

“La Tajil “Program

Definitions:

1. Unless the text otherwise provides, the following terms shall have the following meanings:
 - **Eligible Purchase:** means a purchase by a Cardholder or Supplementary Cardholder of any goods from any merchant outlet in the Kingdom, of such minimum amount as Bank AlJazira/ the Bank may from time to time determine, and made using a Bank AlJazira Credit Card issued by the Bank.
 - **“La Tajil” Principal Sum:** means the amount of the card transaction in the billing currency relating to an eligible purchase which the cardholder consents for conversion into a “La Tajil” Plan.
 - **“La Tajil” Profit/Commission Fee:** means the applicable profit rates that are published from time to time by the Bank and advised to the cardholders.
 - **“La Tajil” Term:** means the duration of the “La Tajil ” expressed in the number of Gregorian calendar months. Whereas the standard applicable terms are 3, 6 or 12 months.
 - **“La Tajil” Outstanding:** means the “La Tajil ” principal sum plus the applicable " La Tajil " profit fee that is not already paid.
 - **“La Tajil” Monthly Installment:** means the “La Tajil“ principal sum plus the “La Tajil “ profit fee divided by the “La Tajil “ term.
 - **Statement Date:** means the statement generation date which appears on the Card Account Statement.
 - **Cardholder Agreement:** means the Terms and Conditions governing the Card Account which are available on www.baj.com.sa.
2. To take advantage of this " La Tajil " Offer, the Cardholder should communicate his/her consent to convert to " La Tajil " one or multiple eligible transactions conducted within the current Billing Period at least 4 days prior to the Payment Due date. The Cardholder can call AlJazira Phone Banking at 800 244 0404.
3. If the Cardholder agrees to convert such a transaction to a “La Tajil” Plan, the Bank will convert the relevant Card transaction into a “La Tajil” for a term (please refer to "La Tajil Terms" below) agreed upon by the Bank and the cardholder. Once agreed, the “La Tajil “Term cannot be changed. The Card Statement will set out the “La Tajil” Monthly Installment due and the remaining balance of “La Tajil " Monthly Installments.
4. There are two different types of instalment plans under “La Tajil” program.

Plan 1 : This is an instalment plan with one of Bank Aljazira’ s merchant partners Bank AlJazira has signed a partnership deal with many well-known and popular merchants, where customers can enjoy shopping and pay with “La Tajil” plans, these plans and merchant details can be accessed through the following link www.baj.com.sa/epp

Plan 2 : An installment plan with any merchant other than Bank Aljazria’s partners, which will have the following time frames and profit margins.

- The following table highlights the minimum and maximum transaction amount for the respective term/tenure with any merchant.

Repayment Term (Month)	3	6	9	12
Minimum Transaction Amount (SAR)	1,500	1,500	1,500	1,500
Maximum Transaction Amount (SAR)	Up to a maximum of available credit limit			
Monthly Profit Margin	0%	1.5%	1.2%	1%

- The amount of credit available on the Card Account shall be reduced by the aggregate amount of any “La Tajil “Installment(s) outstanding in relation to that Card Account.
- The relevant " La Tajil " Monthly Installment will be added to the Outstanding Amount and the Minimum Amount Due on each month’s statement, the total of which needs to be settled by the cardholder on or before the payment due date (until all " La Tajil " outstanding amounts are fully paid) in accordance with Clause 7 in the Cardholder Agreement.
- In the result of the customer's commitment to pay the monthly installments of the “La Tajil “ program, a motivational reduction will be offered from the Bank for a monthly Tawaroq profit margin adopted from 2.75 % to 1.5% or 1% or 0 % ,and depending on the duration of the program chosen by the customer.
- Late payments or failure to pay the monthly installment on the Payment Due Date will result in cancellation of the motivational reduction of “La Tajil “Plan(s), and then the Bank may at its sole discretion cancel any “La Tajil” program plan and the installments will be payable immediately.
- A processing fee of SAR 50 will be charged on each “La Tajil " booked.
- There is no cashback points, nor miles on installment plans.
- If the Cardholder seeks to close the card account prior to the end of any outstanding “La Tajil “ Term, the " La Tajil " outstanding amount will be added to the Amount Outstanding which will be payable in accordance with Clause 8 in the Cardholder Agreement.
- Any credit balance whether arising due to a refund, successful chargeback or advance amount deposited by the cardholder will be settled against the part or full “La Tajil " Outstanding amount.
- The Bank shall not be liable for the refusal of any merchant establishment to accept or honor the card, nor shall the Bank be responsible for any disputes/complaints in any way for the goods or services supplied to the cardholder. The cardholder must resolve any such disputes/complaints directly with the merchant establishment. The Bank shall have no responsibility in this respect. No claim by the cardholder against the merchant establishment may be the subject of a claim against the Bank. The Bank will credit the cardholder’s Card Account with the amount of any refund only upon receipt of a properly issued credit voucher from the merchant establishment.
- The Bank may at any time and without any prior notice or liability to the cardholder, modify or terminate the “La Tajil “Terms and Conditions. However, any such modifications or terminations shall come into

effect 60 days from the date of introduction providing the Cardholder with ample time to agree to such changes.

16. The Terms and Conditions of the Cardholder Agreement shall also apply to this Offer.