

PROGRAMS AND REWARDS



CASHBACK CAMPAIGNS

Cashback campaign



Unlimited Cashback
No minimum Spend



Standard Cashback Campaign

	Dough (Minor card)	Classic	Signature
Local Payments	0.50%	0.50%	1%
Government, Fuel, Rent, Utilities, and Education	0.25%	0.25%	0.50%

Weekend Cashback Campaign

Lulu Hyper Market, Al Heli Supermarket, Ramez, and Mega Mart	1%	1%	3%
Talabat, Keeta, Jahez and Ahlan Orders	1%	1%	3%
Shein, Temu, iHerb, AliExpress	1%	1%	3%

Cashback campaign



Partners Campaigns

	Dough	Classic	Signature
Campaign American Mission Hospital (AMH)	4%	4%	6%
Solidarity Campaign **	3%	3%	4%
Minimum Spend in BHD	> Bhd 50	> Bhd 50	> Bhd 50
Minimum Cashback in BHD	Bhd 10	Bhd 10	Bhd 20
Takaful Insurance Campaign*	1%	1%	2%

Cashback Campaign - Terms & Conditions



1. The cashback campaign is valid from 1st May - until 30st September 2026
2. This campaign is available to all eligible Beyon Money customers holding an active Beyon Money card.
3. Cashback is applicable only on eligible transactions completed at participating merchants, as determined by Beyon Money.
4. Base cashback will be credited daily on settled transactions.
5. Weekends boosted cashback will be credited on weekly basis.
6. Partner's cashback will be credited monthly for settled transactions.
7. There is no cashback on international transactions.
8. **No minimum spend** is required to qualify for cashback under this campaign.
9. There is **no maximum limit** on the cashback amount that may be earned during the campaign period.
10. Any cashback credited in relations to a transaction that is subsequently refunded, reserved, cancelled, or disputed will be reserved accordingly.
11. Cashback is subject to reversal if the transaction is refunded, canceled, and/or reserved.
12. Beyon Money reserves the right, at its sole discretion, to withhold, reserve, or revoke any cashback awarded where a customer:
 - Misuses or abuses the campaign
 - Breaches these terms and conditions
 - Engages in fraudulent, suspicious or unlawful activity, or acts in contravention of applicable laws, regulations, or regulatory. Requirements or
 - Has an account that becomes dormant or inactive in accordance with Beyon Money policies.
13. Beyon Money reserves the right to amend, suspend, or terminate this campaign at any time, subject to applicable regulatory approvals.

* 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	Other Payment Methods Offer (excl. VAT)	Beyon Money Wallet Offer (excl. VAT)	Maximum Transactions
ASIA									
Pakistan (For transactions below BHD 75.5 only)	PKR	YES	YES	YES	All banks except habib bank (hBL)	Instant	BHD 1.500 / Transaction	BHD 1.500 / 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 business day	BhD 0.800 / Transaction	BhD 0.800 / Transaction	10 / Month
The Philippines	PhP	YES	YES	YES	Any branch of Cebuana, M Lhuiller, Palawan, LBC, BDO, Villarica	Instant	BhD 2.000 / Transaction	BhD 1.500 / Transaction	10 / Month
India	INR	YES	YES	NO	More than 85,000 locations which includes Muthoot, Ebix cash and several other banks	Instant	BhD 1.500 / Transaction	BhD 0.800 / Transaction	10 / Month
Nepal	NPR	YES	YES	YES	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 1.500 / Transaction	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 1.500 / Transaction	BhD 1.200 / Transaction	10 / Month
Jordan	JOD	YES	YES	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	- Up to JOD 10,000: 15 minutes - higher than JOD 10,000: Same business day if received before the cut-off time. T+1 business day - if the transaction is received post cut-off. Cut-off time: 3 PM Jordan Time (8:00 AM to 3:00 PM local time)	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Lebanon	USD	NO	YES	YES	NOT AVAILABLE	- Bank Account: Up to 3 business days - Mobile Wallet: Instant	BhD 1.800 / Transaction	BhD 1.800 / Transaction	10 / Month

Limits are subject to individual occupation. Terms and conditions apply

International Transfer Campaign



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Monthly limit*: BHD 5,000

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ASIA (cont.)									
Indonesia	IDR	NO	YES	YES	NOT AVAILABLE	Instant	BhD 1.800 / Transaction	BhD 1.800 / Transaction	10 / Month
Thailand	ThB	NO	YES	NO	NOT AVAILABLE	Same business day if sent before the cut-off time i.e 10 AM local time	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Iraq	IQD	NO	YES	NO	NOT AVAILABLE	Next business day	BhD 2.500 / Transaction	BhD 2.500 / Transaction	10 / Month
South Korea	KRW	NO	YES	NO	NOT AVAILABLE	Instant	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Georgia	GEL	NO	YES	NO	NOT AVAILABLE	Up to next business day	BhD 2.000 / Transaction	BhD 2.000 / Transaction	10 / Month
hong Kong	CNY	NO	YES	NO	NOT AVAILABLE	Instant	BhD 2.000 / Transaction	BhD 2.500 / Transaction	10 / Month
Japan	JPY	NO	YES	NO	NOT AVAILABLE	Up to next business day	BhD 3.500 / Transaction	BhD 3.500 / Transaction	10 / Month
Singapore	SGD	NO	YES	NO	NOT AVAILABLE	Instant	BhD 2.000 / Transaction	BhD 2.000 / Transaction	10 / Month
China	CNY	NO	YES	YES	NOT AVAILABLE	- Bank Account: Same business days - Mobile Wallet: Instant	BhD 2.500 / Transaction	BhD 2.500 / Transaction	10 / Month

International Transfer Campaign



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GCC									
Saudi Arabia	SAR	YES	YES	NO	Bank Albilad	Same business day if sent before the cut-off time i.e 3 PM local time (SUN-THURS)	- Up to Bhd 1,800: Bhd 2.000 / Transaction - higher than Bhd 1,800: Bhd 3.000 / Transaction	- Up to Bhd 1,800: Bhd 2.000 / Transaction - higher than Bhd 1,800: Bhd 3.000 / Transaction	10 / Month
United Arab Emirates	AED	YES	YES	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	Transactions received before 2 PM UAE time: Same day. Received after the cut-off: T+1 business day.	- Cash Pickup: Bhd 1.500 / Transaction - Bank Account: Bhd 3.000 / Transaction	- Cash Pickup: Bhd 1.500 / Transaction - Bank Account: Bhd 3.000 / Transaction	10 / Month
Kuwait	KWD	YES	YES	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	Next business day	- Cash Pickup: Bhd 2.000 / Transaction - Bank Account: Bhd 5,000 / Transaction	- Cash Pickup: Bhd 2.000 / Transaction - Bank Account: Bhd 5,000 / Transaction	10 / Month
Qatar	QAR	YES	YES	NO	Al Jazeera Exchange CO, Al Dar for Exchange Works	Next business day	- Cash Pickup: Bhd 2.500 / Transaction - Bank Account: Bhd 3.500 / Transaction	- Cash Pickup: Bhd 2.000 / Transaction - Bank Account: Bhd 3.500 / Transaction	10 / Month
Oman	OMR	YES	NO	NO	Global Money Exchange, hamdan Exchange, Musandam Exchange LLC, Purshottam Kanji Exchange 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 2.500 / Transaction	Bhd 2.000 / Transaction	10 / Month

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AFRICA									
Egypt	EGP	YES	YES	NO	Any branch of Banque Du Caire	Instant	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Egypt	USD	YES	NO	NO	Any branch of Banque Du Caire	Instant	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Morocco	MAD	YES	YES	NO	Cash Plus	Next business day if sent before the cut-off time i.e 12 PM local time (Mon-Fri)	BhD 1.500 / Transaction	BhD 1.500 / 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 business day if sent before the cut-off time i.e 2 PM local time (Mon-Fri)	BhD 1.500 / Transaction	BhD 1.500 / 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 1.500 / Transaction	BhD 1.500 / 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 business day if sent before the cut-off time i.e 3 PM local time (Mon-Fri)	BhD 1.500 / Transaction	BhD 1.500 / 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 business days if sent before the cut-off time i.e 4 PM local time (Mon-Fri)	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month

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AFRICA(cont.)									
Uganda	UGx	YES	YES	YES	Pay Uganda, Equity Bank, Postbank Uganda, Unimoni Exchange	Same business day if sent before the cut-off time i.e 2 PM local time (Mon-Fri)	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
Tanzania	TZS	NO	YES	YES	NOT AVAILABLE	Same business 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 business day	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
EUROPE									
Europe	EUR	NO	YES	NO	NOT AVAILABLE	Same business day	BhD 5 / Transaction	BhD 4 / Transaction	10 / Month
UK	GBP	NO	YES	NO	NOT AVAILABLE	Same business day	BhD 3 / Transaction	BhD 2 / Transaction	10 / Month
Denmark	DKK	NO	YES	NO	NOT AVAILABLE	Next business day if sent before the cut-off time i.e 3 PM local time (Mon-Fri)	BhD 5 / Transaction	BhD 4 / Transaction	10 / Month

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AMERICAS									
USA	USD	NO	YES	NO	NOT AVAILABLE	Next business day if sent before the cut-off time i.e 3 PM local time (Mon-Fri)	BhD 5 / Transaction	BhD 4 / Transaction	10 / Month
Canada	CAD	NO	YES	NO	NOT AVAILABLE	Delivery Time up to 3 business days	BhD 4 / Transaction	BhD 2 / Transaction	10 / Month
Uruguay	UYU	NO	YES	NO	NOT AVAILABLE	Same business day	BhD 1.500 / Transaction	BhD 1.500 / Transaction	10 / Month
OCEANIA									
Australia	AUD	NO	YES	NO	NOT AVAILABLE	Instant - within Australia Banking hours (9 am to 4 pm Local Time) T+1 - Post Banking hours	BhD 4 / Transaction	BhD 2 / Transaction	10 / Month
New Zealand	NZD	NO	YES	NO	NOT AVAILABLE	Next business days	BhD 2 / Transaction	BhD 2 / Transaction	10 / Month