

Terms and Conditions of Credit Cards

1. The bank has the right to open an account for the customer/cardholder within the credit limit granted by the bank, with the obligation to keep the account in credit to cover withdrawals made on the credit card. The bank may debit this account with the required amounts and charge interest on the debit balance in accordance with the bank's prevailing rules.
2. The customer/cardholder authorizes the bank to open a special account for the card, where all transactions resulting from the use of the primary and/or supplementary card, commissions, interest, and payments made by the primary cardholder are recorded. This account is the accepted reference for determining credit and debit balances and is subject to the bank's general and specific account terms, to the extent they do not conflict with these terms and conditions.
3. Companies/institutions/joint account holders are fully responsible for withdrawals made using the credit card by their authorized cardholder, and they undertake to settle all obligations arising from the use of such card.
4. The customer accepts any entries made by the bank to the card account for amounts resulting from the use of the card inside or outside Jordan, including purchase prices, services, ATM withdrawals, cash advances, and other facilities approved by the bank, in addition to issuance or annual renewal fees as determined by the bank.
5. All deposit and other accounts opened or to be opened by the customer/cardholder at any branch of the bank, and all amounts therein, are pledged to the bank as security. The customer/guarantor authorizes the bank to debit these accounts at any time to cover obligations arising from the card, without prior consent. The customer/cardholder authorizes the bank to conduct currency conversion at prevailing rates when needed without further notice.
6. The customer/cardholder authorizes the bank to post monthly debits of all transactions, interest, commissions, and charges to the account until all obligations are settled. If the account balance is insufficient, the bank may debit other accounts and apply the maximum applicable interest rate on banking facilities.

7. The primary cardholder is fully responsible before the bank for all expenses and liabilities of both the primary and supplementary cards, regardless of the supplementary cardholder's legal capacity. The primary cardholder must indemnify the bank for any loss or damage resulting from the supplementary cardholder's breach of these terms.
8. Installments may only be made for withdrawals within the card's limit as set by the bank. The cardholder must settle any excess amounts or overdue installments by the due date specified by the bank.
9. The customer authorizes the bank to allow transactions exceeding the card limit by up to 20% at the bank's discretion. The cardholder must settle such transactions, interest, and charges. This is considered an additional feature, not an obligation on the bank.
10. The obligations of the primary and supplementary cardholders and the bank's rights remain unaffected by disputes, counterclaims, or set-off rights between the cardholders.
11. If a disputed transaction appears on the card statement, the cardholder may object within 30 days by signing the designated form. After this period, objections are invalid. The bank investigates upon receipt of supporting documents, and reversal occurs only after recovery from the acquiring bank, which may take up to two months under Mastercard/Visa rules. The bank may charge the cardholder actual costs if the dispute is invalid.
12. If the cardholder does not wish to renew, they must notify the bank two months before expiry. Otherwise, the bank may automatically renew and debit the renewal fees.
13. Card use becomes invalid if the cardholder is subject to attachment, bankruptcy, or death. All obligations become immediately due without notice.
14. The bank may issue supplementary cards upon written request by the cardholder, who, along with the guarantor, remains fully and irrevocably responsible for amounts arising from their use.
15. The card is for the cardholder's personal use only and within the authorized amounts. Unauthorized use by others is solely the responsibility of the cardholder, not the bank.
16. The bank may withhold a clearance certificate until 45 days after cancellation or reserve 110% of the card limit until expiry of this period.

17. The cardholder must sign the receipt upon delivery of the card and safeguard the card and PIN. The cardholder is fully responsible for any misuse until formal notification of loss or theft to the bank.
18. In case of card loss/theft, the cardholder must immediately notify the bank using the phone numbers provided. The cardholder remains responsible for all transactions until proper notification. If found after replacement, the lost card must not be used and must be returned to the bank. Replacement cards are subject to applicable fees.
19. In cases of misuse or collusion, the cardholder and guarantor are responsible for all resulting amounts.
20. The cardholder acknowledges that the credit card allows self-registration in electronic services (e.g., Commercial Mobile, Commercial Connect). The cardholder accepts full responsibility for such registration.
21. The bank may amend these terms in line with Central Bank of Jordan rules, notifying the cardholder via registered mail, bank website, email, or SMS. Amendments become binding upon notification.
22. The bank must notify the cardholder immediately of any transaction by SMS to the registered mobile number, allowing objections if necessary.
23. The bank may suspend/cancel the card if the customer breaches contractual terms, demanding card return and settlement of all dues. Merchants or banks may request surrender of the card upon the bank's instructions.
24. The card remains the property of the bank at all times and must be returned upon request, even if the card is canceled or suspended.
25. The cardholder may request cancellation at any time with written notice, returning the card and supplementary cards. The cardholder remains liable for obligations, and all pledged assets remain collateral until settlement.
26. The bank is not liable if the card is not accepted for payment. The cardholder must accept all charges, signed or unsigned.
27. The cardholder acknowledges the bank's right to apply its credit card policies, as well as Mastercard/Visa rules.
28. If the card is guaranteed by a guarantor (natural or legal person), the guarantor remains jointly liable for all obligations, including renewals. The guarantor authorizes the bank to debit their accounts or dispose of assets without prior notice if the cardholder defaults.

29. The bank may temporarily suspend the card if it suspects misuse, particularly transactions from high-risk countries. The cardholder remains liable for such transactions.

30. Monthly payments are debited automatically from the cardholder's account on the due date. If insufficient funds exist, partial debits are made, and the remainder is carried forward with late fees.

31. The bank sends a monthly statement showing transactions, due payment, balance, and interest. The statement is deemed correct unless disputed within 15 days. Disputes may be raised at any branch or via customer service.

32. Subscription to the registered email service constitutes receipt of statements. The cardholder remains liable for any email breaches and releases the bank from responsibility.

33. Non-receipt of the statement does not exempt the cardholder from payment obligations.

34. The bank's computer-generated statements are binding evidence. Mastercard/Visa and service provider records are final unless disputed.

35. The card must not be used for illegal transactions (e.g., gambling, prohibited goods).

36. The cardholder must note that mail/phone/internet transactions expose card details, especially online, to third-party misuse. The cardholder and guarantor release the bank from liability and accept full responsibility.

37. The cardholder acknowledges awareness of online risks (fraud, hacking, incomplete transactions, etc.) and bears full responsibility, with no recourse against the bank. The bank is authorized to debit accounts for online transactions without prior consent.

38. The card is enabled for online purchases and reservations. The bank bears no responsibility for fraud, hacking, or misuse.

39. If monthly payment is not fully available, the bank may suspend or block the card. All outstanding amounts, including interest, fees, and penalties, become immediately due after 90 days of nonpayment.

40. Currency conversion fees apply to foreign transactions, including provider charges.

41. The card network calculates foreign transactions in local currency using prevailing exchange rates. The cardholder authorizes the bank to purchase foreign currencies to settle obligations.

42. The cardholder authorizes the bank to disclose personal information (name, contact details, account/transaction data) to Visa, Mastercard, or service providers. This authorization is final and irrevocable.

43. Requests for temporary credit limit increases require full repayment of the utilized excess within the period set by the bank.

44. The bank is not responsible for inability, suspension, or interruption of card use. Disputes between the cardholder and merchants/others do not affect the cardholder's obligations to the bank. The bank is not a party to such disputes.

45. The cardholder acknowledges being informed of all fees and charges (interest rates, renewal fees, cash withdrawal fees, late payment fees, etc.) as listed on the bank's website. The bank may amend charges after card validity, notifying the cardholder via email, SMS, or the website.

46. The bank may terminate dealings and cancel the card if the cardholder breaches obligations, or in the following cases:

- If the cardholder is listed on prohibited-transaction lists.
- If documents or guarantees provided are found invalid.

47. The cardholder's address on this form (postal or email) is the official contact address. The cardholder must notify the bank in writing of any changes to address, phone, or email.

48. These terms and conditions are governed by Jordanian law. Jordanian courts have exclusive jurisdiction over disputes, even if outside Jordan, without prejudice to the bank's right to litigate elsewhere.

49. If the cardholder defaults on payments for the primary and/or supplementary card, the bank may consider the entire limit, fees, charges, and obligations immediately due.