

## Referral Program Terms and Conditions

Important: Before you refer your friends and family to meem by Gulf International Bank – Saudi Arabia, please carefully read these terms (“**Terms**”) which, together with the Terms and Conditions you agreed when you became a customer (“**General Terms**”) and any Additional Terms we issue from time to time, which collectively shall constitute your agreement (“**Agreement**”) with us.

IN THE NAME OF ALLAH, THE MOST GRACIOUS, THE MOST  
MERCIFUL

All praise is due to Allah, the cherisher of the world, and peace and blessing be upon the Prophet of Allah, on his family and all his companions.

### DEFINITIONS AND INTERPRETATION

Words defined in the General Terms shall have the same meaning when used in these Terms unless we specify otherwise. The following definitions are used in these Terms:

“**Bank**”, “**meem**”, “**us**”, “**our**” or “**we**” mean Gulf International Bank - Saudi Arabia, its successors and assigns.

**Referrer** means an existing customer of the Bank who has an active OnePack account (as determined by the Bank).

**Referred** an acquaintance, friend or family of the Referrer who wishes and is eligible to open an account with the Bank.

## 1. ELIGIBILITY CRITERIA

- 1.1. The referral program is open to existing customers of meem (Referrer) who have an active meem OnePack account. The Referrer can refer his friends or family members (Referred) to open a meem OnePack account and enjoy the benefits of the program, as long as they meet the Eligibility Criteria set out in paragraph 1.2.
  - 1.1.1. Referrer should at least have opened his / her meem OnePack account 30 days prior to referring a prospect
  - 1.1.2. Referrer can only refer if his / her account is funded at the time of referring a prospect.
- 1.2. For the Referrer to be eligible for the referral program benefits specified in these Terms, the Referred must fulfil the following criteria:
  - 1.2.1. The Referred should not have had any active OnePack account (as determined by the Bank) with meem in the past 12 months.
  - 1.2.2. The Referred opens a OnePack account with meem using the referral code of the Referrer & the mobile number on which the referral code was sent during the account opening process.

### 1.2.3. The Referred funds their OnePack account.

Criteria	Cashback To Referrer (in SAR)
First funding of at least SAR 5,000 within 90 days of opening the account	100

1.2.4. If the referred party fulfills the funding criteria as per the table in point 1.2.3 but either withdraws the fund entirely or partially or create a Murabaha deposit using the deposited SAR 5,000 on the same day, he/she will not qualify as a successful referral.

1.2.5. If the referred party's first funding is less than SAR 5,000 the account will not qualify as a successful referral.

## 2. REFERRAL PROCESS

**2.1.** The Referrer must provide the Referred customer's name and valid mobile number on the meem referral screen.

**2.2.** The Bank shall send an SMS/EMAIL to the Referred with the Referrer's referral code (unique code) asking the Referred to open a OnePack account with meem.

- 2.3. The Referred should use the Referrer's referral code & the same mobile number on which the SMS was sent to open an account with meem
- 2.4. A referral is considered successful when the Referred opens and funds their OnePack account as mentioned in the table in clause 1.2.3, and meets all eligibility criteria (“**Successful Referral**”).
- 2.5. In the event a Referred person has already been Referred by more than one Referrer, the referral code used by the Referred during the account opening will be used to determine the customer eligible for the referral Reward (defined in paragraph 3.1 below).

### 3. REFERRAL PROGRAM BENEFITS

- 3.1. Referrer will receive an amount of SAR100 as a referral cash reward (“**Reward**”) depending on the criteria of every Successful Referral mentioned in the table 1.2.3
- 3.2. The Reward amount will be credited to the Referrer’s OnePack account in the month following the Referred’s first funding of their OnePack account. The Reward will be credited by the 15th calendar day of the following month.
- 3.3. For Example1: f Customer A refers Customer B (who has not had any prior relationship with meem in the past 12 months) on 20th October 2024, and Customer B opens a OnePack account on 21st November 2024, then:

- Customer B makes a deposit of SAR 5,000 on 15th December 2024.
- Customer A becomes eligible for a reward of SAR 100, which will be paid out no later than 15th January 2025 for this specific referral.

1. The Referrer needs to have an active OnePack account at the time of Referral the Reward credit fulfilment.

#### **4. REFERRAL PROGRAM LIMITS**

- 4.1. The Referrer can refer a maximum of 50 individuals and earn up to a maximum of SAR 5,000 through successful referrals during the Referrer's entire relationship with the Bank.

#### **5. GENERAL TERMS AND CONDITIONS**

- 5.1. The Referrer will have to login to the mobile app to refer their friends / family (Referred). Any referral without providing the referral details on the Bank's mobile app shall be considered null and void.
- 5.2. Referrer agrees to the Bank disclosing his/her name to the Referred person for promoting the referral program.
- 5.3. The Referrer cannot refer themselves for this program.
- 5.4. The Referrer (to the best of their knowledge) should ensure that the Referred's personal data which he/she is disclosing to meem is accurate.

- 5.5.** Referrer should seek Referred person's explicit prior consent before sharing the Referred's personal details with the Bank. The Referred should confirm that they have authorized the Referrer to disclose their personal information to meem and should allow meem to use their details to contact the Referred for the purpose of opening a OnePack account with the Bank.
- 5.6.** The Referrer may only refer individuals whom he/she personally knows.
- 5.7.** The Referred should inform the Bank as soon as they are made aware that the: (i) the Referred person has withdrawn his / her consent for his / her personal data to be shared with the Bank; or (ii) Referred person does not meet the Bank's eligibility criteria.
- 5.8.** Both the Referrer and the Referred agree that any form of manipulation or collusion between Referrers and Referred that may / shall result in unlawful gain and will be met with the appropriate penalties imposed by the Bank including withholding any Reward.
- 5.9.** Both the Referrer and Referred agree and understand that their personal information (name and contact details) may be shared by the Bank to the other party.
- 5.10.** Both the Referrer and Referred agree to privacy policy of the Bank published on the Bank's website: **Privacy Policy | meem Digital Banking - Kingdom of Saudi Arabia**

## 6. LIMITED LIABILITY

- 6.1. The Bank will not be held liable for any non-delivery of SMS/e-mail messages to the Referred caused by network issues, DND activation by customers, or personal email settings of the customer.
- 6.2. The Bank shall conduct its due diligence and KYC checks before opening the Referred's OnePack account (which it may do so at its sole discretion).
- 6.3. Nothing in these Terms obligates the Bank to contact or open an account for the Referred.
- 6.4. The Bank reserves the right to add, alter, modify, change, or vary all or any of the Terms, or to withdraw and cancel this referral program altogether at its discretion by providing 30 days' notice to the customer.

## 7. GOVERNING LAW & JURISDICTION

- 7.1. These Terms shall be governed by the laws of the Kingdom of Saudi Arabia. Any dispute arising in connection with these Terms shall be Referred to and settled by the Committee of Banking Disputes.