

PROGRAMS AND REWARDS



CASHBACK CAMPAIGN

Cashback Campaign



| Card Type | Cashback Campaign Categories | Cashback Percentage |
|-----------------------------------|---|---------------------|
| Classic Card and Dough Card | Online Subscriptions | 3% |
| | Grocery Stores | 2% |
| | International Spends (Currencies other than BHD) | 2% |
| | All Other Merchants | 1% |
| | Government – spending BHD 15,001 and above per month | BHD 50 |
| | Government – spending between BHD 1,001 and BHD 15,000 per month | 0.2% |
| | Centrepont (<i>Campaign duration: 1 – 8 April 2024</i>) | 3% |
| | International Duty Free (<i>Campaign duration: 9 – 16 April 2024</i>) | 3% |

Cashback Campaign



| Card Type | Cashback Campaign Categories | Cashback Percentage |
|---------------|--|---------------------|
| Platinum Card | Online Subscriptions | 6% |
| | International Spends (Currencies other than BHD) | 3% |
| | Grocery Stores | 3% |
| | Airlines (Gulf Air, Saudi Arabian Airlines, Air India, Emirates, Etihad, Kuwait Airways, Turkish Airlines, Air Arabia) | 2% |
| | All Other Merchants | 1% |
| | Government – spending BHD 15,001 and above per month | BHD 70 |
| | Government – spending between BHD 1,001 and BHD 15,000 per month | 0.2% |
| | Centrepont (Campaign duration: 1 – 8 April 2024) | 6% |
| | International Duty Free (Campaign duration: 9 – 16 April 2024) | 6% |

Cashback Campaign



| Campaign | Classic Card Cashback Percentage | Platinum Card Cashback Percentage |
|--|----------------------------------|-----------------------------------|
| American Mission Hospital (AMH) Campaign | 4% | 6% |
| Dr. Kareem Medical Center Campaign | 3% | 5% |
| Medical.BH Campaign | 3% | 5% |
| Solidarity Campaign** | 3% | 4% |
| Takaful Insurance Campaign* | 1% | 2% |

Cashback Campaign – T&C



Cashback campaigns are valid until 30th April 2024, unless indicated otherwise next to each campaign

Cashback is credited on the first day of the following month

Spending includes any equivalent amount in other currencies

Cashback is calculated on the total monthly eligible settled transaction value

Cashback subject to processing fees depending on the card type (for more information, visit [\(Fees and Charges document\)](#))

Cashback campaigns are capped depending on the card and category, which can be found as follows:

Platinum card cashback is capped at:

- BHD 70 for Government
- BHD 10 each for Grocery Stores, Airlines, Online Subscriptions, International Spend, and All Other Merchants

Classic & Dough cards cashback is capped at:

- BHD 50 for Government
- BHD 10 each for International Spend and All Other Merchants
- BHD 5 each for Grocery Stores & Online Subscriptions

*Campaign is applicable for retail customers on payment made directly through Takaful Insurance online transactions only. Other payments are not included in the cashback campaign

**Campaign is applicable for retail customers on payments made directly through Solidarity retail branches and online channels only. Other payments are not included in the cashback campaign.

INTERNATIONAL TRANSFER CAMPAIGN

International Transfer Campaign



Daily limit*: BHD 2,000
Monthly limit*: BHD 5,000

| Country | Currency | Cash Pickup | Bank Account | Mobile Wallet | Cash pick up location (if any) | Delivery time | Offer (excl. VAT) | Maximum Transactions |
|-----------------|----------|-------------|--------------|---------------|---|---|-------------------------|----------------------|
| ASIA | | | | | | | | |
| Pakistan | PKR | YES | YES | YES | All banks except Habib bank (HBL) | Instant | BHD 0.800 / Transaction | 10 / Month |
| Bangladesh | BDT | YES | YES | YES | All banks in Bangladesh | Cash pick up and mobile wallet is instant. Bank transfer, credit will be next working day | BHD 0.800 / Transaction | 10 / Month |
| The Philippines | PHP | YES | YES | YES | Any branch of Cebuana, M Lhuiller, Palawan, LBC, BDO, Villarica | Instant | BHD 0.800 / Transaction | 10 / Month |
| India | INR | YES | YES | NO | More than 85,000 locations which includes Muthoot, Ebix cash and several other banks | Instant | BHD 0.800 / Transaction | 10 / Month |
| Nepal | NPR | YES | YES | NO | Nepal Investment Bank, Prabhu Money Transfer P. LTD, Sunrise Bank LTD, City Express Money Transfer, Century Commercial Bank LTD, Everest Bank LTD, Samsara Remit, Ipay Remit, Remit to Nepal, G.M.E. Remit PVT LTD | Instant | BHD 0.800 / Transaction | 10 / Month |
| Sri Lanka | LKR | YES | YES | NO | National Savings Bank, Nations Trust Bank, Hatton Nation Bank, People's Bank, Cargills Bank, Seylan Bank PLC | Instant | BHD 0.800 / Transaction | 10 / Month |
| Jordan | JOD | YES | NO | NO | Al Shanawani Exchange, Abu Sheikha Exchange, Saudi Exchange S.C, Zarqa Exchange, Al,Alami Exchange, Al Nasir Exchange, Al Alawneh Exchange, Musharbash Exchange, Al Alami Financial Services, Zamzam Exchange CO, Jordan UAE Exchange LLC | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |
| Thailand | THB | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Same working day if sent before the cut-off time i.e 10 AM local time | BHD 0.800 / Transaction | 10 / Month |

*Limits are subject to individual occupation

International Transfer Campaign



Daily limit*: BHD 2,000
Monthly limit*: BHD 5,000

| Country | Currency | Cash Pickup | Bank Account | Mobile Wallet | Cash pick up location (if any) | Delivery time | Offer (excl. VAT) | Maximum Transactions |
|----------------------|----------|-------------|--------------|---------------|--|--|-------------------------|----------------------|
| GCC | | | | | | | | |
| Saudi Arabia | SAR | YES | YES | NO | Bank Albilad | Same working day if sent before the cut-off time i.e 3 PM local time (SUN-THURS) | BHD 0.800 / Transaction | 10 / Month |
| United Arab Emirates | AED | YES | NO | NO | Al Rozouki Intl Exchange CO,Al Ghurair Intl Exchange,Orient Exchange,Saad Exchange,Al,Dhafra Exchange,Al Bader Exchange,Emirates India Intl Ex,Al Ahalia Money,Exchange Bureau,Al Fardan Exchange,Lulu International Exchange,Sama Exchange,Expert Exchange,Omda Exchange,Deniba International Exchange,Capital Exchange,Economic Exchange | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |
| Kuwait | KWD | YES | NO | NO | Lulu Exchange Company WLL,National Exchange CO,Al Ansari & Behbehani Exchange,Kuwait Asian International Exchange,UAE Exchange Centre CO WIL,Bahrain Exchange CO WILL,City International Exchange | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |
| Qatar | QAR | YES | NO | NO | Al Jazeera Exchange CO, Al Dar for Exchange Works | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |
| Oman | OMR | YES | NO | NO | Global Money Exchange, Hamdan Exchange, Musandam Exchange LLC,Purshottam KanjiExchange CO. LLC, Oman Exchange LLC, Mustafa Sultan Exchange Oman United Exchange, Unimoni Exchange LLC, Wasel Exchange, Lulu Exchange CO | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |

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International Transfer Campaign



Daily limit*: BHD 2,000
Monthly limit*: BHD 5,000

| Country | Currency | Cash Pickup | Bank Account | Mobile Wallet | Cash pick up location (if any) | Delivery time | Offer (excl. VAT) | Maximum Transactions |
|----------|----------|-------------|--------------|---------------|--|---|-------------------------|----------------------|
| AFRICA | | | | | | | | |
| Egypt | EGP | YES | YES | NO | Any branch of Banque Du Caire | Instant | BHD 0.800 / Transaction | 10 / Month |
| Egypt | USD | YES | NO | NO | Any branch of Banque Du Caire | Instant | BHD 0.800 / Transaction | 10 / Month |
| Morocco | MAD | YES | YES | NO | Cash Plus | Next working day if sent before the cut-off time i.e 12 PM local time (Mon-Fri) | BHD 0.800 / Transaction | 10 / Month |
| Kenya | KES | YES | YES | YES | Upesi Money Transfer (NGAO Credit LTD), SBM Bank (Mauritius) LTD, KCB Bank, Equity Bank, Cooperative Bank | Next working day if sent before the cut-off time i.e 2 PM local time (Mon-Fri) | BHD 0.800 / Transaction | 10 / Month |
| Nigeria | USD | YES | YES | NO | Fidelity Bank, FBN Bank, Polaris Bank, Heritage Bank LTD, Access Bank, Unity Bank | Instant | BHD 0.800 / Transaction | 10 / Month |
| Cameroon | XAF | YES | NO | NO | Exchange House Limited Company, First Trust Savings and Loan, Leadex S.A, FIGEC, Express Union, Credit Populaire, Mupeci, Free Cash, Express Exchange | NOT AVAILABLE - Only pick-up transfer is available | BHD 0.800 / Transaction | 10 / Month |
| Ethiopia | ETB | YES | YES | NO | Commercial Bank of Ethiopia, Oromia International Bank, United Bank S.C, Awash International Bank S.C, Wegagen Bank S.C, NIB International Bank S.C, Enat Bank S.C, Abay Bank S.C, Bank of, Abyssinia S.C, Dashen Bank, Addis International Bank, Lion International Bank S.C, Bunna International Bank S.C, Cooperative Bank of Oromia, Berhan International Bank | Next working day if sent before the cut-off time i.e 3 PM local time (Mon-Fri) | BHD 0.800 / Transaction | 10 / Month |
| Ghana | GHS | YES | YES | YES | First Atlantic Bank, Fidelity Bank, Republic Bank Ghana Limited, Universal Merchant Bank Limited, FBN Bank, Agricultural Development Bank (ADB Bank), Prudential Bank Limited, Omnibsic Bank, GCB Bank Limited, Consolidated Bank of Ghana | In 2 working days if sent before the cut-off time i.e 4 PM local time (Mon-Fri) | BHD 0.800 / Transaction | 10 / Month |

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International Transfer Campaign



Daily limit*: BHD 2,000
Monthly limit*: BHD 5,000

| Country | Currency | Cash Pickup | Bank Account | Mobile Wallet | Cash pick up location (if any) | Delivery time | Offer (excl. VAT) | Maximum Transactions |
|----------------|----------|-------------|--------------|---------------|--|---|-------------------------|----------------------|
| AFRICA (cont.) | | | | | | | | |
| Uganda | UGX | YES | YES | YES | Pay Uganda, Equity Bank, Postbank Uganda, Unimoni Exchange | Same working day if sent before the cut-off time i.e 2 PM local time (Mon-Fri) | BHD 0.800 / Transaction | 10 / Month |
| Rwanda | RWF | NO | YES | YES | NOT AVAILABLE | Same working day if sent before the cut-off time i.e 2 PM local time (Mon-Fri) Transactions processed after 2 pm will be credited next working day | BHD 0.800 / Transaction | 10 / Month |
| Tanzania | TZS | NO | YES | YES | NOT AVAILABLE | Same working day if sent before the cut-off time i.e 2 PM local time (Mon-Fri) Transactions processed after 2 pm will be credited next working day | BHD 0.800 / Transaction | 10 / Month |

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International Transfer Campaign



Daily limit*: BHD 2,000
Monthly limit*: BHD 5,000

| Country | Currency | Cash Pickup | Bank Account | Mobile Wallet | Cash pick up location (if any) | Delivery time | Offer (excl. VAT) | Maximum Transactions |
|-------------|----------|-------------|--------------|---------------|--|--|---------------------|----------------------|
| EUROPE | | | | | | | | |
| Europe | EUR | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available (24 countries) | Same working day | BHD 2 / Transaction | 10 / Month |
| UK | GBP | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Same working day | BHD 2 / Transaction | 10 / Month |
| Denmark | DKK | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Next working day if sent before the cut-off time i.e 3 PM local time (Mon-Fri) | BHD 2 / Transaction | 10 / Month |
| Switzerland | CHF | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Next working day if sent before the cut-off time i.e 3 PM local time (Mon-Fri) | BHD 2 / Transaction | 10 / Month |
| Sweden | SEK | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Next working day if sent before the cut-off time i.e 3 PM local time (Mon-Fri) | BHD 2 / Transaction | 10 / Month |
| AMERICAS | | | | | | | | |
| USA | USD | NO | YES | NO | NOT AVAILABLE - Only bank account transfer is available | Next working day if sent before the cut-off time i.e 3 PM local time (Mon-Fri) | BHD 2 / Transaction | 10 / Month |

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