهاء البطاقة. بدون الإخلال بتاريخ استحقاق الدفع المحدد في كشف حساب عضو البطاقة، فإن كام règle المتدفقة في حساب عضو البطاقة سوف يصبح فوراً مستقبلاً وقابلًا للدفع بموجب إلغاء أو إنهاء البطاقة.

7. من المتفق عليه صراحة بموجب هذه الشروط بين عضو البطاقة وسامبا أن جميع تعددات وأجبارات وضمانات عضو البطاقة المتمثلة هنا سوف تنتمي إلى سامبا ونفادها بعض النظرة على إلغاء أو إنهاء البطاقة. وسوف يصبح جميع المبالغ الملاحقة في حساب البطاقة بعد إلغاء أو إنهاء البطاقة مستقبلاً فوراً وقابلًا للدفع.

8. في حالة استماع سامبا بأي أوراق مالية كضمان لإصدار البطاقة، تحتفظ سامبا نفسها بالحق في حجز ذلك الضمان لمدة لا تقل عن خمسة وسبعين يومًا بعد إلغاء أو إنهاء البطاقة وإعادة البطاقة إلى سامبا.

9. الإفلاس والانتفاعات

إن يكون سامبا مسؤولاً عن أي خسارة أو ضرر من أي نوع يتضمن أو يلتح مع عضو البطاقة بسبب سامبا أو أي تاجر أو بنك آخر أو مؤسسة مالية أخرى أو أي من الصرافات الأالية أو تبرع آخر يرفع السماح بمعاملة البطاقة أو قبول البطاقة أو أرقام البطاقة أو رقم التعرف الشخصي أو تقدم أو سلم نقديًا أو تصبح بعد الحد الأدنى أو برضها على الإطلاق.

إن يكون سامبا مسؤولاً عن أية نزاع أو مؤسسة مالية عضو في / ماستركارد أو أي عضو أو أي خدمات المريحة إلى عضو البطاقة أو عن أي عيب أو نقص في السل أو الخدمات الممولة إلى عضو البطاقة من أي تاجر، أو فيما ينطبق عن أي حال أو عدم من أي تاجر.

إن تكون سامبا مسؤولة عن أي نزاع بين عضو البطاقة أو أي تاجر أو بنك أو مؤسسة مالية أو أي شخص آخر. فإن سامبا مسؤولة عن البطاقة تجاوز سامبا لتناسب أي شكل من الأشكال بذلك النزاع أو أي مطالبة مضادة أو حق للمطالعة يمكن لعضو البطاقة ضد ذلك التاجر أو البنك أو المؤسسة المالية أو الشخص.

10. يقاض عضو البطاقة المسؤولية الكاملة عن جميع المطالبات الملتزمة من خلال استخدام بطاقات البطاقة الإضافية، ويوافق على أن سجلات سامبا لها سوف تكون نهائية ومؤقتة لعضو البطاقة. ويتزامن عضو البطاقة بأن يسوي نزاعاته مع التجاري بدون مسؤولية من سامبا.

11. سوف تحسب سامبا لحساب البطاقة مبلغ أي استرداد أو تعويض بموجب استلام سندي دائن صادر بصورة مكشوفة من ذلك التاجر أو تلك المؤسسة الأخرى.

12. لن تكون سامبا مسؤولة بأي حال من الأحوال تجاه عضو البطاقة عن أي خسائر أو أضرار من أي نوع أو طبيعة تحدث أو تنشى عن أي انقطاع أو عطل أو عيب في أي صرافات أو آلة أخرى أو نظام أو مراكز أتمات أو نظام مالية بانات أو نقاط إرسال أو أي نزاع صناعي أو أي شيء أو بسبب، سواء كان خارجاً عن سيطرة سامبا أو غير ذلك.

13. يقتر عضو البطاقة مبتكراً أن بيانات المبتكراً السلمية عبر الإنترنت/ البريد الإلكتروني شاملة أي معلومات سرية يمكن الوصول إليها / رؤيتها من قبل طرف ثالث وبناء عليه، فإن حالة إرسال كشف حساب أو أي مراسلات أخرى عبر الإنترنت/ البريد...
Cashback Program ("Program")

1. The Cashback program mechanics differ based on the Samba Card type. The terms and conditions relating to each of the different Cashback programs on Samba Credit Cards can be viewed on www.samba.ae at anytime. From time to time, Samba may also run seasonal campaigns for select or all of its customers that follow different Cashback program workings. The workings and terms and conditions of such promotional cash back programs will be available on the communication sent to eligible customers. The following Cashback program terms and conditions apply in addition to the specific Samba Card type Cashback program terms and conditions.

2. The Program is open to such Samba Card Members as determined by Samba from time to time. The Program is open to such Samba Card Members as determined by Samba from time to time provided the total qualifying transactions incurred in AED (Dirhams) during a billing statement cycle meets the minimum amount determined by Samba. Samba may impose fees on the Program at its absolute discretion, which may be varied from time to time.

3. The Cashback earned by a Supplementary Card Member(s) will accrue to the account of the Primary Card Member.

4. Participation in the Program is automatic for all eligible Card Members, unless otherwise specified during a promotional campaign.

5. Samba may impose fees on the Program at its absolute discretion, which may be varied from time to time.

6. The Card Member will earn Cashback at a percentage of qualifying transactions as specified by Samba from time to time provided the total qualifying transactions incurred in AED (Dirhams) during a billing statement cycle meets the minimum amount determined by Samba.

7. All retail purchases billed to the Card Account under this Program will be deemed to be qualifying transactions and are eligible to earn Cashback. This will not include the following transactions:
   - Balance transfers
   - Cash advances
   - Credit Card payments
   - Interest Charges
   - Insurance charges
   - All fees charged on the Card by the Bank
   - Transactions reversed by Merchant
   - Any other transactions determined by the Bank from time to time

8. Cash points will be calculated for a transaction only after the transaction has been billed and posted on the Credit Card, and will be basis the transaction posting date and not on the transaction authorization date.

9. The Cashback program mechanics differ based on the Samba Card type. The terms and conditions relating to each of the different Cashback programs on Samba Credit Cards can be viewed on www.samba.ae at anytime. From time to time, Samba may also run seasonal campaigns for select or all of its customers that follow different Cashback program workings. The workings and terms and conditions of such promotional cash back programs will be available on the communication sent to eligible customers. The following Cashback program terms and conditions apply in addition to the specific Samba Card type Cashback program terms and conditions.

10. This program is not available for any loss, expense or claims resulting from the use of the internet/e-mail for purposes of delivering Statement of Account or other communications.

11. The Program is open to such Samba Card Members as determined by Samba from time to time.

12. Samba may impose fees on the Program at its absolute discretion, which may be varied from time to time.

13. The Card Member acknowledges the risk that data received/delivered through the internet/e-mail may be accessed/seen by third parties. Therefore, in the event Statement of Account or other communications are sent through the internet/e-mail/SMS, the Card Member accepts all responsibility and Samba will not be liable for any loss, expense or claims resulting from the use of the internet/e-mail for purposes of delivering Statement of Account or other communications.
9. كرسيد دائن لحساب عضو البطاقة، ولكن يستخدم هذا الرصيد الدائن كمكاصلة أي دفعات على البطاقة، ومع ذلك سوف يضاف للحساب لحساب البطاقة

10. ستقوم سامبا بايحا عضو البطاقة الأساسية في كشف حساب البطاقة الشهري بالاسترداد النقدي المحتل، ويمكن لعضو البطاقة الأساسية أن يحصل على النقد المستردد فقط بعد أن يظهر كرسيد، وايضا في كشف البطاقة.

11. في حالة عدم الأداء الإداري لحساب البطاقة الأساسية، فإن النقد المستردد يكون على حساب نجمة يجبر أن يحقق قرار ذلك الإداري، وإذا فسوف يتظلم ثانية. سوف يعتبر متطلب عندها في حالة غلاء حساب البطاقة، لأي سبب من الأسباب، فإن جميع النقد المستردد سوف يصبح في حالة إخراج البطاقة أو تعليقها لأي سبب من الأسباب، سوف يعتبر النقد المستردد سiphers.

12. سوف يكون قرار سامبا بشأن حساب أو تجميد أو تعليق أو قيد دائن أو ثبات المقدم أو إعادة تسجيل النطاق المدفوع نهائياً وشاملًا ولزمًا لحساب البطاقة.

13. جميع نقاط التقييم النقد المستردة للبطاقة

14. سوف تكون جميع نقاط التقييم النقد المستردة للبطاقة

15. سوف تكون جميع نقاط التقييم النقد المستردة للبطاقة

16. سوف تكون جميع نقاط التقييم النقد المستردة للبطاقة

17. سوف تكون جميع نقاط التقييم النقد المستردة للبطاقة

18. عند إتمام الاسترداد، سيتم طرح النقد المستردة للبطاقة

19. إن شرح وتفسير طرق عمل برنامج كامل باك، متوقف على محرك سامبا الإلكتروني، وتصبح

20. إن إصلاح الأقل الأشخاص يمكن أن يصبح عليه المسؤول عن الاسترداد في بطاقة سامبا

21. يجب أن يشير النقد المستردة بواسطة حساب البطاقة خلال 18 شهراً من اكتساب ذلك النقد المستردة. في حالة عدم إتمام النقد المستردة خلال تلك الفترة، أو تلك الفترة الأخرى التي يترزقها البنك ضرر يتحمل ذلك النقد مستردة ويصرف النقد المترتب على الحساب

22. لا يجوز تبديل النقد المستردة مقابل أي مكافأة أخرى، وغير قابل للتحويل أو الاستبدال

23. يمكن أن ينتج أي إعتبار أو غش التلقائي إصابات تنغدد النقد المستردة بمعدل

24. يحترم سامبا لنفسها بالحق في الإلغاء أو تعلق أو نعتبر أو تبديل النقد المستردة، أو نشط النقود المستردة أو نشط حساب البطاقة، أو شروط وognitionي من النقد المستردة. يمكن أن يكون النقد مستردة، وإجهاض البطاقة، بل يتعلق من مكافأات سامبا الإلكترونية، وامتداد سامبا إلى واحدة، وإذا كان النقد المستردة قد تم طلبًا، ستقوم بحجب مبلغ النقد المستردة.

25. كانت النقود المكلفة من النقود النقدية، أو غير التلقائي، وتعتبر النقد المستردة،organized بـ Samba Phone Banking number, and after the identification process, must request redemption of all or part of the accrued Cashback.

26. Samba will credit the Primary Card Account with the Cashback redemption amount requested within 10 working days of receipt of the redemption request from the Primary Card Member.

27. On redemption, the Cashback would automatically be subtracted from the Cashback accumulated in the Card Member’s account.

28. Cashback program mechanics are explained on the Samba website www.samba.ae and customers are recommended to visit the same to view the latest program offering details.

29. The overall maximum amount of Cashback that a customer can earn yearly on his Samba Credit Card is governed by the specific Cashback program that the customer’s Card falls under, which is subject to change from time to time as determined by Samba. A year is calculated from the date of Card issuance. Please visit www.samba.ae to view the latest Cashback program details based on your Samba Card type.

30. Cashback must be redeemed by the Card Member within 18 months of earning such Cashback. If not redeemed within this period, or such other period as the Bank may decide, such Cashback shall be forfeited and will be reduced from the Cashback Balance reflected in the Statement.

31. Cashback is not exchangeable for other rewards, or refundable, replaceable, or transferable under any circumstances, nor can this be reconverted back to Cashback accrued.

32. Fraud and/or abuse relating to earning and redemption of Cashback in the Program may result in forfeiture of the Cashback as well as termination and cancellation of the Card. Misuse of the Card to conduct fictitious and/or unlawful transactions through any means shall also be excluded from earning Cashback rewards or points, and in the event the bank has reasonable evidence to believe that any Cashback rewards or points have been awarded due to fictitious and/or unlawful
transactions then the Bank unconditionally reserves the right in addition to other rights available to the bank to immediately cancel such Cashback rewards or points.

24. Samba reserves the right to cancel, suspend, change or substitute the Cashback or the Cashback conditions or the basis of computation of Cashback or Terms and Conditions of the Program at any time, without giving any intimation to the Card Member.

J. SAMBA INSTALLMENT PLAN (SIP)

The following Terms and Conditions are applicable to the Samba Installment Plan.

1. All Samba Card Members are eligible to avail the Samba Installment Plan (SIP) on the Terms and Conditions stated herein. The SIP facility will be available on transactions of the Primary Card Member and the Supplementary Card Member. The SIP facility may also be available on the total Card outstanding amount on a case to case basis as approved by Samba for which Samba may impose additional Terms and Conditions at its discretion. Samba may decline to accept any application without giving any reason.

2. Samba reserves the right to determine / modify the minimum and maximum amount of the transaction and the number of transactions which can be converted into a SIP.

3. The SIP allows the Card Member to purchase goods and services from Merchants and repay the amount of the purchase in equal monthly installments in accordance with these SIP Terms and Conditions.

4. Selected Merchants are appointed by Samba from time to time and the Card Member should confirm with Samba the ongoing appointment of the Merchant prior to making a purchase for the selected goods and services.

5. The Card Member may continue to avail the SIP facility as long as the Card Member’s Card Account is in good standing as per these Terms and Conditions.

6. When availing of the SIP for the selected goods and services, the Card Member will have to pay deferred payment charges for use of the SIP. The total amount payable to Samba (the “Total SIP Price”) will be the sum of the purchase price of the goods and services and the deferred payment charges.

7. Samba will determine from time to time and communicate the same to the Card Member the selected goods and services offered by the specific Merchants, the applicable deferred payment charges and the number of monthly installments to be paid (the “SIP Term”) with respect to each good and service (hereinafter referred to as the Offer”).

8. The deferred payment charges and the SIP Term may vary from one offer to another.

9. Samba will authorize a SIP transaction provided that the amount of the SIP transaction is within the Card Member’s available Credit Limit and that the Card Account is in good standing as per these Terms and Conditions at the time of the Card Transaction.

10. The Card Member can avail the SIP facility by making the purchase at the specific Merchant and subsequently contacting Samba through designated communication channels and requesting for the Card Transaction to be converted to a SIP transaction. Alternatively, if Samba notes that a Card Transaction has been done by the Card Member at a relevant supplier or Merchant, Samba may contact the Card Member to inquire whether the Card Member wishes the said Card Transaction to be converted into a SIP transaction. In such event any confirmation by the Card Member will be deemed as an instruction from the Card Member.

11. Samba will process the Card Member’s request in accordance with these SIP Terms and Conditions and the terms applicable to the specific Offer in respect of the deferred payment charges and the SIP Term. If Samba approves conversion of the Card Transaction to a SIP transaction, the Card Member will be notified as to the deferred payment charges, the SIP Term and the SIP Monthly Installments in the next Statement of Account.
12. The amount to be paid every month, the “SIP Monthly Installment,” will be computed by dividing the Total SIP Price by the SIP Term.

13. The SIP Monthly Installments will be charged to the Card Member’s Card Account starting from the Statement of Account immediately following the date of purchase and every month thereafter until the Total SIP Price has been charged in full.

14. When a Card Member makes a purchase(s) under the SIP, the Minimum Payment Due for the Card Member’s Card Account will be the sum of the SIP Monthly Installment(s) plus all other outstanding transactions multiplied by the required payment percentage determined by Samba, plus any excess amounts over the Credit Limit and all past due amounts, if any.

15. If the Card Member pays less than the Minimum Payment Due by the Payment Due Date specified in the Statement of Account, Samba will be entitled to impose penalty charges in accordance with its then prevailing Schedule of Fees and Charges.

16. Subject to clause 15 any payment that is in excess of the due amount by the Card Member to Samba will not be considered as an accelerated settlement of the installment plan and the excess amount will be retained as a negative balance.

17. The SIP Facility allows the Card Member to prepay the Total SIP Price in one lump sum prepayment. However Samba is entitled to impose a prepayment charge (at a rate to be then determined by it) in accordance with its prevailing Schedule of Fees and Charges.

18. If the Card Member fails to make payment in full of two consecutive SIP Monthly Installments, the entire outstanding balance of the Card Account shall immediately become due and payable by the Card Member and Samba shall have the right to demand the immediate payment thereof at its discretion.

19. If the Card Member intends to close the Card Member Card Account then any unbilied amount of the Total SIP Price will be immediately billed to the Card Member. The entire outstanding balance of the Card Account shall immediately become due and payable by the Card Member.

20. Any complaint as to the quality of the goods purchased or services rendered through the SIP shall be referred to the relevant supplier or Merchant and shall not affect the Card Member’s obligation to continue paying the SIP Monthly Installments to Samba. The purchase of the goods and/or services under the SIP shall be subject to the Terms and Conditions of the seller or provider of the goods and/or services, which are of no concern to Samba or to the obligation of the Card Member to pay the SIP Monthly Installments to Samba. By converting a transaction into a SIP, the Card Member acknowledges the genuineness of the transaction and such transaction cannot be disputed.

21. Samba is entitled at any time and without any prior notice or liability to the Card Member in any manner whatsoever to terminate the SIP or cancel or vary its benefits or features, or vary, or add or delete any of the SIP Terms and Conditions. However, such termination, cancellation or variance shall not affect transactions concluded by the Card Member and accepted by Samba under the SIP before such decision nor the Card Member’s obligations to pay the SIP Monthly Installments with respect to such transactions.

22. Samba reserves the right to disqualify any Card Member from further participation in the SIP, if in its judgment, the Card Member has in any way violated any of these Terms and Conditions. Suspension and disqualification shall not lead to termination of transactions already concluded by the Card Member and accepted by Samba before such decision nor the Card Member’s obligation to pay the SIP Monthly Installments with respect to such transactions.

23. Samba shall be entitled to disallow or refuse any transaction submitted by the Card Member to it under the SIP without providing any reason whatsoever.

24. Samba shall not be responsible for any delay in the transmission to Samba of evidence of an SIP transaction by the specified merchants or any other third party.
K. CASH ON PHONE (COP)

1. The COP is offered exclusively to a Primary Card Member who meets the criteria determined by Samba from time to time for this product and to whom the offer to participate in such product has been communicated by Samba.

2. The primary Card Member understands that his/her eligibility to participate in the COP facility is entirely at Samba's discretion based on the criteria established by Samba, including the fact that the Primary Card Member has not fully utilized his/her credit limit at the time of availing the COP facility.

3. Samba reserves the right to refuse or revoke the COP facility to the Primary Card Member without disclosing any reasons for such refusal.

4. Without specifying any reasons Samba may by notice to the Card Member cancel the COP facility or reduce the amount of COP facility available to the Card Member.

5. The amount of any COP shall be determined by Samba in its sole discretion but it shall not in any case exceed the Card Member's unutilized credit limit.

6. The Card Member may request the amount of the COP facility which may be available to him based on his/her credit limit, however the same shall be subject to the final determination of Samba.

7. In consideration of Samba agreeing to make available to the Card Member the COP facility, the Card Member agrees to repay the principal amount of the COP facility plus all interest, charges and fees payable hereunder.

8. The Card Member shall repay the COP to Samba in monthly installments (the 'term') through his/her Card payments, such term to be selected by the Card Member.

9. The amount of each COP monthly installment shall be computed by dividing the total COP amount by the number of months in the term selected by the Card Member. The total COP amount shall be computed by adding the principal amount of the COP and the interest during the term of the COP.

10. Interest at the rate determined by Samba shall be charged on the COP facility. Each monthly installment will include amounts for the repayment of principal and interest charges.

11. Upon processing of a COP request, the available credit limit will be reduced by an amount equivalent to the transaction amount, associated charges and interest and will be restored progressively as each installment is paid back on the Card.

12. If the COP facility request is approved, then Samba shall debit the Card Account & send a manager's cheques for the amount to the Card Member or wire transfer the COP amount to the relevant bank account nominated by the Card Member. A minimum of 4 business days is required for the transfer of funds to be effected to the Card Member's nominated bank account.

13. The COP monthly installments shall be billed to the Card Member in the Statement of Account. Billing shall commence from the first Statement of Account sent to the Card Member following the disbursement of the COP.

14. The Card Member shall be liable to pay the COP monthly installment billed to the Statement of Account regardless of the Card Member's utilization or non-utilization of the COP. If the Card Member returns the original manager's cheque to Samba leaving the COP unused, any principal repayments charged to the Card Account will be credited to the Card Account. Any interest payments and fees charged to the Card Account will not be refunded to the Card Member and will be considered as charges for the cancellation of the COP.

15. Any payment that is in excess of the due amount by the Card Member to Samba will not be considered as an accelerated settlement of the installment and the excess amount will be retained as a negative balance.

16. The Card Member may repay the total COP amount to Samba in one lump sum. A termination fee at Samba's prevailing rate shall be charged to the Card Member in this case.

17. Upon processing of a COP request, the available credit limit will be reduced by an amount equivalent to the transaction amount, associated charges and interest and will be restored progressively as each installment is paid back on the Card.

18. 2. The primary Card Member understands that his/her eligibility to participate in the COP facility is entirely at Samba's discretion based on the criteria established by Samba, including the fact that the Primary Card Member has not fully utilized his/her credit limit at the time of availing the COP facility.

19. Samba reserves the right to refuse or revoke the COP facility to the Primary Card Member without disclosing any reasons for such refusal.

20. Without specifying any reasons Samba may by notice to the Card Member cancel the COP facility or reduce the amount of COP facility available to the Card Member.

21. The amount of any COP shall be determined by Samba in its sole discretion but it shall not in any case exceed the Card Member's unutilized credit limit.

22. The Card Member may request the amount of the COP facility which may be available to him based on his/her credit limit, however the same shall be subject to the final determination of Samba.

23. In consideration of Samba agreeing to make available to the Card Member the COP facility, the Card Member agrees to repay the principal amount of the COP facility plus all interest, charges and fees payable hereunder.

24. The Card Member shall repay the COP to Samba in monthly installments (the 'term') through his/her Card payments, such term to be selected by the Card Member.

25. The amount of each COP monthly installment shall be computed by dividing the total COP amount by the number of months in the term selected by the Card Member. The total COP amount shall be computed by adding the principal amount of the COP and the interest during the term of the COP.

26. Interest at the rate determined by Samba shall be charged on the COP facility. Each monthly installment will include amounts for the repayment of principal and interest charges.

27. Upon processing of a COP request, the available credit limit will be reduced by an amount equivalent to the transaction amount, associated charges and interest and will be restored progressively as each installment is paid back on the Card.

28. If the COP facility request is approved, then Samba shall debit the Card Account & send a manager's cheques for the amount to the Card Member or wire transfer the COP amount to the relevant bank account nominated by the Card Member. A minimum of 4 business days is required for the transfer of funds to be effected to the Card Member's nominated bank account.

29. The COP monthly installments shall be billed to the Card Member in the Statement of Account. Billing shall commence from the first Statement of Account sent to the Card Member following the disbursement of the COP.

30. The Card Member shall be liable to pay the COP monthly installment billed to the Statement of Account regardless of the Card Member's utilization or non-utilization of the COP. If the Card Member returns the original manager's cheque to Samba leaving the COP unused, any principal repayments charged to the Card Account will be credited to the Card Account. Any interest payments and fees charged to the Card Account will not be refunded to the Card Member and will be considered as charges for the cancellation of the COP.

31. Any payment that is in excess of the due amount by the Card Member to Samba will not be considered as an accelerated settlement of the installment and the excess amount will be retained as a negative balance.

32. The Card Member may repay the total COP amount to Samba in one lump sum. A termination fee at Samba's prevailing rate shall be charged to the Card Member in this case.
If the Card Member fails to make payment in full in two consecutive COP monthly installments, the entire outstanding balance of the total COP amount shall immediately become due and payable by the Card Member, and Samba shall have the right to demand and recover the immediate payment thereof. Samba will not be responsible or liable for any actions, claims, damages, costs, charges and expenses which a Card Member may suffer, sustain or incur by way of the Program.

If the Card Member intends to close the Card Account then any unbillable amount of the Total COP Price will be immediately billed to the Card Member. The entire outstanding balance of the Card Account shall immediately become due and payable by the Card Member.

No reward points will be given for cash on phone.

I. BALANCE TRANSFERS (BT)

1. The Balance Transfer facility is open to the principal Card Member whose card account is in good standing as determined by Samba. Supplementary Card Members cannot apply for a Balance Transfer facility.

2. The Balance Transfer facility is available for other Credit Card accounts belonging to you and issued in the U.A.E only.

3. The Card Member can apply to transfer outstanding balances from up to 2 other banks operating in the U.A.E at any one time. Each Balance Transfer must be for at least AED 1,000.

4. Balance Transfers are contingent upon account set-up and assigned credit limit. If the information the Card Member provides is incomplete, Samba will not be able to and will not be under any obligation to process the transfer request.

5. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

6. If Samba at its discretion approves the request, it will transfer the Balance Transfer specified by the Card Member, in the order nominated above, in their full amounts or any part amounts as determined by Samba and the Card Member’s available credit limit.

7. If the amount to be transferred as mentioned in the application exceeds the available credit limit on the Card Member’s Card on the date of processing the Balance Transfer by Samba, Samba will automatically transfer an amount equal to the Card Member’s available credit limit.

8. Balance Transfers will be processed on a best effort basis from the date the Card Member’s application is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the Card/s until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited. Samba will not be responsible for any overdue payment or interest/charges incurred on the Card/s due to decline or delay in execution of the Balance Transfer request.

9. Samba will only be able to transfer the amount nominated by the Card Member. Any remaining balance after the Balance Transfer will be the Card Member’s responsibility.

10. If the Card Member’s Balance Transfer request is approved, then Samba shall debit the Card account and send a Manager’s cheque/s for the Balance Transfer sum to the Card Member or to the bank/s assigned by the Card Member, or wire transfer the Balance Transfer to the relevant bank/s.

11. Simultaneously, a sum of money equal to the total Balance Transfer amount will be reserved/ blocked from the credit limit of the Card and shall not be available to the Card Member until settlement of the said outstanding balances.

12. Balance Transfer fees and charges, as may be levied by Samba at its discretion from time to time shall apply and are subject to change by giving prior notice. The interest rate on the Balance Transfer is charged at a flat rate.
10. Balance Transfers will be processed on a best effort basis from the date the Card Member’s request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

11. If Samba at its discretion approves the request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

12. The Card Member can apply to transfer outstanding balances from up to 2 other banks operating in the U.A.E.

13. No reward points will be given for Balance Transfers.

14. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

15. Balance Transfers will be processed on a best effort basis from the date the Card Member’s Balance Transfer request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

16. Balance Transfer is a ‘Card transaction’ initiated by the Card Member via form, which the Card Member agrees to repay Samba. The Balance Transfer will be part of the monthly ‘minimum due’. If the Card Member fails to make the required monthly Card payment for 2 months consecutively, the preferential rate on the Balance Transfer Plan will be cancelled and the regular rate of interest as per the current Schedule of Charges will apply.

17. Samba will attempt to resolve any dispute as per the Agreement and the above mentioned terms.

18. Balance Transfers offer is a limited period offer.

**BALANCE TRANSFERS (BT) through Installments**

1. The Balance Transfer facility is open to the principal Card Member whose Card account is in good standing as determined by Samba. Supplementary Card Members cannot apply for a Balance Transfer facility.

2. The Balance Transfer facility is available for other Credit Card accounts belonging to a Samba Card customer and issued in the U.A.E only.

3. The Card Member can apply to transfer outstanding balances from up to 2 other banks operating in the U.A.E at any one time. Each Balance Transfer must be for at least AED 1,000.

4. Samba reserves the right to determine / modify the minimum and maximum amount of the Amount that can be provided under the Balance Transfer Facility and the number of Balance Transfers that a customer can avail at a time.

5. The Card Member can avail the Balance Transfer facility by calling Samba on the designated number and requesting for a Balance Transfer. Alternatively, if Samba notes that the Card Member is eligible for a Balance Transfer, Samba may contact the Card Member to inquire whether the Card Member wishes to avail a Balance Transfer. In such event any confirmation by the Card Member will be deemed as an instruction from the Card Member.

6. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

7. If Samba at its discretion approves the request, it will transfer the amount specified by the Card Member, in their full amounts or any part amounts as determined by Samba, basis the amount that the Card Member is eligible for.

8. If Samba approves the BT transaction, the Card Member will be notified of the BT Term and the BT Monthly Installments in the next Statement of Account.

9. The total BT amount shall be computed by adding the principal amount of the BT and the interest during the term of the BT. Interest at the rate determined by Samba shall be charged on the BT facility. Each BT monthly installment will include amounts for the repayment of principal and interest charges.

10. Balance Transfers will be processed on a best effort basis from the date the Card Member’s Balance Transfer request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

11. In case the balance is transferred on a best effort basis from the date the Card Member’s request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

12. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

13. The Card Member can apply to transfer outstanding balances from up to 2 other banks operating in the U.A.E.

14. Samba reserves the right to determine / modify the minimum and maximum amount of the Amount that can be provided under the Balance Transfer Facility and the number of Balance Transfers that a customer can avail at a time.

15. The Card Member can avail the Balance Transfer facility by calling Samba on the designated number and requesting for a Balance Transfer. Alternatively, if Samba notes that the Card Member is eligible for a Balance Transfer, Samba may contact the Card Member to inquire whether the Card Member wishes to avail a Balance Transfer. In such event any confirmation by the Card Member will be deemed as an instruction from the Card Member.

16. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

17. If Samba at its discretion approves the request, it will transfer the amount specified by the Card Member, in their full amounts or any part amounts as determined by Samba, basis the amount that the Card Member is eligible for.

18. If Samba approves the BT transaction, the Card Member will be notified of the BT Term and the BT Monthly Installments in the next Statement of Account.

19. The total BT amount shall be computed by adding the principal amount of the BT and the interest during the term of the BT. Interest at the rate determined by Samba shall be charged on the BT facility. Each BT monthly installment will include amounts for the repayment of principal and interest charges.

20. Balance Transfers will be processed on a best effort basis from the date the Card Member’s Balance Transfer request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

21. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

22. If Samba at its discretion approves the request, it will transfer the amount specified by the Card Member, in their full amounts or any part amounts as determined by Samba, basis the amount that the Card Member is eligible for.

23. If Samba approves the BT transaction, the Card Member will be notified of the BT Term and the BT Monthly Installments in the next Statement of Account.

24. The total BT amount shall be computed by adding the principal amount of the BT and the interest during the term of the BT. Interest at the rate determined by Samba shall be charged on the BT facility. Each BT monthly installment will include amounts for the repayment of principal and interest charges.

25. Balance Transfers will be processed on a best effort basis from the date the Card Member’s Balance Transfer request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.

26. Approval of Balance Transfer facility is at the sole discretion of Samba. Samba may refuse any request for a Balance Transfer, in whole or in part, without assigning any reason whatsoever.

27. If Samba at its discretion approves the request, it will transfer the amount specified by the Card Member, in their full amounts or any part amounts as determined by Samba, basis the amount that the Card Member is eligible for.

28. If Samba approves the BT transaction, the Card Member will be notified of the BT Term and the BT Monthly Installments in the next Statement of Account.

29. The total BT amount shall be computed by adding the principal amount of the BT and the interest during the term of the BT. Interest at the rate determined by Samba shall be charged on the BT facility. Each BT monthly installment will include amounts for the repayment of principal and interest charges.

30. Balance Transfers will be processed on a best effort basis from the date the Card Member’s Balance Transfer request is approved. Delays may occur in processing Balance Transfers, so it is vital to continue making payments on the other bank Credit Card(s) until the Card Member receives confirmation in future statements that the Balance Transfer amount has been credited.
تتغير بشعور مسبق. يُطبق معدل الفائدة على تحويل الرصيد على أساس معدل متفق عليه مسبقاً.

14. إن حصول عرض البطاقة على ناطق مأكّل تؤثر على تحويل الرصيد.

15. إن تحويل الرصيد هو عملية تمّ تتبع البطاقة على أسمائها. هذا الأخير بإعادة التسديد سامباً. يكون تحويل الرصيد جزءاً من الحد الشرطي الأدنى الموجب. إن تخلف عرض البطاقة عن تسديد الدفعة الشهرية المذكرة لمدة 30 يوماً متتالية في معدل الفائدة المميز المطبق على برنامج تحويل الرصيد يطبق عليه معدل الفائدة الساري كما هو وارد في جدول الرسوم والتأخير.

16. بموجب البنود (10) أي مشروعات تجاوز المبلغ المستحق لسامباً على صاحب البطاقة لن تُعتبر تسييراً مجزأً لخطة الأقساط والسوف يتم الاحتفاظ بالبليغ الزائد. كرصيد سلي.

الحولية الرقمية

1. تتوفر تنفيذ هذه الحوالات الرقمية فقط لعuzzi البطاقة الأساسية بدون أن يغي

2. يُعتبر مبادئ هذه الحوالات لراجع وضع الحساب والعدد الآتامي المتاح في وقت

3. سيتم خصم مبلغ تلك الحوالات الرقمية المعمي من الحد الآتامي المتاح لحساب

4. يقوم عرض البطاقة بسداد مبلغ تلك الحوالات الرقمية على طريق أسلاط أشبة.

5. يتم إصدار البلج شكلي أو إلى الموظف الذي يحدد عرض البطاقة. بالنسبة لتنزيع الشيك عبر البريد السريع. سيريل الشيك إلى آخر عنوان مرحلة لعرض البطاقة المسمى لدى

6. تتحفظ سامباً تفسيراً بخطالة. إذا تمّ توزيع الشيك في أي وقت حسبما تراه

M. DIAL-A-DRAFT

1. The Dial-A-Draft facility shall be available only to Primary Card Members provided that they meet Samba’s criteria for issuing a Dial-A-Draft.

2. Availability of the facility is subject to account status checking, available credit limit at the time the request is received and the final acceptance by Samba in its absolute discretion. Samba, in its discretion and without assigning any reason has the right to revise the final approved loan amount.

3. The approved Dial-A-Draft facility amount will be deducted from the available Credit Limit of the relevant Samba Card account upon approval of the application. The Credit Limit will be restored in accordance with the Card Member’s payment.

4. The Card Member shall repay the Dial-A-Draft facility amount by way of monthly installments.

5. The amount will be disbursed by a cheque or to a beneficiary as designated by the Card Member. For cheque disbursement via courier, the cheque will be sent to the correspondence address of the Card Member last known to Samba. Samba reserves the right to stop the cheque disbursement at any time as it deems fit, without assigning any reason whatsoever.

6. The Card Member shall indemnify Samba against all claims, demands, costs, losses and expenses suffered or incurred by Samba in relation to any of the following events:

(i) The issuance of a replacement Dial-A-Draft cheque to the Card Member at Samba's discretion if the Dial-A-Draft cheque is lost, destroyed or otherwise not received by the Card Member for any reason;

(ii) The Dial-A-Draft cheque is not presented by the Card Member or designated beneficiary within 6 months from the date of the cheque; or

(iii) The bank account as designated by the Card Member is not in the name of the Card Member; or the facility cannot be cancelled, changed or reversed once submitted.
The Credit Limit assigned to the Card Member’s Primary Card is inclusive of the credit limit of the Card Member’s Samba Low Limit Card and the total of the charges incurred under or through the Primary Card and Samba Low Limit Card shall not exceed the said credit limit.

All Samba Low Limit Card Transactions shall be debited to the Card Account and included in the Primary Card Statement of Account.

The Card Member shall take all reasonable precautions to prevent the loss or theft of the Samba Low Limit Card and the disclosure of the Samba Low Limit Card number and expiry date, and the Card Member shall bear all responsibilities and liabilities resulting from the loss or theft of the Samba Low Limit Card or the disclosure of the Samba Low Limit Card number or expiry date.
O. FAX INDEMNITY

Samba is hereby instructed and authorized to rely upon and act in accordance with any instruction(s), authorizations, or communications whatsoever which may be given or purported to be given to Samba in relation to Balance Transfer Application, Supplementary Card Application, Contact Information Update, Card Closure, Card Dispute or Customer Service Requests through facsimile transmission (Facsimile Instructions) bearing or purporting to bear the signature of the Card Member without enquiry by the Bank as to the authenticity or genuineness of the signature appearing on the Facsimile Instructions and regardless of the circumstances prevailing at the time of receipt of the Facsimile Instructions by Samba.

The Card Member understands and acknowledges that Samba is not obliged to act on any such Instructions and will incur no liability for delay in or failure of transmission or for failing to act in accordance with such Instructions.

In consideration of Samba acting in accordance with the foregoing provisions of this fax letter of instruction, the Card Member hereby agrees to indemnify Samba and agree to keep Samba, its Directors, Officers and Employees indemnified against all losses, claims, actions, proceedings, damages, costs and expenses whatsoever and howsoever incurred or sustained by Samba or arising there from. Furthermore, and without prejudice to the indemnity herein the Card Member undertakes, if so requested by Samba, to provide Samba with additional evidence indicating that the signature appearing on the Facsimile Instruction(s) is genuine.

The terms of this indemnity shall remain in full force and effect unless and until Samba receives and has had a reasonable time to act upon a notice of revocation or amendment signed by the Card Member and the Card Member hereby confirms that any such revocation or amendment will not release it from any liability hereunder in respect of any act performed by Samba in accordance with and in reliance upon these terms prior to the expiry of such notice of termination or amendment.

P. SAMBA ALERTS

The following terms shall have the following meanings:

“Subscribed Alerts” means customized messages relating to pre-determined and linked offers on any retail transaction and cash withdrawal made using the Samba Credit Card. This is an automatic alert available to all Samba Card Members.

“Payment Reminder Alerts” means alerts that are sent to the Samba Card Member via SMS on every transaction that is due from the Card Member. This is an automatic alert that is sent to a Samba Card Member.

“Samba Alert Account” means any account the Card Member has with Samba, which may be a Credit Card or any other account, for which the Samba Alerting Services are utilized.

“TSP” means the Telecom Service Provider with whom Samba has an arrangement for providing the Samba Alerting Services.

“Triggers” means the customized triggers to be set or placed by Card Member with Samba with respect to specific events or transactions relating to the Samba Alert Account in order to enable Samba to send the corresponding Alerts to the Card Member and generalized alert messages set by Samba from time to time (example: birthday greetings, launch of service notices, promotional offers).
At the sole discretion of Samba, all of the below Alerts services may be discontinued at any time, without notice.

**Subscribed Alerts**

1. The Card Member is responsible for enrolling himself to the Samba Alerting Services and Samba is not responsible for any error by the Card Member in setting the Triggers.

2. To set Triggers through Samba's U.A.E. website, the Card Member may be required to use the Samba Online Services and the Terms and Conditions relating thereto will apply.

3. The Card Member will be responsible for keeping himself updated as to the available Triggers or Alerts, which will be notified by Samba over its U.A.E. website. The Card Member may be allowed, from time to time, to change

**Transaction Alerts**

1. Transaction Alerts sent to a Card member will notify the Card member of a retail transaction or a cash withdrawal performed on the Card Members Samba Card that is above a certain threshold amount as determined by Samba and is subject to change from time to time without prior notice.

2. The transaction alert is generated when a purchase transaction or cash withdrawal is authorized on the Credit Card and not at the time of the transaction getting billed.

3. The delivery time of such alerts to be dispatched is dependent on various factors which Samba will not be liable for.

4. The Alert may or may not contain brief details such as date of transaction, amount of transaction, etc pertaining to the transaction.

5. The currency of the transaction may appear in the original currency of the purchase or cash withdrawal made or in AED(UAE Dirham).

6. The amount of purchase or cash withdrawal that gets published on the alert may or may not include the international processing fees for overseas transactions or any other related charges applicable to the transaction. The amount is only indicative and the customers accepts that the transaction details and amount that appear in the monthly Credit Card statement will be the amount that the customer is due to pay to Samba.

**Payment Reminder Alert**

1. The payment reminder alert is sent to a Card member to notify the Card Member of a payment due on the Samba Card.

2. This is a service provided by Samba at is sole discretion and the alert will be dispatched on a best effort basis prior to the due date.

3. The alert will include brief information on the payment to be made and may not contain the total outstanding due on the respective Credit Card.

4. The Card Member accepts that Samba will not be held liable for non-dispatch of this alert, or for the information contained in the alert. The Card Member is responsible to ensure that he/she is aware of the payment to be made and the payment due date by contacting Samba on the designated contact numbers or logging into Samba Online.

**Terms and Conditions relating to all Alerts**

1. The Alerts will be sent to the Card Member only if the Card Member is within the cellular circles of the TSPs or in circles forming part of the roaming network of such TSPs.

2. Samba may, if feasible, extend this service to other cellular circles as well as to subscribers of other cellular telephone service providers, as will be notified by Samba from time to time.

3. The Terms and Conditions relating to the Samba Online Services must be read in conjunction with and in addition to these Terms and Conditions.
يعود عضو البطاقةمسؤولاً عن تثبيت سامبا بأي تقدير أو سؤال الاتصال به من
رقم هاتف أو اسم أو عنوان الكتروني أو عنوان بريدي إلى جانب كافة التغييرات
التي تطرأ على عملية أو حوار سلفه أو تأثريته أو تواصل حساب الإصدارات من سامبا,
ولن تكون سامبا مسؤولة عن تحميل عضو البطاقة (أو عدم تحميل) الإصدارات أو غيرها
من المعلومات المرسلة إلى رقم هاتفه أو عنوان الإلكتروني المسجل لدى سامبا.

1. يقر عضو البطاقة بأن هاتفه يجب أن يكون في وضع التشغيل الذي يسمح الإصدارات.
2. تمثل سامبا على إعداد الخيارات بعد تسجيلها. وتحدد يومًا يلزم لإعداد هذه
الخيارات في الفترة القائمة بين إعداد الخيارات وإرسال الإصدارات.
3. يقبل عضو البطاقة بأن الخدمات الإصدارات تعتمد على البنية التحتية والاتصال
الإلكتروني والخدمات التي يوفرها موردو الخدمات الاتصالات وموردو الخدمات الآخرين
الذي تتعامل معهم سامبا عضو البطاقة. يقبل عضو البطاقة أن الأخطاء الزمنية والدقيقة
وإمكانية قراءة الإصدارات التي ترسلها سامبا تتعلق على عدد عمليات خاص بموردي
خدمات الاتصال وموردي الخدمات الآخرين. لن تكون سامبا مسؤولة عن عدم وصول
أو تأخر وصول الإصدارات عن الأخطاء أو فقدان الإصدارات عطلة إرسالها إلى عضو
البطاقة. لن تكون سامبا مسؤولة عن عدم تسلم عضو البطاقة الإصدارات بسبب أمر
تقنية فيه الهاتف أو شراء، أو خسره، أو تبكيها نتيجة استخدام هذه الخدمة (بما في ذلك
الاعتماد على الإصدارات اعتراض استثنائية أو تجارب) لأسباب ليست متصلة مباشرة
بسامبا. لن تكون سامبا مسؤولة بأي شكل من الأشكال تجاه صاحب البطاقة بسبب
استخدام هذه الخدمة.

4. يقبل عضو البطاقة أن كل إصدار قد يستخدم معلومات حسابية خاصة به. ويوجز سامبا أن
تستلم هذه المعلومات بحماية كما يطلب ذلك منها ReceivesAccounts أن يرسل
عليه هذه المعلومات مناسبًا. يقبل عضو البطاقة أن الإصدارات وغيرها من المعلومات
المرسلة لم تستخدم معلومات سرية يجب أن تبقى سرية وأن سامبا لن تكون مسؤولة عن
إرسال هذه المعلومات لشخص آخر.
5. يقبل هذه الدعوة والرسائل، يقبل عضو البطاقة خيار استخدام خيارات محسنة حماة
توافق وتنويع توفير سامبا مثل هذه الخيارات المحسنة. يقبل بها كما يطلب الرسال والأتماب
العامة لكل واحدة منها. يتم استلام رسال وتنويع هذا الإصدار بحسب كل عملية
منفردة.
6. يجوز سامبا وفقاً لتقديرها الخاص ومن دون إشعار مسبق أن توقف هذه الخدمة مؤقتاً أو
نهائياً.
7. توفر سامبا هذه الخدمة حاليًا جماعياً لفترة محدودة.
8. بعد ذلك، وفقًا للحال لم يقرر عضو البطاقة إنهاء اشتراكه في هذه الخدمة، يتوجب عليه أن
يحدد قيمة الرسوم المفهرسة لهذه الخدمة وتستلم هذه قيمة من حساب بطاقته سامبا. 
يجوز عضو البطاقة وفي أي وقت أن ينهي اشتراكه في هذه الخدمة، ويتوجب عليه أن يسدد
قيمة رسوم الخدمة لمدة شهر كامل حتى لو أنه لم ينهي اشتراكه فيها. في أي وقت من الشهر.
يعود عضو البطاقة مسؤولاً عن تحميل قيمة البيع أو أي رسوم أخرى تعود لرد خدمات
الاتصال بما في ذلك سلسلة الإصدارات وفقاً لأحكام وشروط مورد خدمات الاتصال.
وقد هذا الحال، تكون سامبا مسؤولة عن الأخطار والشروط القائمة فيما بين أي طرف
ثالث وعضو البطاقة.
9. يعود عضو البطاقة وحده مسؤولاً عن حماية رقم تمتعيه الشخصي ورقم هاتفه. لن
تكون سامبا مسؤولة عن الاستخدام غير المصرح به لرقم التعريف الشخصي أو رقم
الهاتف الخاص بعضو البطاقة إلا مسؤولة (أ) أي اختيارات / تطبيقات أتصال (ب) أو مزدوجة أو محددة باستخدام رقم التعريف الشخصي أو رقم هاتف عضو البطاقة،
(ب) المتصفح بحث تلبية لأي تطبيقات / اختيارات تتصل بها (ج) أي خطة، عطل,
أو خسائر، أو عدم قدرتها على الاستجابة إلى تطبيقات / اختيارات (ك) أو من فيها (د).
10. سامبا يثمن أي معلومات / اختيارات / الإصدارات في عملية الإرسال أو (ه)cuts على أي شخص لأي
علومات / اختيارات / الإصدارات بشكل غير مصري به أو انتهاك السرية.
11. The Card Member acknowledges that Samba Alerting Services will be implemented in stages
and Samba may at a later stage, as and when feasible, send Alerts via additional mediums of
communication.
12. Initially, Alerts shall be sent via SMS messages to the mobile phone of the Card Member. Samba
may, from time to time, change the features of any Trigger or Alert.
13. Samba, at no time, will acknowledge receipt of any instructions or Triggers sent by the Card
Member nor will Samba be responsible to verify any instructions or Triggers or the Card Member’s
PIN or mobile phone number. Samba will endeavor to give effect to instructions and Triggers on
a best effort basis and as soon as practically possible for Samba.
14. Samba may, in its discretion, not give effect to any Triggers if Samba has reason to believe (the
decision of Samba shall be binding on the Card Member) that the Triggers are not genuine or
otherwise improper or unclear or raise a doubt or in case any Triggers cannot be put into effect
for any reasons whatsoever. Samba is under no duty to notify the Card Member in such case.
15. It is the responsibility of notifying Samba of any change in contact details - mobile number, landline number, email address, mailing address including any changes to his employment, passport or visa or Samba Alert Account details, and Samba will not be liable for
the Card Member’s receipt of (or failure to receive) Alerts or other information over the Card
Member’s mobile phone number/email address recorded with Samba.
16. The Card Member acknowledges that to receive Alerts, his/her mobile phone must be in an "on" mode.
17. Triggers will be processed by Samba after their receipt by Samba. The processing time for
Triggers will be decided by Samba in its time lag between Samba processing the Triggers and
sending the Alerts.
18. The Card Member acknowledges that the Alerts service is dependent on the infrastructure,
connectivity and services provided by the TSPs and other service providers engaged by Samba
and the Card Member. The Card Member accepts that timeliness, accuracy and readability of
Alerts sent by Samba will depend on factors affecting the TSPs and other service providers.Samba
shall not be liable for non-delivery or delayed delivery of Alerts, errors, losses or distortion in
transmission of Alerts to the Card Member. Samba shall not be liable for the Card Member’s
lack of receipt of Alerts due to technical defects in the Card Member’s phone or any damage
or loss incurred by the Card Member as a result of use of this service (including relying on the
Alerts for the Card Member’s investment or business purposes) for causes which are not directly
attributable to Samba. Samba shall not be liable in any manner to the Card Member in connection
with the use of this service.
19. The Card Member accepts that each Alert may contain account information relating to the Card
Member. The Card Member authorizes Samba to send account-related information, though not
specifically requested, if Samba deems that the same is relevant. The Card Member acknowledges
that the Alerts and other information sent to him contain confidential information and should
such confidential information be sent to another individual through no fault of Samba, Samba is
in no way to be held liable.
20. By agreeing to these Terms and Conditions, the Card Member accepts the option to use the
enhanced options as and when they are made available. Upon Samba’s offering of the enhanced
options, the Card Member shall be advised as to the fees charged for the various enhanced
options available. Such alerts shall be charged on a per transaction basis.
21. Samba may, in its discretion and without prior notice, temporarily suspend this service or
terminate it completely.
22. This service is currently made available by Samba on a complimentary basis for a limited period.
23. Thereafter, unless the Card Member unsubscribes the service, the Card Member will be charged
1. The Card Member shall notify Samba if they do not receive or are unable to access their electronic copy of their statement or if the terms and conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

2. The Card Member is solely responsible for protecting his/her PIN and his/her mobile phone number. Samba will not be liable for any unauthorized use of the Card Member’s PIN or mobile phone or for any fraudulent, duplicate or erroneous instructions/Triggers given by the use of the Card Member’s PIN or mobile phone number; (b) acting in good faith on any instructions/Triggers received by Samba; (c) any error, default, delay or inability of Samba to act on all or any of the instructions/Triggers; (d) any loss of any information/Instructions/Alerts in transmission; or (e) any unauthorized access by any other person to any information/instructions/Triggers/Alerts or any breach of confidentiality.

3. The Card Member agrees that on commencement of the e-statements, paper statements will no longer be issued for any month/s upon payment of fee specified in the Schedule of Fees and Charges.

4. The Card Member shall notify Samba if they do not receive or are unable to access their electronic copy of their statement or if the terms and conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

5. If Samba’s prevailing fee for this service and such charge shall be debited to the respective Samba Card account. The Card Member may at any time unsubscribe from this service. The Card Member shall be charged for a full month even if the Card Member discontinues this service anytime during a month. The Card Member shall be liable for payment of such time or other charges that may be levied by the TSP in connection with receipt of the Alerts as per the Terms and Conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

6. The Card Member shall be charged for a full month even if the Card Member discontinues this service anytime during a month. The Card Member shall be liable for payment of such time or other charges that may be levied by the TSP in connection with receipt of the Alerts as per the Terms and Conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

7. This provision has been made to improve the efficiency and effectiveness of our service. If you have any questions or concerns, please contact our customer service department.

8. The Card Member also agrees that on commencement of the e-statements, paper statements will no longer be issued for any month/s upon payment of fee specified in the Schedule of Fees and Charges.

9. The Card Member shall notify Samba if they do not receive or are unable to access their electronic copy of their statement or if the terms and conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

10. If Samba’s prevailing fee for this service and such charge shall be debited to the respective Samba Card account. The Card Member may at any time unsubscribe from this service. The Card Member shall be charged for a full month even if the Card Member discontinues this service anytime during a month. The Card Member shall be liable for payment of such time or other charges that may be levied by the TSP in connection with receipt of the Alerts as per the Terms and Conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.

11. If Samba’s prevailing fee for this service and such charge shall be debited to the respective Samba Card account. The Card Member may at any time unsubscribe from this service. The Card Member shall be charged for a full month even if the Card Member discontinues this service anytime during a month. The Card Member shall be liable for payment of such time or other charges that may be levied by the TSP in connection with receipt of the Alerts as per the Terms and Conditions of the TSP, and Samba is in no way concerned with the same or the terms and conditions between any other third party and the Card Member.
10. The Card Member releases and discharges Samba, its employees, officers representatives from and waives any right that accrues to the Card Member at law against Samba, its employees, officers, representatives with regard to any damages suffered by the Card Member, directly or indirectly, as a result of errors, delays in transmission of the E-statement or unauthorised alteration, usage, or manipulation of the data contained in the E-statement or otherwise caused as a result of delivery of E-statement.

11. The Card Member shall defend, indemnify and hold harmless Samba and its officers, directors, shareholders, employees, independent contractors, agents, representatives and affiliates from and against all claims and expenses, including, but not limited to, attorneys' fees, arising out of, or attributable to: (i) any breach or violation of this Agreement by the Card Member; (ii) Card Member's failure to provide accurate, complete and current personally identifiable information requested or required by Samba; (iii) access or use of E-statement under any password that may be issued to the Card Member; and/or (v) the Card Member's transmissions, submissions or postings of E-statement.

12. In the event of any discrepancy between the E-statement and the Bank system records, the latter shall prevail. The Card Member acknowledges that Samba's books, records and accounts shall be conclusive and binding and that any E-statement issued by Samba and any statement taken from the records of Samba including computer and electronic printouts and telephone recordings shall be final and conclusive evidence against the Card Member of the correctness thereof in any legal proceedings or otherwise.

13. This E-Statement Terms and Conditions are in addition to and supplemental to Samba's Credit Card Terms and Conditions and are in addition to any other terms and conditions issued by Samba from time to time in connection with Samba's Credit Cards.

14. This E-Statement Terms and Conditions are governed by the laws of the United Arab Emirates and the courts of Dubai are to have exclusive jurisdiction to settle any dispute that may arise out of or in connection with this E-Statement Terms and Conditions.

R. Terms and Conditions - 3D Secure Service

1. When engaging in an online transaction or other transactions for which the 3D Secure Service (the “Service”) is applicable, a Samba Card Member (“Samba Card Member”) may be required to enter an OTP (“One-Time Password”) sent as an SMS (“SMS”) to the registered mobile number of the Samba Card Member. If the Samba Card Member cannot provide the OTP or in the event that the authentication fails, the Merchant (“Merchant”) may not accept the Samba Card (“Samba Card”) to process the payment for the respective transactions. Samba (“Samba”) either directly or indirectly will not be liable in the event a Merchant is unable or refuses to accept the Samba Card for any reason whatsoever.

2. If a supplementary card member does an online transaction, then the OTP will be sent to the registered mobile number of the Primary Card Member (“Primary Samba Card Member”) with Samba.

3. The OTP will be sent to the Samba Card Member only if the Samba Card Member is within the cellular circles of the Telecom Service Provider (“TSP”).

4. The Samba Card Member is responsible for notifying Samba of any change in contact details and Samba will not be directly or indirectly liable to the Samba Card Member’s receipt of (or failure to receive) the OTP over the Samba Card Member’s mobile phone number record with Samba.

5. The Samba Card Member acknowledges that to receive the OTP, his/her mobile phone must be in an “on” mode.
6. OTP will only be processed by Samba upon the request being received successfully by Samba. The processing time for OTP will be decided by Samba in its time lag between Samba processing the request and sending the OTP.

7. The Samba Card Member unconditionally accepts that the OTP service is dependent on the infrastructure, connectivity and services provided by the TSPs and other third party service providers engaged by Samba and the Samba Card Member. The Samba Card Member unconditionally accepts that timeliness, accuracy and readability of OTP sent by Samba will depend on factors affecting the TSPs and other third party service providers. Samba Card Member unconditionally accepts that Samba shall not be liable for non-delivery or delayed delivery of OTP, errors, losses or distortion in transmission of OTP whether directly or indirectly to Samba Card Member. Samba Card Member unconditionally accepts that Samba shall not be liable directly or indirectly to Samba Card Member for; (a) any unauthorized use of the Samba Card Member's phone or any damage or loss incurred by the Samba Card Member as a result of use of this service (including relying on the OTP for the Samba Card Member's investment or business purposes) for causes which are not directly attributable to Samba. Samba Card Member unconditionally accepts that Samba shall not be liable either directly or indirectly in any manner to the Samba Card Member in connection with the use of this service.

8. The Samba Card Member shall be liable for payment of such airtime or other charges that may be levied by the TSP in connection with receipt of the OTP as per the contract terms of the TSP, and Samba is in no way concerned with the contract terms between any other third party and the Samba Card Member.

9. The Samba Card Member unconditionally accepts responsibility to Samba for the use of the Service and agrees to act prudently and in good faith, including and not limited to taking the required measures to safeguard the OTP. The Samba Card Member is solely responsible for protecting his/her OTP and his/her mobile phone number. Samba will not be liable directly or indirectly to the Samba Card Member for; (a) any unauthorized use of the Samba Card Member's OTP or mobile phone; or (b) any loss of any information/instructions in transmission; and/or (c) any unauthorized access by any other person to any information/OTP or any breach of confidentiality. The Samba Card Member unconditionally accepts all liabilities in the event that it breaches any confidentiality obligations either directly or indirectly when obtaining the Service and hereby unconditionally releases Samba from any liabilities owing to any breach by Samba Card Member of its confidential obligations.

10. Samba may, in its discretion and without prior notice to Samba Card Member, temporarily suspend this service or terminate it completely.

S. INTERNATIONAL SERVICE

The Card Member agrees that if he requests the issuance of a Credit Card from a branch of Samba located in another country (hereinafter known as the “Foreign Branch”), such an application is subject to the approval of the Foreign Branch and the issuance of the Credit Card is an offer, only, for the Card Member to accept upon reading and accepting the Terms and Conditions enclosed therewith and that his signing or usage of such Card shall be his/her acceptance of such offer and that he/she shall be bound by the said Terms and Conditions.

The Card Member authorizes Samba to obtain and disclose to the Foreign Branch all and any information relating to him or to any of his accounts, that the Foreign Branch shall, at its sole discretion, deem necessary for the consideration of such an application.

T. VARIATION OF TERMS; CHANGE IN FEES

1. Samba may from time to time by giving prior written notice or through any of its communication channels to the Card Member change any of these Terms and Conditions.
5. If the Card Member leaves the United Arab Emirates to take up residence elsewhere, the Card and Supplementary Card(s) shall be returned to Samba prior to the Card Member’s departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and the termination provisions of these Terms and Conditions shall henceforth be operative. Upon such termination, the annual fee paid shall not be refundable.

6. Samba may, at its sole discretion, accept instructions from the Card Member through telephone (either through human interface, including SambaPhone Banking, or IVR), or purchase products or services from Samba over the telephone. Telephone instructions (including orders and purchases) Samba shall be considered valid and binding on the Card Member, and Samba may act upon instructions conveyed through this method. The Card Member agrees in the case of telephone communications that Samba may require the Card Member to enter a password, may ask the Card Member questions about himself/herself and about particulars of the Card Member’s account.

U. GENERAL

1. The Card Member must promptly notify Samba in writing of any changes in employment or business or address (office or residential) or nationality or residence status or if the Card Member intends to be absent from the United Arab Emirates for more than thirty (30) days.

2. If the Card Member will be absent from the United Arab Emirates for more than a month, the Card Account and the Monthly Installments or any other amounts due during the absence shall be settled prior to his/her departure.

3. If the Card Member leaves the United Arab Emirates to take up residence elsewhere, the Card and Supplementary Card(s) shall be returned to Samba prior to the Card Member’s departure and the use of the Card and Supplementary Card(s) shall be deemed to be terminated and the termination provisions of these Terms and Conditions shall henceforth be operative. Upon such termination, the annual fee paid shall not be refundable.

4. All Cards, Cards, PIN, notices, Statements of Account, demands or any other communication under these Terms and Conditions (hereinafter collectively called “Communications”) may be delivered personally or sent by ordinary post to the Card Member’s last known billing or other address and such Communications shall be deemed to be served on the Card Member on the day of delivery, it delivered by hand and on the next business day after posting if sent by post. All Communications under these Terms and Conditions sent to the primary Card Member shall be deemed to be Communications sent to any of his supplementary Card Members.

5. Any instructions conveyed by the Card Member through the Interactive Voice Response (“IVR”) shall be deemed valid and Samba may act upon and use such records as evidence in a court or other legal proceedings.

6. Samba may, at its sole discretion, accept instructions from the Card Member through telephone (either through human interface, including SambaPhone Banking, or IVR), or purchase products or services from Samba over the telephone. Telephone instructions (including orders and purchases) Samba shall be considered valid and binding on the Card Member, and Samba may act upon instructions conveyed through this method. The Card Member agrees in the case of telephone communications that Samba may require the Card Member to enter a password, may ask the Card Member questions about himself/herself and about particulars of the Card Member’s account.
10. Samba may in its sole discretion send statements, advices, confirmations and other communications (including but not restricted to marketing messages) with respect to a Product, promotion or this Terms and Conditions to the Card Member’s facsimile number and/or e-mail address and/or mobile number provided by the Card Member to Samba. The Card Member will bear all risk of harm, loss or damage in connection with the delivery of statements, advice and confirmations in such manner. Samba may use copies, printouts or electronic versions of facsimiles, e-mail, SMS and other electronic transmissions and data in any court, arbitral or other legal proceedings. Samba customers, may, from time to time, receive communication on new and existing services, product launches and other Credit Card related facilities either via the telephone, post, email, SMS, or other communication channels. A customer can choose to opt out of receiving such service and marketing communication by contacting SambaPhone and providing instructions for the same. Communication including Credit Card statements and communication relating to payment reminders and alerts and calls for collection of payments will continue irrespective of the customer opting out of other marketing communications.

11. If the Card Member avails of any Samba product offered or made available to the Card Member, the Card Member, in so doing, confirms that they have agreed to be bound by these Terms and Conditions as
الشهيرة. وتُعتبر كشف الحساب الشهرية نهائية وصحيفة ما لم يتم الاعتراض عليها.

16. يتم تقديم عضو البطاقة بناءً على تلك الملفات العامة ويتم تلك الإجراءات التي تطلبها سامبا من حين إلى آخر. وتُعتبر جميع الرسوم والأتعاب بموجب مجمعتين أو فيما يتعلق به بهذه الشروط والأحكام غير قابلة للإلغاء.

17. يضمن عضو البطاقة بإرادة الاستعدادات التي تراها ضرورية للتأكد من هذه المعلومات. ويتم تقديم عضو البطاقة بموجب هذا بأن يبلغ سامبا خليلاً بأن تغيير مع宇宙شترات أو خدمات السامبا التي قدمها عضو البطاقة إلى سامبا خلال عشرة أيام من حذو ذلك الغيير.

18. يحق لسامبا تمييز وتأجيل جميع المبالغ المستحقة لسامبا من عضو البطاقة فيما يتعلق بأي من التحديات أو بأي تغييرات في الشروط والأحكام.

19. يجوز لسامبا، من حين إلى آخر وحسب تقديرها الخاص أن تقوم مزايلاً وخدمات إضافية تعتمد بالتفاهم. وتعتمد جميع هذه المزايا الخدمات حسب تقدير سامبا، ولا تكون سامبا مسؤولة عن أي أضرار مباشرة أو غير مباشرة أو خاصة أو استثنائية أو غير عادية في حالة عدم تقديرها. ويؤدي تفاهم و/أو توافق الرسوم أو الشروط والأحكام لهذه المزايا والخدمات.

20. أي دفعة من عضو البطاقة أو أي ضمان إلى سامبا بموجب هذه الشروط والأحكام فيما يتعلق بأي من المنتجات سوف تنفع صافياً من أي ضرائي أو حوارات أو أرضيات أو رسوم أو فروض.

21. يوافق عضو البطاقة على فتح وإجراء المعاملات المتعلقة ببيع المنتجات أو المزاجية بهذه الشروط والأحكام داخل وخارج الإمارات العربية المتحدة و/أو الموردين الخارجيين لبعض خدمات سامبا الواجب تقديمها بموجب هذه الشروط والأحكام.

22. يقر عضو البطاقة بأن عضو البطاقة قد قرأ هذا الشروط والأحكام ويؤكد قبوله لجميع الشروط والأحكام الواردة هنا.

23. في حالة وجود رسوم دائن لصالح عضو البطاقة، إذا دفعت سامبا أو حولت ذلك المبلغ إلى عضو البطاقة (مثل في حالة إتفاق العضو)، فإن سامبا سوف تحسب على عضو البطاقة الرسوم الواجبة بموجب هذه النية ويفتح على أن إذا كانت تلك الرسوم أكثر من الرسوم الدائن التي يحملها من سامبا، وسائدة مباشرة في الحساب. ويتزامن عضو البطاقة بأن يدفع فورًا إلى سامبا المبلغ المستحق لسامبا بموجب هذه الشروط والأحكام.

24. يوافق عضو البطاقة على إجراء التسجيل الأولماثيوني (بدون أي من الإجراءات أو جيد) للحسابات BKPP (الذي قد يتم توفيره لعضو البطاقة) بـأي برنامج دفع إلكتروني على البطاقات BKPP الذي قد يتم توفيره لعضو البطاقة لتحريج سداد مدة فواتير التأثيرات الشهرية عن البطاقة.

25. يجوز أرباح الأرباح أو الرسوم للتغطية أو التغطية أو التغطية على البطاقة للمختلفةagination عبر البطاقة. ويتم توفيرها من بناء عضو البطاقة.

26. يوافق عضو البطاقة على توزيع عضو البطاقة بأي معلومات تطلبها سامبا بين أي لغة أو تدقيق و/أو الإجراءات الضريبية عضو البطاقة والتيسيرات المطلوبة لذلك. ويفتح عضو البطاقة سامبا بإثبات المشاركة وتحقيق أي معلومات يمكن أن تساهم في إثير بطاقة ضمن متطلبات للكثير من الأطراف.

27. يحق لسامبا في أي وقت من الأوقات النزول عن أي من حقوقها بموجب هذه الاتفاقية إلى أي غير بدون إشعار عضو البطاقة أو التماس معرفته. amed by Samba from time to time. For this purpose availing of a product includes activation of a Credit Card, draw-down or acceptance of a loan, making a payment or receiving funds or otherwise utilizing Samba’s products or services. Samba is entitled to impose fees / charges as it deems appropriate for the services. At any time Samba is hereby authorised to, directly and without recourse to the Card Member, to debit any of the Card Member’s accounts with Samba for such fees / charges as the same is reflected in the monthly statements. The monthly statements shall be deemed final and correct unless objected to in writing by the Card Member within 30 days of receiving the statement.

12. The Card Member undertakes to sign such further documents and undertake such actions as may be requested by Samba from time to time. All charges and fees pursuant to or in connection with a Product and with these Terms and Conditions are non-refundable.

13. The Card Member warrants and represents that all information provided to Samba as part of any application for, or in relation to, any product or service (“Card Member Information”) is true and accurate and the Card Member hereby authorizes Samba to make such enquiries as it considers necessary to confirm any such information. The Card Member hereby undertakes to notify Samba in writing of any change to the Card Member information, which the Card Member has provided to Samba within ten (10) days of such change.

14. Samba shall be entitled to appoint an agent to collect all sums due to Samba from the Card Member in connection with a Product or otherwise under these Terms and Conditions.

15. From time to time and at its sole discretion, Samba may offer additional benefits and services relating to the Products. All such benefits and services are offered at Samba’s discretion, and Samba shall have no responsibility for direct, indirect, special, incidental or consequential damages in the event that they are not provided. Samba may, in its sole discretion, impose, modify and/or discontinue charges and/or Terms and Conditions for these benefits and services.

16. All payments by the Card Member or any guarantor to Samba under these Terms and Conditions and in connection with a Product shall be made net of any taxes, withholdings, fees, levies or charges.

17. The Card Member consents to the storage and processing of transactions relating to a Product or otherwise to these Terms and Conditions within or outside the United Arab Emirates and/or to the outsourcing by Samba of certain of the services Samba is to provide hereunder.

18. In the case of a credit balance in favor of the Card Member, if Samba pays or transfers such amount to the Card Member (e.g., in the case of the closure of an account), it shall charge the Card Member the fee listed in the Schedule of Fees and Charges. The Card Member hereby acknowledges and agrees that if such a fee is greater than the credit balance, there will be a debit balance in the account. The Card Member shall immediately pay Samba the amount due to Samba upon receipt of Samba’s advice of the same.

19. If any payment under these Terms and Conditions or otherwise related to any Product is not paid on its due date of payment, then without prejudice to any other right or remedy of Samba, the Card Member shall be liable to pay delay interest on such delayed payments at the rate set forth on the Schedule of Fees and Charges, plus any other additional fees or charges set forth on the Schedule of Fees or Charges.

20. The Card Member agrees to be enrolled automatically (without any further action on the part of the Card Member) to any Card Electronic Bill Payment Platform (EBPP) that may be offered to the Card Member to facilitate monthly Card bill payments.

21. Once the Card Member’s application for a Credit Card is accepted by Samba, Samba shall have the authority and power to enroll the Card Member into the various insurance related programs based on the Card Member’s prior acceptance and agreement to the terms and conditions of such programs. Specific terms & conditions apply for the different insurance programs, which will be binding to both parties and shall be available upon the Card Member’s request.

22. The Card Member agrees to provide Samba with any information that Samba requires for the establishing and/or auditing and/or administering the Card Member’s accounts and facilities therewith. The Card
Member authorizes Samba to obtain and collect any information as it deems necessary regarding the Card Member, his/her accounts and facilities therewith.

23. Samba may at any time, assign any of its rights hereunder to any other party without notice to, or seeking consent of, the Card Member.

24. The Card Member understands and consents that information, including but not limited to his / her name and address, may be provided to certain third parties to meet regulatory requirements or as required by law. Samba may also use such information for marketing purposes to offer products or services.

25. In relation hereto, Samba may, in addition to or in lieu of the secret code use its own internal manual verification procedures.

26. Without any responsibility to Samba, the Card Member undertakes not to use his/her Card for any unlawful purchase, including the purchase of goods or services prohibited by the laws in the United Arab Emirates.

27. Samba may pass the charges incurred for various services offered to a Card Member through a third party service provider at the rate billed to Samba by the service provider.

28. Governing Law. This Agreement shall be governed by the laws and regulations prevailing in the United Arab Emirates and the Card Member irrevocably agrees that the civil courts in the United Arab Emirates shall have jurisdiction to hear and determine any suit, action or proceeding and to settle any disputes which may arise out of or in connection with this Agreement and for such purposes the Card Member irrevocably submits to the jurisdiction of such courts, without prejudice to the right of the Bank to bring any legal action or proceedings against the Card Member before any other competent court of law.

29. The Customer acknowledges and agrees that Samba shall, at any time, with or without cause, be at liberty to request, obtain, receive and utilize information, including any credit report about the Customer (in any manner it deems necessary or appropriate) (and/or its shareholders, partners, directors and/or beneficial owners (as and where applicable) from any third party, including without limitation any credit bureau or credit verification agency. The Customer hereby grants his consent to such request, receipt and utilization.

30. The Card Member acknowledges that the Card Member has read these Terms and Conditions and confirms acceptance of all of the Terms and Conditions hereunder.