

# إستمارة طلب بطاقة إثمار للإنترنت Ithmaar eCard Application Form



Please complete all sections in block letters and tick where applicable.

يرجى كتابة جميع التفاصيل بخط واضح ووضع علامة (✓) في الأماكن المناسبة

Personal Details		التفاصيل الشخصية	
Full Name:		الاسم:	
Gender:	Male <input type="checkbox"/> ذكر Female <input type="checkbox"/> أنثى	الجنس:	Marital Status: Single <input type="checkbox"/> أعزب Married <input type="checkbox"/> متزوج

Embossing Details		تفاصيل الاسم على البطاقة	
Name as you would like to appear on your card (max 21 characters) including spaces.		الرجاء كتابة اسمك كما ترغب أن يظهر على بطاقتك ( ٢١ حرفاً كحد أقصى متضمناً المسافات)	
Date of Birth:	تاريخ الميلاد:	Nationality:	الجنسية:
ID No.:	رقم البطاقة السكانية:	ID Expiry Date:	تاريخ إنتهاء البطاقة السكانية:
Passport No. (for non-Bahraini):	رقم جواز السفر: (لغير البحرينيين)	Passport Expiry Date:	تاريخ إنتهاء جواز السفر:

Address		عنوان الإقامة	
Flat/Villa No.:	رقم الشقة / الفيلا:	Building No.:	رقم البناية:
Road No.:	رقم الطريق:	Block:	مجمع:
City:	المدينة:	P.O. Box:	ص.ب.:
Mobile Number:	رقم النقال:	Office Telephone:	رقم هاتف العمل:
Home Telephone:	رقم هاتف المنزل:	Fax Number:	رقم الفاكس:
Email:			البريد الإلكتروني:

Declaration		لاستعمال البنك فقط	
I hereby apply for Ithmaar Internet Prepaid Card.		أقدم بطلب هذا للحصول على بطاقة إثمار للإنترنت.	
I declare that the information I have submitted in this application is true and correct and I shall advise you of any changes thereto.		أقر بأن التفاصيل والمعلومات المذكورة في هذه الاستمارة حقيقية وصحيحة، وبموجب هذا أفوض بنك الإثمار ش.م.ب. (م) في التحقق من أية معلومة من أية مصادر يعتبرها مناسبة، إنني أوافق على أنه من حق البنك المطلق قبول أو رفض هذا الطلب دون ابداء أي سبب مهما كان.	
I hereby authorize Ithmaar Bank to verify any information from whatever sources it may consider appropriate.		وأن هذا الطلب والمستندات المؤيدة له سيكون جزءاً من سجلات البنك وسوف لن تعاد لي.	
I accept that Ithmaar Bank is entitled in its absolute discretion to accept or reject this application without assigning any reason whatsoever and that the application and its supporting documents shall become part of the Bank's record and shall not be returned to me.		سيعتبر توقيعني على هذه الاستمارة قبولاً والتزاماً مني لشروط وأحكام اتفاقية بطاقة إثمار للإنترنت (التي يمكن تعديلها من وقت لآخر).	
By signing this form, I agree to be bound by the terms and condition as mentioned in the Bank's eCard Application Form (which may be amended from time to time).			
Card Holder Signature:	توقيع حامل البطاقة:	Date:	التاريخ:

For Bank's Use Only		لاستعمال البنك فقط	
Approved by:	الموافقة:	Date:	التاريخ:

# Terms and Conditions for Ithmaar eCard

## 1. Definitions

“Bank” means Ithmaar Bank B.S.C.(c)

The “Card” means Ithmaar eCard issued by the Bank

The “Card Holder” means the person whose name appears on the Card.

“Card Account” means the account opened by the Bank in the name of the Card Holder in accordance with these terms and conditions for the purpose of recording Card Transactions;

“Card Transaction” means any transaction made by the Card Holder using the Card for the purposes of purchasing goods or obtaining services through the internet;

“Validity Period” means the period during which the Card is valid, as determined by the Bank and appears on the Card.

## 2. Safeguard and use of the Card

The Card Holder is responsible for the following:

- 2.1 Only the Card Holder may use his/her own Card
- 2.2 Exercise all possible care to ensure the safety of the Card, and refrain from disclosing the Card details to any person unless it is for a Card Transaction or reporting the actual loss or if the Card is stolen;
- 2.3 Refrain from using the Card for any Transaction in violation of the Islamic Sharia’ a or any laws;
- 2.4 Be aware of the Card expiry date and only use it till that date;

## 3. Loss of the Card

- 3.1 If the Card is lost or stolen or if any person has access to the Card’s details, the Card Holder shall immediately call the Call Centre on +973 13 303030 or access eBanking through [www.ithmaarbank.com](http://www.ithmaarbank.com) to report loss of card.
- 3.2 The Card Holder shall be liable for any Card Transactions carried out before notifying the Bank in any of the events mentioned in clause 3.1 above.
- 3.3 The Card Holder shall be liable for any Card Transaction carried out by any person who acquired the Card notwithstanding that such person obtained the Card with or without the approval of the Card Holder.
- 3.4 The Card Holder shall, in case of recovering the Card following its loss, send a written notification to the Bank to activate the Card again.

## 4. Renewal / Replacement of Card

- 4.1 On expiry of the Validity Period the Card will be automatically renewed unless the Bank receives a notice from the Card Holder of his/her intention not to renew the Card.
- 4.2 The Bank reserves the right to refuse the renewal or replacement of the Card in cases of, the Card Holder’s default or breach of these terms and conditions. The Bank shall however notify the Card Holder in writing of its decision.
- 4.3 Upon expiry of Validity Period of the Card or after its cancellation for any reason, the Card Holder undertakes to destroy the card by cutting it in four parts.

## 5. Suspension and Termination of the Card

- 5.1 The Bank shall have the right to cancel the use of the Card or render it ineffective temporarily.
- 5.2 The Card Holder may terminate the Card by written notice to the Bank, and such termination shall only take effect upon the return of the Card. Failure to do so, the card will be considered as active and will be treated accordingly.
- 5.3 In the event the Bank requests the Card Holder to return the Card, the Card Holder must return the Card immediately.
- 5.4 In the case of permanently leaving the Kingdom of Bahrain the Card holder must return the Card to the Bank.

## 6. Bank’s Responsibility

- 6.1 In the case of refusal to accept the Card, the Bank shall not be responsible for such refusal.
- 6.2 The Bank will not send the Card Holder a monthly statement of Card Account showing Transactions incurred by the Card Holder. The Card Holder shall view his statement via eBanking.
- 6.3 In case of refund of the value of any Card Transaction, the Bank shall deposit such value to the Card Account only in the event the Bank receives verification of the refund acceptable to the Bank in its sole discretion.
- 6.4 The Bank shall not be liable in case of inability to perform its obligations hereunder due to any matter beyond its control.

## 7. Fees & Charges

Please refer to the updated schedule of fees and charges on [www.ithmaarbank.com](http://www.ithmaarbank.com)

## 8. General Provisions

- 8.1 The Bank reserves the right to amend any terms or conditions set forth by giving the Card Holder a written notice of seven calendar days before the effectiveness of the amendment.
- 8.2 The Card Holder may be considered in breach if he/she fails to comply with any of these terms and condition and the Bank will have the right to cancel the Card.
- 8.3 The Card Holder acknowledges that the Bank’s books and records shall be the only acceptable evidence of the amounts of the Card Holder Transactions.

## 9. Governing Law

- 9.1 These Terms and Conditions shall be governed by and construed in accordance with the applicable laws of the Kingdom of Bahrain ,and its courts shall be competent to settle any dispute arises in respect of interpretation or implementation of these Terms and Conditions.
- 9.2 These Terms and Conditions are issued in English and Arabic languages, and incase of conflict, the Arabic version prevails.

# Authorization and Consent Form



Please read this Authorization and Consent Form carefully and retain an executed copy for your records.

In accordance with the Personal Data Protection Law No. 30 of 2018, as amended, replaced and/or supplemented from time to time, and any other applicable laws, rules and regulations enacted in the Kingdom of Bahrain, Ithmaar Bank B.S.C. (Closed) ("Ithmaar Bank") is required by the applicable laws, rules and regulations to obtain your explicit authorization and consent to Ithmaar Bank disclosing your Personal and/or Biometric Information to Third Parties (as defined below).

Ithmaar Bank is utilizing the services of Third Parties as follows:

1. Banking and financial service providers, including debit and credit card payment processing providers, other banks and financial services companies, and biometric-related service providers where applicable.
2. Communication service providers including communication firms who operate Ithmaar Bank's website and social media channels on their behalf, telecommunication firms utilized for Communications purposes in relation to Ithmaar Banks' accounts, products and direct marketing messages.
3. Ancillary service providers including courier companies, storage companies for archiving and destruction of Personal and/or Biometric Information, external legal counsels, external auditors, collection agents, and other service providers required in order to fulfil Ithmaar Bank's business operations.

Your completion of this Authorization and Consent Form is a prerequisite to obtain a new Credit Card/e-Card in the manner set out herein. This Authorization and Consent Form, once complete, shall constitute a part of the Banking Services Terms and Conditions.

I / WE confirm that:

- I / WE have read and understand the terms of this Authorization and Consent Form;
- I / WE have had an opportunity to independently ask questions about the use and/or disclosure of MY / OUR Personal and/or Biometric Information and about the contents of this Authorization and Consent Form;
- I / WE acknowledge receipt of this Authorization and Consent Form, and hereby explicitly confirm MY / OUR agreement to the terms of this Authorization and Consent Form by completing the following; and
- A copy of this Authorization and Consent Form may be used in place of the original.

In this Authorization and Consent Form:

- "I", "ME", "WE", "MY", and "OUR" means a reference to the data owners and person(s) granting this consent, and each account owner, authorized signatory, authorized representative, delegate, product owner and/or service user identified on any Ithmaar Bank product that is applied for, used or accessed;
- "Communications" means each disclosure, notice, agreement, fee schedule, statement, record, document, and other information provided to ME by Ithmaar Bank, or that I sign or submit or agree to at Ithmaar Bank's request;
- "Banking Service" means each and every product and service offered by Ithmaar Bank that I / WE apply for, use, administer or access using the Internet, a website, email, messaging services (including text messaging) and/or software applications (including applications for mobile or hand-held devices), either now or in the future; and
- "Personal and/or Biometric Information" means information which includes, but is not limited to, MY / OUR account information, personal identification details, biometric data, biometric identifiers, any information which is based on MY / OUR biometric identifiers used to identify ME / US as an individual, supporting documents which I / WE have provided to Ithmaar Bank, including MY / OUR biographic and contact details, electronic records, fingerprints, photographs and other biometric information which may be used to identify ME / US, (and/or any similar authentication mechanism) which may be used for authentication of MY / OUR identity.

I / WE hereby state and confirm MY / OUR understanding that the disclosure of any of MY / OUR Personal and/or Biometric Information, or any other authentication mechanism that I / WE may provide to Ithmaar Bank in order to authenticate MY / OUR Personal and/or Biometric Information, shall be used for the exclusive purposes mentioned above and for no other purposes.

I / WE hereby grant MY / OUR explicit consent, authorization and approval to Ithmaar Bank to disclose and share MY / OUR Personal and/or Biometric Information to the Third Parties for the purposes mentioned above.

I / WE hereby grant MY / OUR explicit consent, authorization and approval to the Third Parties to receive, process and use MY / OUR Personal and/or Biometric Information upon receipt from Ithmaar Bank.

I / WE acknowledge and agree that MY / OUR acceptance of the terms of this Authorization and Consent Form, which shall constitute a part of the Banking Services Terms and Conditions, and completion of the same inured to the benefit of Ithmaar Bank, its affiliates, agents, successors and assigns.

Additionally, I / WE confirm MY / OUR understanding that Ithmaar Bank and the Third Parties may disclose MY / OUR Personal Information as required by law or court order.

This Authorization and Consent Form, once complete, shall constitute a part of the Banking Services Terms and Conditions.

This Authorization and Consent form has been completed by:

Name:
On behalf of:
Signature:
Date:

I hereby confirm that I have the legal capacity and authority to sign on behalf the above named individual/company/establishment if applicable.