


# **PROGRAMS AND REWARDS**



# **CASHBACK CAMPAIGN**


# Cashback Campaign



Card Type	Cashback Campaign Categories	Cashback Percentage
 <p>Classic Card &amp; Dough Card</p>	Online Subscriptions	6%
	International Spends (Currencies other than BHD)	2%
	Airlines (Gulf Air, Saudi Arabian Airlines, Air India, Emirates, Etihad, Kuwait Airways, Turkish Airlines, Air Arabia)	2%
	Grocery Stores	2%
	Eateries (Restaurants, cafes, online food delivery... etc.)	2%
	All Other Merchants (excluding government, utilities, and tax payments)	1%


# Cashback Campaign



Card Type	Cashback Campaign Categories	Cashback Percentage
 Platinum Card	Online Subscriptions	6%
	International Spends (Currencies other than BHD)	2%
	Airlines (Gulf Air, Saudi Arabian Airlines, Air India, Emirates, Etihad, Kuwait Airways, Turkish Airlines, Air Arabia)	2%
	Grocery Stores	2%
	Eateries (Restaurants, cafes, online food delivery... etc.)	2%
	All Other Merchants (excluding government, utilities, and tax payments)	1%

# Cashback Campaign



Card Type	Cashback Campaign Categories	Cashback Percentage
 <p>Signature Card</p>	Online Subscriptions	6%
	International Spends (Currencies other than BHD)	4%
	Airlines (Gulf Air, Saudi Arabian Airlines, Air India, Emirates, Etihad, Kuwait Airways, Turkish Airlines, Air Arabia)	3%
	Grocery Stores	2%
	Eateries (Restaurants, cafes, online food delivery... etc.)	2%
	All Other Merchants (excluding government, utilities, and tax payments)	1%

# Cashback Campaign



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

# Cashback Campaign – Terms & Conditions



Cashback campaigns are valid until 31<sup>st</sup> May 2024

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 [\(Fees and Charges document\)](#))

Certain cashback campaigns require a minimum spending amount to be eligible, which can be found as follows for all card types:

- BHD 0 each for Online Subscriptions and Partners Campaigns categories
- BHD 100 each for International Spends, Grocery Stores, Eateries, and Airlines categories
- BHD 300 for All Other Merchants category

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

- Unlimited cashback for Partners Campaigns category
- BHD 10 each for Online Subscriptions, International Spends, Grocery Stores, Eateries, and Airlines categories
- BHD 5 for All Other Merchants category

Platinum cardholders upgrade options:

- All Platinum cardholders are eligible for a discounted rate of BHD 10 to upgrade to a Signature card
- Platinum cardholders who spend BHD 500 in the last 12 months or above per month are eligible for a free upgrade to a Signature card

Investment customers upgrade options:

- All Fixed Invest and Flexi Invest Elite customers (Platinum cardholders) are eligible for a free upgrade to Signature card

\*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  
Terms and conditions apply

# 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

\*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
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

\*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
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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