

Terms & conditions for Airmiles program

1. National Bank of Bahrain (the Bank) is offering its credit and pre-paid cardholders an Airmiles programme (the Programme) in conjunction with Gulf Air (GF). Through this Programme, the Bank's cardholders will be able to accrue Airmiles by using the Bank's credit and pre-paid cards for transactions. These Airmiles may be redeemed solely through GF's Falconflyer programme.
2. Only cardholders who are registered with GF's Falconflyer programme as Primary members and have a valid Falconflyer programme membership card and membership number can register for the Programme.
3. Cardholders must register themselves with the Bank to be able to participate in the Programme, by contacting the Bank's 24 hour Call Center on 17214433 or through any NBB branch and informing the Bank about their card details, Falconflyer membership number and other necessary information. By requesting to register for the Programme and providing their Falconflyer membership number to the Bank, the cardholder is deemed to have accepted the Terms & Conditions for the Programme as detailed herewith. Bank reserves the right to reject the cardholder's request to register for the program at its sole discretion, without assigning any reason to the cardholder.
4. Accrual of Airmiles will start after the cardholder has registered himself with the Bank for the Programme and provided the Bank valid Falconflyer membership number and other required details. Airmiles will not be provided on retroactive basis – that is, for transactions done by the cardholder before he registered for the Programme.
5. Airmiles will **not** be awarded for cardholders who have not registered for the Programme with the Bank, even though they might have a valid Falconflyer membership card and number.
6. For cardholders who have registered for the Programme, Airmiles will be awarded for usage of their Bank credit cards for retail purchases in Bahrain and internationally.
7. Cash advance transactions through ATMs or branches in Bahrain or internationally will not be eligible for the Programme.
8. Airmiles will be awarded in proportion to the spend done through the Bank's cards, in the ratio as determined by the Bank from time to time. Bank has the right to award different number of Airmiles for the same spend amount, for different card product types. Details of the number of Airmiles awarded for each card type, for each Bahraini Dinar (or equivalent) of spend are available on Bank's website (www.nbbonline.com/.....).
9. For any instances of non-receipt of Airmiles for eligible transaction, cardholder should bring this to the notice of the Bank no more than six months from the date of such transaction and provide the Bank with proof of such transaction as requested by the Bank. Any claims after six months of the transaction date will not be admissible.
10. Bank has the right to **not** award Airmiles to any or all card product types, at its sole discretion. The Bank also has the right, at its sole discretion, to change at any time the number of Airmiles awarded for each BD1/- of spend, upon serving notice of 10 days on the cardholder.
11. Airmiles will be accrued for eligible transactions and such accrued Airmiles will be transferred to GF at intervals determined solely by the Bank. The cardholder is fully aware that it is the sole responsibility of GF to update the Airmiles to the cardholder's Falconflyer account maintained with GF.
12. Cardholder will not be able to redeem Airmiles before the same have been updated by GF to the cardholder's Falconflyer account.
13. The Bank, at its sole discretion, may decide whether or not to transfer any accrued Airmiles of the cardholder to GF.
14. Cardholder can check his accumulated Falconflyer points by logging in to GF's website (www.gulfair.com/.....) with the proper credentials.
15. For cancelled or refund transactions, equivalent Airmiles will be deducted from the cardholder's Airmiles account.
16. All eligible transactions done on the Primary cardholder's supplementary credit cards, which are linked to the Primary cardholder's Financial Account, will also accrue Airmiles. All such Airmiles

will be accrued under the Primary cardholder's account and will be credited to the Primary cardholder's Falconflyer account with GF. Airmiles can not be accrued separately for supplementary cardholders whose supplementary cards are linked to the Primary cardholder's Financial Account. If the supplementary cards are linked to separate Financial Accounts, Airmiles can accrue to them separately if such cardholders register for the Program. However in such cases, the Airmiles of the supplementary card cannot be clubbed with the Primary cardholder's Airmiles.

17. The Bank has the right to terminate the Airmiles programme at its sole discretion at any time upon serving 10 days notice on the cardholder, and in such case, accrual of Airmiles will be discontinued from the date as mentioned in such notice to the cardholder.
18. Redemption of Airmiles offered under the Programme through GF's Falconflyer programme is subject to the Terms & Conditions of GF's Falconflyer programme, which are available at www.gulfair.com/..... Redemption of Airmiles is the responsibility of GF and all redemption transactions will be solely between GF and the cardholder. The Bank does not warrant the quality of service provided by GF nor does it assume any responsibility for direct, indirect, special, incidental or consequential damages in the event of any deficiency in service on the part of GF. All queries and complaints related to redemption of Airmiles must be directed to GF.
19. The Bank will not be liable for any errors, delays or inability of the Bank to transfer accrued Airmiles to GF or for any errors or omissions on the part of the Bank's staff in updating any of the cardholder's details (e.g. Falconflyer membership number) on the bank's systems.
20. Bank will send notice or communicate with the cardholder regarding the Programme through various channels as deemed appropriate by the Bank. It is the cardholder's responsibility to keep his contact details updated with the Bank and notify the Bank of any change in his contact details.
21. The cardholder expressly authorises the Bank to share information relating to his account, with GF or any legal or regulatory authority to the extent required by law or under the agreement for Airmiles between GF and the Bank.
22. With the exception of gross negligence and/or wilful misconduct committed by the Bank, the Bank does not accept any liability whatsoever in respect of any loss, injury, delay or damage arising out of or in connection with the Programme
23. In the event that the Bank is rendered wholly or partly unable to observe or perform under these Terms and Conditions by reason of causes beyond its control including (but not limited to) equipment, system or transmission link malfunction, failure or sabotage, fire, flood, explosion, acts of elements, acts of God, accidents, epidemics, strikes, lockouts, power blackouts or failure, labor disputes, acts, demands or requirements of any Government or regulator of competent jurisdiction, or by any other causes which it cannot reasonably be expected to avoid, the performance of the Bank's obligations as they are affected by such causes shall be excused for the continuance of such causes. The Bank shall not be liable for any delay, loss, damage or inconvenience whatsoever caused by or arising from or in connection with any one or more of the above-mentioned causes.
24. These Terms & Conditions shall be governed by and construed in accordance with Bahrain law.