

Referral Campaign Terms and Conditions

1. ELIGIBILITY CRITERIA

1.1. For account opening:

- 1.1.1. The Referred should not have had any active meem OnePack account (as determined by the Bank) with meem in the past 12 months.
- 1.1.2. The Referred opens a meem OnePack account with meem using the referral code of the Referrer during the account opening process.

1.2. For credit card application:

- 1.2.1. The Referred applies for a meem credit card using the referral code of the Referrer during the application process.

Eligibility Criteria

Criteria	Cashback To Referrer (in SAR)	Cashback To Referred (in SAR)
Referred opens a meem OnePack account (By using the Referrer's invitation code, both the Referrer and the Referred will get a reward of 10 Riyals, which will be deposited in the month following the account opening, no later than the fifteenth of the month.)	10	10
The referred customer will be eligible if the account balance is at least SAR 1,000 on the 30th day from account opening. The balance on previous days will not be considered Example: If the Referred opens the account on August 15, their account balance will be checked on September 14 (the thirtieth day from the account opening date). If the account balance on that day is 1,000 Saudi Riyals or more, they will be eligible for the	0	40 (Once on opening of the account, additional)

Gulf International Bank - Saudi Arabia

a Saudi Closed Joint Stock company with a capital of SAR (7,500,000,000)
Unified Number (7001399042); Commercial Registration No. (2052001920)
P.O. Box 93 AlKhobar 31952 Kingdom of Saudi Arabia,
Telephone: 8001166336, Website: meem.com
National Address: 5515 Cooperative Council Rd - AlKhuzama Area,
Unit No. 54, AlKhobar 34721-8208
Licensed with number: 2007
and operating under the Saudi Central Bank's control and supervision

بنك الخليج الدولي - السعودية

شركة مساهمة سعودية مقفلة برأس مال (7,500,000,000) ريال سعودي،
الرقم الموحد (7001399042)، سجل تجاري رقم (2052001920)
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reward, which will be deposited in October, no later than the 15th of the month.		
The referrer must maintain a continuous minimum balance of SAR 1,000 in their account throughout the entire calendar month of the successful referral. Example: If the Referral is successfully made on August 15, the Referrer must have maintained a balance of at least 1,000 Saudi Riyals from August 1 to August 31. If the condition is met, the reward will be deposited during September, no later than the 15th of the month.	40 (once per month) (additional)	0
Referred conducts a minimum of SAR 1 transaction using meem Credit Card within 30 days of the card activation. Example: If the Referred's credit card is activated on August 15, and the first eligible purchase of SAR 1 or more is made on September 10, both the referrer and the referred will be eligible for a reward of SAR 50 each, and the reward will be deposited into each of their accounts during October, no later than October 15.	50	50

2. REFERRAL PROCESS

2.1. A referral is considered successful when the referred opens his / her meem OnePack account or applies for a meem credit card using the referral code of the referrer (“Successful Referral”).

Note: The Meem Go card is not included in the credit card reward.

2.2. In the event a Referred person has already been Referred by more than one Referrer, the referral code used by the Referred during the meem OnePack account opening or applying for credit card will be used to determine the customer eligible for the referral Reward (defined in table in paragraph 1.2.1).

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3. REFERRAL CAMPAIGN BENEFITS

- 3.1. Referrer & Referred will receive referral cash reward (“Reward”) depending on the criteria of every Successful Referral mentioned in the table 1.2.1
- 3.2. The reward amount will be credited to the Referrer’s & Referred’s meem OnePack SAR account within a period not exceeding 15th calendar day of the following month, subject to meeting all eligibility criteria.
- 3.3. The referrer & referred need to have an active meem OnePack account at the time of referral the reward credit fulfilment.

4. REFERRAL CAMPAIGN LIMITS

- 4.1. A referrer can have maximum of 10 successful referrals in a calendar month (OnePack account opening)
- 4.2. Referral campaign will be effective from August 21st, 2025, to December 31st, 2026, both days inclusive.

5. GENERAL TERMS & CONDITIONS

- 5.1. 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
- 5.2. The Bank shall conduct its due diligence and KYC checks before opening the Referred’s meem OnePack account (which it may do so at its sole discretion).
- 5.3. 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 campaign altogether at its discretion by providing 30 days’ notice to the customer.
- 5.4. 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.

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