





**Terms &
Conditions
Pre-paid
Card**

Commercial Bank of Kuwait

Terms & Conditions Pre-paid Card

When applying for Al-Tijari prepaid MasterCard, you agree to comply with the following terms and conditions:

- “Card” means prepaid MasterCard issued by Commercial Bank of Kuwait.
- Purchases: Al-Tijari prepaid MasterCard can be used for purchases from stores and online shopping platforms that accept MasterCard’s. The card’s available balance shall be reduced by each successfully processed purchase transaction amount. Some POS terminals may require the customer to enter the PIN number selected upon issuance of the card.
- Cash withdrawals: Your card along with your Personal Identification Number (PIN) can be used for cash withdrawal via ATMs that accept MasterCard’s. The card’s available balance shall be reduced by the value of each cash withdrawal successfully processed.
- Customer’s responsibility: The customer is fully responsible for the transactions processed using the card and any commissions or damages in the following cases:
 - Customer’s signature on any transaction, the cash withdrawal slip dispensed from ATMs or presenting the card at point of sale terminals.
 - Customer’s usage of the PIN number for conducting transaction by the card.
 - In case transaction is conducted by the customer without presenting the card including purchasing by mail or phone or through online shopping.
 - In case any information is made available and which indicates the customer’s acceptance of the transaction online or by any other means.
- Personal Identification Number (PIN): the cardholder will select the PIN number upon issuance of the card and this number must not be written on the card or disclosed to any other person and the cardholder should also notify the Bank immediately in case the PIN number is lost.
- Loss/theft of card: In case the card is stolen or lost, the cardholder should immediately call the Contact Center on 1888225 Or stop it through CBK Mobile application or any other activated electronic channel later and in case the cardholder fails to notify the Bank of the same, the card may be used by other persons without the cardholder’s permission, and the cardholder will be responsible for any misuse of the card.
- Card Validity: The card is valid for five years commencing from the date of issuance.
- Card Renewal: The cardholder authorizes the Bank to debit the account linked to the card or any other accounts held with the Bank whether in KD or USD with all commissions and expenses related to the card renewal.
- Card’s Available Balance: The card’s available balance can be withdrawn in cash provided that the respective fees as set out below are collected.



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- Fees and charges: The following fees and charges are subject to change by the Bank at any time. Other fees may be applied when other services associated with the card are introduced.
- Cash withdrawal fees: 500 fils (not applicable for cash withdrawal from Al-Tijari ATMs).
- Subscription fees: KD 10 for the first year.
- Renewal fees: KD 10 per annum and the fees will be deducted from the card's balance yearly.
- Replacement card fees: KD 5.
- PIN reissuance fees: KD 5.
- Foreign Exchange conversion fees at 1.5% of the amount debited from the Bank's account in favor of MasterCard International.
- The Bank has the right to cancel the prepaid card at any time without referring back to the customer.
- This application is an integral part of Commercial Bank of Kuwait "Card Application Form" and all terms & conditions contained therein shall apply.
- The above terms and conditions are governed by the laws enforceable in the State of Kuwait and Kuwait courts shall have sole jurisdiction to settle any dispute that may arise out of such terms and conditions.