

**1) Who is the target customer for the Ajwaa Credit Card?**

Ajwaa Infinite credit card will only be available for Private Banking customers. Ajwaa Signature credit card will be available for customers with monthly salary of SR. 20,000 and Ajwaa Platinum credit card will be available for customer with monthly salary of SR.5000.

**2) What is the minimum and maximum credit limit on the Ajwaa credit card?**

The minimum and maximum limit will be assigned as per the bank risk policy.

**3) Is there any fee for issuing Ajwaa credit card?**

Ajwaa credit card has annual fee based on the card type, for Ajwaa Infinite credit card the annual fee is SR. 1500 and SR. 900 for Ajwaa Signature card and S.R 500 for Ajwaa Platinum credit card, and these fees are subject to 5% Value Added Tax (VAT).

**4) Are there any waivers on the annual fee like other banks?**

Yes, when you use your card and spend certain amount within a year you get your annual fee back as per the below table.

Card Type	Amount spent per year to redeem the annual fee
Ajwaa Infinite	100,000
Ajwaa Signature	80,000
Ajwaa Platinum	40,000

**5) Can a customer apply for a supplementary card? What is the fee?**

Yes, the customer will be able to apply for open number of supplementary cards for free.

**6) What happens if I need to return an item that I purchased with my Ajwaa credit card?**

Each merchant has its own return policy and will handle the returns in the same manner as any other credit card transaction.

**7) What if there is an error or dispute about a purchase thru my Ajwaa credit card?**

In case of errors or disputes about transactions BAJ call center will attempt to assist you in the best possible way, contact them on:

Ajwaa Infinite card: In Saudi Arabia 800 244 6262 & International + 966 11 431 6262

Ajwaa Signature card: In Saudi Arabia 800 244 0606 & International + 966 11 431 5656

Ajwaa Platinum card: In Saudi Arabia 920006666 & International + 966920006666

**8) Is there an expiry date for Ajwaa credit card?**

Yes, the card has validity duration and this date is mentioned on the face of the credit card.

**9) What happens if my Ajwaa credit card is lost or stolen?**

Safety of the card is the responsibility of the cardholder. If you believe your card has been lost or stolen, call BAJ call center and our customer service representatives are available 24/7 for assistance.

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