

## Murabaha Electronic Cards

The Murabaha Electronic Card issued by Safwa Islamic Bank is the first of its kind in the Kingdom. It has been launched as a permanent product to meet customers' daily needs, enabling them to make all their purchases using the Murabaha or bargaining (interest-free installment) model with a list of approved merchants. Customers can use it anytime and anywhere through a link sent via SMS by Safwa Bank, which allows them to access a page where they can select the appropriate installment period.

### Terms & Conditions

#### Granting Conditions:

1. The card is granted to individuals aged over 18 years.
2. The card is granted to the customer either through salary transfer, with a minimum transferred salary of 500 JDs, or through a cash collateral equal to 100% of the requested limit.
3. The card is issued free of charge with no fees for the first year only. After that, it will be subject to the following fees:

Card	Fees in ( JOD )
CLASSIC ( BASIC )	25
CLASSIC ( SUPP )	15
TITANIUM ( BASIC )	50
TITANIUM ( SUPP )	30
WORLD ( BASIC )	100
WORLD ( SUPP )	75

4. The customer is granted one primary card only (regardless of the type) and up to 4 supplementary cards for first-degree relatives only, excluding World cards as outlined in Clause 5.
5. Regarding World cards, the customer is granted one primary card and one supplementary card of the same type for first-degree relatives, in addition to 3 cards of other types. The total number of cards issued to a single customer (primary and supplementary) must not exceed 5 cards.

#### Features:

1. The card is issued in three types (CLASSIC, TITANIUM, WORLD) .
2. Sharia-compliant and approved by the bank's Sharia Supervisory Board.
3. Competitive profit rate in the Kingdom.
4. The card provides the option to pay in installments at all points of sale worldwide (provided that international roaming is activated for Jordanian numbers only).
5. The card offers interest-free installment options with a diverse list of approved merchants.
6. Free access to VIP lounges for holders of (TITANIUM, WORLD) card types.
  - World cards provide access to more than 1200 airport lounges worldwide.
  - TITANIUM cards (10) airport lounges.
7. The cards are managed through the banking app.
8. Secure online shopping.
9. The card supports contactless payment.
10. The ability to withdraw cash up to 50% of the granted limit ("non-installment able") or the available limit.
11. It works with all merchants and stores that comply with Sharia regulations.
12. Benefit from the loyalty program points.
  - Points Earning Method:

It is a program that allows the bank's customers holding Murabaha electronic cards to earn points for every local or international purchase made at points of sale (POS) or through online shopping. The accumulated points can then be redeemed through purchases (using the points to pay at points of sale).
  - Customers are granted one loyalty point for every 1 JD spent on purchases (regardless of whether the transaction is local or international, and regardless of the card type). The minimum amount eligible for earning loyalty points is 5 JDs.
  - Cash redemption of points is not allowed.
  - Eligible customers: customers who hold Murabaha Electronic Cards.
  - Points are granted exclusively for transactions made using Murabaha electronic cards only.

- Points earned through the program and not redeemed will expire after 3 years from the date they were earned, or within a period determined by the bank at a later time.
- There is no maximum limit to the number of points that can be earned through the program.
- The customer can inquire about the accumulated points balance and its equivalent value in Jordanian Dinar as of the current date through the Safwa Mobile app. For every 10 JDs spent using the card (regardless of its type), the customer earns 10 points, which are equivalent to 0.003 JD.
- The points accumulated are not considered the property of the customer and cannot be transferred or inherited by law or otherwise to any person or entity. They also cannot be transferred to any other rewards program account. Points will be canceled upon card cancellation.