

Mastercard® Cash Passport™ Terms and Conditions

By purchasing the multi-currency Cash Passport card (the “**Card**”), you confirm and agree that you understand, accept and shall comply with these Terms and Conditions and the Fees and Limits section in the User Guide (together the “**Agreement**”) and you understand and agree that the issuance and sale of the Card to you is subject to you being successfully identified by us in accordance with the policy and procedures notified to you when purchasing the Card. The Card is non-transferable, and it may be canceled, repossessed, or revoked at any time without prior notice, subject to applicable law.

This is a copy of the Agreement for you to keep. A further copy is available on request (see ‘Contact details’).

1 In these Terms and Conditions:

Additional Card means an additional Card that may be purchased by you to use as a backup for security purposes, in accordance with clause 2.4;

ATM means an automated teller machine;

AUD means the lawful currency of Australia;

CAD means the lawful currency of Canada;

Card means the “Cash Passport Prepaid Mastercard Currency Card” (also, “**Cash Passport**”), with ATM and merchant access and functionality, as set out in the Agreement;

Cardholder means the purchaser of the Card aged eighteen (18) and over;

Card Services means any services, including call center services, provided by us or our third party service provider, the Program Manager, in connection with the Card;

Card Fund means the aggregate sum of all the funds loaded onto your Card in each Currency and available for transactions;

Currency means, subject to clause 2.2, any one (1) or more of QAR, USD, GBP, EUR, CAD, AUD and any additional currency that we may make available in connection with the Card, from time to time;

EUR means the lawful currency of the Eurozone;

GBP means the lawful currency of Great Britain;

Identification Checks means checks carried out in order to obtain, verify and record information that identifies each person who loads a Card. We will ask you for your name, address, date of birth and other information that will allow us to reasonably identify you. We will ask to see your passport and/or other identifying documents. The activation of the Card is subject to successful verification of your identity by us;

Mastercard Acceptance Mark means the registered trademark of Mastercard International Incorporated;

My Account means the web application at www.alfardanexchange.com.qa/travelcard (or any other internet site we notify to you in replacement), which gives access to information about the Card;

PIN means a unique Personal Identification Number allocated to each Card;

Program Manager means Mastercard Prepaid Management Services Limited;

Purchase Location means any participating branch within the country of purchase;

QAR means the lawful currency of the State of Qatar;

Shortfall occurs in certain circumstances when the Card Fund drops below zero (0);

USD means the lawful currency of the United States of America;

we, us, our means The Commercial Bank (P.S.Q.C.);

working day means any day of the week, excluding Fridays, Saturdays and Sundays and statutory holidays in the State of Qatar and/or England and Wales;

you, your means the Cardholder/the purchaser of the Card.

1.1 Any references to ‘Card’ also include any Additional Card, where appropriate.

2 The Card

2.1 The Card can be loaded in any available Currency. Payment will be in QAR and the exchange rate will be applied by the Purchase Location. You may be charged a reload fee, as set out in the Fees and Limits section in the User Guide. You may only use the Card in accordance with the Agreement.

2.2 The Currencies available in respect of the Card may vary from time to time. Before you make a decision to purchase a Card, please check with the Purchase Location or on www.alfardanexchange.com.qa/travelcard for details of available Currencies. We may introduce new Currencies from time to time. If we introduce a new Currency, the Agreement shall apply to such new Currency, and, unless otherwise notified to you, the Fees and Limits section in the User Guide shall be deemed to be amended to apply to such new Currency.

2.3 Subject to clause 3.3, you are responsible for determining the amount held in each Currency and for ensuring you have sufficient funds for all transactions. Subject to the terms of the Agreement, you may allocate amounts between the various Currencies via My Account at www.alfardanexchange.com.qa/travelcard and/or by such additional methods as we may make available to you, from time to time. You may check the Card Fund balance and recent transactions via My Account.

2.4 At the time of purchase, you may request one (1) Additional Card, which can be used as a backup by you. The Additional Card is linked to the Card Fund and only you can use it. The Additional Card must not be given to any other person to use. You may be charged a fee, as set out in the Fees and Limits section in the User Guide, for the Additional Card.

2.5 There is no interest payable to you on the Card Fund balance and the Card Fund does not amount to a deposit with us.

3 Using the Card

3.1 The Card can be used worldwide at ATMs and merchants, including shops, restaurants and online, providing there are sufficient funds available on the Card for the transaction, including any applicable fees. The Card may not operate in some countries or geographical regions, due

to restrictions. Please verify the list of countries and regions with restrictions at www.alfardanexchange.com.qa/travelcard

3.2 Subject to clauses 3.3 and 8.3, the applicable Currency balance (and therefore the total Card Fund) will be debited with the amount of each cash withdrawal or transaction plus any fee, and these debits will reduce the balance of the applicable Currency (and therefore the total Card Fund). Merchants that accept the Card are required to seek authorization from us for all the transactions that you make and we cannot stop a transaction once authorized. Some merchants may not be able to authorize your transaction if they cannot obtain an online authorization from us. Examples include some in-flight purchases, car park vending machines and toll booths.

3.3 If there are insufficient funds in a particular Currency to pay for a transaction, the balance of the transaction will be automatically processed using other Currencies held on the Card, in the following order of priority: QAR, USD, GBP, EUR, CAD and AUD. If, following use of the available balances of all Currencies, there are still insufficient funds to pay for a transaction, the Card may be declined or the merchant may allow you to pay the balance by some other means. If we change the Currencies available to you in connection with the Card, then we will notify you of the new order of priority for the purposes of the Agreement, through www.alfardanexchange.com.qa/travelcard

3.4 There are circumstances, when using the Card at certain merchants including restaurants and gas stations, where you may be required to have an available balance on the Card greater than the value of the transaction you wish to make. This amount will be reserved to cover tips/gratuities, temporarily reducing the balance available on the Card. This is required as the merchant may need to access more funds than you initially planned to spend, however, you will only be charged for the actual and final amount of the transaction you make.

3.5 We do not recommend using the Card as: (i) a guarantee of payment, for example as a deposit for hotels, cruise lines or car rental, as merchants such as these may estimate the final bill and this amount will be temporarily unavailable to access or spend; or as (ii) an arrangement for periodic billing, as any debits to the Card as a result of such arrangements will be considered to have been authorized by you.

3.6 The Card is only for your use and expires on the date on the front of the Card. Upon expiry you will still be able to obtain a refund of the balance, in accordance with the Agreement, or you may choose to transfer the remaining funds to a new Card. You may be charged for this service.

3.7 If the Card is damaged, lost or stolen whilst you are traveling outside the country of purchase, you may contact Card Services to request an emergency Card ("Emergency Card"). If you are in the country of purchase and require a replacement Card ("Replacement Card"), because the Card

has been damaged, lost or stolen, you can obtain it from any Purchase Location. A fee may be charged for an Emergency Card and a Replacement Card (see Fees and Limits section in the User Guide or inquire with the Purchase Location). Any such request for an Emergency Card or a Replacement Card must be made before the expiry of the Agreement and the balance of the Card will be transferred to the appropriate Emergency or Replacement Card. If the Card has expired, we will automatically end the Agreement.

3.8 If the Card is damaged, lost or stolen whilst you are traveling outside the country of purchase and you request emergency cash ("Emergency Cash"), an Emergency Cash fee may be charged (see Fees and Limits section in the User Guide). You may contact Card Services to request Emergency Cash. Any such request for Emergency Cash must be made before the expiry of the Agreement and only up to the available balance on the Card after the Emergency Cash fee has been applied.

3.9 A monthly Card maintenance fee will be applied until the balance of the Card is zero (0), unless you have used your Card for loads, reloads or transactions in the previous twelve (12) months. The monthly Card maintenance Fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied.

3.10 You agree not to use the Card for money transfers, accessing or purchasing goods from adult or gambling locations or internet sites, or for any unlawful activity. You must comply with all applicable laws and regulations (including any foreign exchange controls) in respect of the Card in the country of purchase and/or use. We reserve the right to suspend the Card, terminate the Agreement and exercise any other remedies available to us due to your failure to comply with any part of this provision.

3.11 The Card can only be used if it is in credit. In the unlikely event that the Card Fund drops below zero (0), following any transaction authorized by you, the resulting debit balance immediately becomes a debt, payable by you to us and a Shortfall fee may be payable (see the Fees and Limits section in the User Guide). You agree to reload the Card Fund, including the Shortfall fee, to bring the balance back to zero (0) or above, within thirty (30) days of request. If the Card Fund does drop below zero (0), you must not make any subsequent transactions.

3.12 We are entitled to set off any sum of money on the Card due from you to us against any positive balance on any other card held by you with us.

3.13 Any usage of the Card inconsistent or in contravention with the usage described in the Agreement is not permitted.

3.14 If you are entitled to a refund for goods or services purchased using the Card, or another credit for any other reason, this will be made to the Card, and a Foreign exchange rate may be applied.

3.15 We will not provide you with a statement of the transactions made on the Card. To review your transactions, you may access My Account at any time.

3.16 We will provide you with a notification in English of each transaction you make, using the Card. Please check on www.alfardanexchange.com.qa/travelcard for details of notification methods. If you notice an error in any Card transaction or a Card transaction that you do not recognize, you must notify Card Services immediately and in any event within thirty (30) days of the transaction debit date (see clause 5). You may not opt out of this service.

4 Keeping your Card and PIN secure

4.1 You must sign the back of the Card as soon as you receive it.

4.2 You must do all that you reasonably can to keep the Card safe and the PIN and other security details secret and safe at all times and not disclose them to any third party.

4.3 You must never; (i) allow anyone else to use the Card, PIN or other security details; (ii) write down or record the PIN or any other security information together with the Card; or (iii) give the PIN to anyone, authorized or unauthorized.

4.4 We will never ask you to reveal any PIN.

4.5 The PIN may be disabled if an incorrect PIN is entered three (3) times. If the PIN is disabled, please contact Card Services for assistance. There may be a twenty-four (24) hour delay in reactivating your PIN, and we may not be able to reactivate the PIN whilst you are abroad. If the PIN is disabled, or if a merchant does not accept chip and PIN or contactless, you will be required to sign for any transactions at merchants, provided that this is supported by and acceptable to the merchant.

4.6 You must memorize the PIN. This is very important as you cannot change the PIN issued with the Card. For security purposes, you should not keep the PIN written or recorded anywhere near the Card. If you forget the PIN, you can obtain a PIN reminder at any time by visiting www.alfardanexchange.com.qa/travelcard and logging in to My Account, or, by calling Card Services and answering the security questions you supplied on your application, and following the prompts.

4.7 You must call Card Services immediately and without undue delay if the Card is lost or stolen, you believe it could be misused or you suspect that someone else may know the PIN or any other security details. We will suspend the Card to prevent further use. If a lost Card is subsequently found, it must not be used unless Card Services confirm it may be used.

4.8 You will be required to confirm details of any loss, theft or misuse to Card Services in writing and you must assist us, the police and any other official investigation authority in any inquiries.

4.9 We may suspend the Card, with or without notice, if we think the Card has been or is likely to be misused, if you have breached the Agreement, including the limit on the number of active accounts you may

hold at any one time, or if we suspect any illegal use of the Card. If we do suspend the Card, we will inform you of our decision, unless such disclosure is prohibited by law or would otherwise compromise fraud prevention or security measures.

5 Liability for unauthorized transactions

5.1 We recommend that you check your transaction history and Card Fund balance at least once a month. If you notice an error in any Card transaction or a Card transaction that you do not recognize, you must notify Card Services immediately and in any event within thirty (30) days of the transaction debit date. We will request that you provide additional written information concerning any such Card transaction and you must comply with such request.

5.2 You will be liable for all losses in respect of the Card if you have (i) acted fraudulently; (ii) failed to use the Card in accordance with the Agreement; (iii) have failed to notify Card Services without undue delay on becoming aware of the loss, theft or misuse of the Card; or (iv) have failed to take all reasonable steps to keep the Card's security features safe.

5.3 Where you are not liable for an unauthorized transaction, we will refund the value of that transaction and will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorized by you, or on your behalf, or you have acted fraudulently, we will not refund the value of the transaction and we may charge you an investigation administration fee of up to QAR 300. If there are insufficient funds available on the Card in QAR, the amount will be funded by converting the balance, using the next available Currency balance on the Card in the following order of priority: USD, GBP, EUR, CAD, AUD and a foreign exchange rate will be applied (see clause 8.6). The foreign exchange rate used is the rate determined by us in effect on the day the investigation administration fee is applied.

6 Fees and Limits

6.1 Fees and Limits apply to the Card, as indicated in the Fees and Limits section in the User Guide. The fees we charge are subject to change from time to time, in accordance with the Agreement. You will be notified of any change in the applicable fees through www.alfardanexchange.com.qa/travelcard

6.2 You agree to pay and authorize us to debit the Card Fund for the fees set out in the Fees and Limits section in the User Guide.

6.3 From time to time, we may limit the amount you can load on the Card, or the amount you can withdraw from ATMs or spend at merchants over certain time periods. Some ATM operators also impose their own limits on the amount that can be withdrawn or spent over a specific time period.

6.4 Certain merchants may charge an additional fee if the Card is used to purchase goods and/or services. The fee is determined and charged by the merchant and is not retained by us.

6.5 For details on the fees and limits that apply to the Card, please refer to the Fees and Limits section in the User Guide, or on www.alfardanexchange.com.qa/travelcard You agree that no notification is required from us to you of any change to the fees and limits, as long as any change is published on the said site.

7 Cash Passport Card Fund

7.1 Until the expiry of the Card or termination of the Agreement, you can add additional funds to each Currency through the Purchase Location (who will advise you of the acceptable methods of payment) or through other methods made available from time to time, which are set out at www.alfardanexchange.com.qa/travelcard, subject to certain limits and subject to a fee (refer to the Fees and Limits section in the User Guide).

7.2 You may also be able to make a balance inquiry at some ATMs, although availability is dependent on the country and the ATM used. A balance inquiry fee may be charged (see Fees and Limits section in the User Guide). The balance inquiry fee is deducted from the Card Fund. If a foreign exchange conversion takes place, the foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the fee is applied. There may also be a fee payable (to the ATM operator) for balance inquiries.

7.3 If an ATM displays a balance for the Card Fund, this may be displayed in a currency different to the Currencies on the Card, in which case the exchange rate applied may be different to ours and a variation may occur. An ATM will not display a balance for each Currency. An accurate balance for each Currency can be obtained through Card Services or through My Account at www.alfardanexchange.com.qa/travelcard

7.4 Information sent over the internet may not be completely secure and the internet and the online systems are not controlled or owned by us or the Program Manager. Therefore, neither we, nor the Program Manager, can guarantee that they will function at all times and we, and the Program Manager, accept no liability for unavailability or interruption, or for the interception or loss of Personal Information or other data.

8 Foreign Currency Transactions

8.1 The following are instances where a foreign exchange rate will apply: (i) initial load or reload(s); (ii) point of sale transactions, where the transaction is in a currency that is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); (iii) ATM withdrawals where the local currency is not one of the Currencies available on the Card (including any transaction where we deduct funds under clause 3.3 due to insufficient funds); (iv) when an ATM fee is charged and the currency of your transaction does not match one of the Currencies on the Card or there are insufficient funds in the relevant Currency to cover the whole transaction; (v) where you allocate funds from one Currency to a different Currency; (vi) where we allocate funds

from one Currency to a different Currency in accordance with the Agreement; (vii) where you end the Agreement or request repayment of the balance of the Card under clause 9; and (viii) when a Shortfall fee, a monthly Card maintenance fee, a balance inquiry fee or investigation administration fee is charged and there are insufficient funds available in QAR. The method for calculating the foreign exchange rate for each scenario is as set out below.

8.2 The foreign exchange rate used for initial loads and in-branch reloads varies by Purchase Location. When funds are loaded onto the Card, the payment is made by you in QAR and we convert that amount into the available Currency of your choice. You can ask the Purchase Location for the exchange rate beforehand. Foreign exchange rates are subject to variation and the rate that applies one day will not necessarily be the same on any other day.

8.3 If an ATM withdrawal or point of sale transaction is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, the amount will be funded by converting the transaction amount into the next available Currency balance on the Card in the following order of priority: QAR, USD, GBP, EUR, CAD and AUD. The foreign exchange rate used is the rate determined by Mastercard to be the wholesale rate in effect on the day the transaction is processed by Mastercard, plus the FX Margin (see the Fees and Limits section in the User Guide).

8.4 If an ATM withdrawal is made in a currency which is different to any of the available Currencies on the Card, or exceeds the relevant available Currency balance on the Card, then the QAR ATM fee will be applied and will be converted into the last Currency being used to fund the transaction at a foreign exchange rate determined by Mastercard on the day the transaction is processed.

8.5 The foreign exchange rate used for allocating funds from one Currency to another Currency is set and determined by the Program Manager and varies each day. A Currency transfer fee also applies (see the Fees and Limits section in the User Guide).

8.6 Where you end the Agreement, or request repayment of the Card Fund under clause 9, these funds will be converted into QAR. The foreign exchange rate used for this is set and determined by the Purchase Location and varies each day. A fee may be charged by the Purchase Location for this service, in addition to the fee specified in the Fees and Limits section in the User Guide. Please check with the Purchase Location. You can also contact the Purchase Location for more information on the applicable exchange rate.

8.7 Where a Shortfall fee or an investigation administration fee is charged and there are insufficient funds in QAR, the remaining amount will be funded by converting it into the next available Currency balance on the Card in the following order of priority: USD, GBP, EUR, CAD and AUD and a foreign exchange rate will be applied. The method for calculating this is described in clauses 3.10 and 5.3.

8.8 Where a monthly Card maintenance fee or ATM balance inquiry fee is charged, a foreign exchange rate may be applied. The method for calculating this is described in clauses 3.8 and 7.2.

8.9 Foreign exchange rates can fluctuate and the rate that applies one day will not necessarily be the same on any other day. They may also change between the time a transaction is made at a merchant and the time it is processed by Mastercard and billed to your Card. Where a Mastercard foreign exchange rate is applied, the rate may vary throughout the day and is not set by us.

9 Redeeming Unspent Funds

You may redeem any unspent Card Fund through the Purchase Location. Payment will be in QAR and the exchange rate (if applicable) will be determined by the Purchase Location. A fee may be charged by the Purchase Location for this service. Please check with the Purchase Location.

10 Ending the Agreement

10.1 Subject to clause 10.6, the Agreement shall terminate in the event of the expiry of the Card ("Termination Date").

10.2 Subject to clause 10.4, we may end the Agreement, prior to the Termination Date, at any time by giving you at least thirty (30) days' written notice by letter or email sent to the address you have provided to us.

10.3 You may end the Agreement at any time by writing to, or emailing, Card Services.

10.4 We may ask for the return of the Card and end the Agreement, prior to the Termination Date, with or without notice, if you materially breach any of these Terms and Conditions.

10.5 Upon ending the Agreement in accordance with this clause 10, you will no longer be able to use the Card. The ending of the Agreement will not affect your right (if any) to redeem unspent funds in accordance with clause 9.

10.6 For the purposes of clause 10.1, the Termination Date shall mean the later of either the expiry of the initial Card (or any Replacement Card or Emergency Card) issued to you under the Agreement, or the expiry of the Additional Card.

11 Changing the terms

11.1 We have the right to amend the Agreement by providing you with reasonable notice and will notify you of any such changes through www.alfardanexchange.com.qa/travelcard The latest version of the Agreement shall be available on www.alfardanexchange.com.qa/travelcard

11.2 We may amend the Agreement without notice, in order to comply with local laws and regulations.

12 Personal Data

12.1 We may contact you by telephone, letter, SMS or email at the contact details you provide us. You must let Card Services know immediately if you change your name, address, phone number or email address.

12.2 By purchasing the Card and using it, you consent to us and our service providers processing the information we collect from

you ("Personal Information"), when we provide you with the Card Services, under the Agreement.

12.3 Your Personal Information may be disclosed by us to third parties (including the Program Manager and other third party providers), to enable us to provide the Card Services and for data analysis (including market research), anti-money laundering, detection of crime, legal compliance, enforcement and fraud prevention purposes and in general in compliance of any applicable laws and regulations.

12.4 Your Personal Information may be processed outside of the country of purchase, but all service providers are required to have adequate safeguards in place to protect your Personal Information.

12.5 You agree we may contact you about other products and services provided by the Program Manager and its affiliates. If you no longer wish to receive this information, please contact Card Services.

12.6 Subject to applicable law, you can contact Card Services for a copy of the Personal Information we hold about you. A fee may be charged for this service.

12.7 To aid us in the provision of the Card Services and improve our service, telephone calls may be recorded and/or monitored.

13 Liability

13.1 Unless otherwise required by law or as set out in the Agreement, we will not be liable to you in respect of any losses, whether direct or indirect, which you or any third party may suffer in connection with the Card, except where such losses are due to a breach by us of the Agreement or due to our negligent or fraudulent conduct.

13.2 We are not responsible for ensuring that ATMs and point of sale terminals will accept the Card, or for the way in which a merchant processes a transaction. We will not be liable to you for any non-acceptance of the Card, for disputes concerning the quality of goods or services purchased with the Card or any additional fees charged by the operators of these terminals (for example, when you withdraw currency from an ATM, the ATM operator may charge you an additional fee for the service).

13.3 Nothing will limit our liability to you for death or personal injury arising out of our negligence, or for our fraud, or insofar as any limitation or exclusion of liability is prohibited by law.

13.4 You agree to pay us for any losses, damages, claims or expenses (including reasonable attorney fees), which we incur due to your failure to comply with the Agreement.

14 Law, Jurisdiction and Language

14.1 The Agreement and any disputes, which arise under it, shall be governed by Qatari law and subject to the non-exclusive jurisdiction of the courts of the State of Qatar.

14.2 We will communicate with you in Arabic and/or English and the Agreement is available in English and Arabic.

Cash Passport™

15 Third Party Rights

Except for any party referred to in clause 16, nothing in the Agreement gives any third party any benefit or right (including any enforcement right).

16 Transferring our rights

We may assign any of our rights and obligations under the Agreement, without your prior consent, to any third party, subject to such party continuing the obligations in the Agreement to you. You are not permitted to assign your rights and obligations under this Agreement to any third party.

17 Contact details

171 If you have any queries regarding the Card, please refer to www.alfardanexchange.com.qa/travelcard

172 If you have any further queries, are dissatisfied with the standard of service, you

think we have made a mistake in operating the Card or you require information about your Personal Information, please contact Card Services.

173 Card Services can be contacted using the telephone numbers in the User Guide or by writing to Card Services, Access House, Cygnet Road, Hampton, Peterborough, PE7 8FJ, United Kingdom.

174 Any notice sent by either party under the Agreement by email shall be deemed given on the day the email is sent, unless the sending party received an electronic indication that the email was not delivered; and if by post, shall be deemed given ten (10) working days after the date of posting.

175 We will try to resolve any problems as quickly as possible and in accordance with the complaints procedure, which can be found on www.alfardanexchange.com.qa/travelcard or is available on request.