

Terms and Conditions for Member Get Member Program (“Promotion”):

1. The promotion is valid until 31 December 2021.
2. This program is available to existing Nayifat Finance Company (“Nayifat”) primary credit cardholder (“Referrers”).
3. Referrers must refer contacts (“Referees”) to Nayifat via the Member Get Member e-form in Nayifat website.
4. This Promotion is applicable to individuals, only, that have valid Nayifat Credit Card. A valid Nayifat Credit Card is a credit card issued by Nayifat and that is not closed, terminated, or delinquent during the Program Period.
5. The following persons are NOT eligible to participate in the Program:
 - a) Any person(s) whose credit card have been closed, recalled, or terminated for any reason during the Program Period.
 - b) Any person(s) or customer(s) who is (are) in default of any facilities granted by Nayifat at any time during the Program Period, subject to Nayifat discretion; and/or
 - c) Any Nayifat customer who has committed any fraudulent or wrongful acts in relation to his/her Nayifat Credit Card Account.
 - d) Nayifat employees under Nayifat Sales Incentive Program.
6. All referral eligible credit card application submitted by Referees under this promotion must be submitted to Nayifat using the prescribed e-form as mentioned in item no.2 above, on or before 31st December 2021 (“Program Period”).
7. This promotion is applicable for referees with Saudi nationality only.
8. By participating in this promotion, Referrers agreed to authorize Nayifat to disclose their name to Referees for the purpose of this Promotion.
9. The Reward which Referrers can receive under this Promotion is Eligible Account Reward per successful Referee:

Card Type	Prize per Approved Primary Credit Card
Gold Card / Silver Card	SAR 150

* Classic Card / Supplementary Card is excluded from the promotion.

10. To be eligible to receive the Reward under this Promotion, Referrers must, within the Promotion Period, complete the Member Get Member electronic referral e-form at Nayifat website.
11. Successful Referrers will be notified through weekly SMS and will receive the Reward credited to their Nayifat Credit Card account within 45 calendar days after the end of the Promotion Period.
12. If the Referrer has more than one Nayifat Credit Card, Nayifat reserves the right to select any of the Nayifat Credit Card(s) to credit the Cash Back into.
13. Referrers acknowledge that Referrers will only receive the Reward if the Referee successfully applies for an Eligible Account. Referrers will not be entitled to receive the Reward if the Referee:
 - a. Is an existing Nayifat Credit Card customer;

- b. Has cancelled his/her Nayifat Credit Card within one year prior to the start of this Promotion; or
- c. Is applying for a Nayifat supplementary credit card; or
- d. It is determined by Nayifat that the Referrer has breached one of the terms and conditions relating to this Promotion or the Eligible Account.

In such cases, the Referrer authorizes Nayifat to debit from any of the Referrer's account held with Nayifat for the full value of the Reward prior to the closure or termination of the Referee's eligible account.

- 14. If more than one Referrer refers the same Referee, Nayifat will determine the successful Referrer based on the earliest date and time of referrals received by Nayifat.
- 15. This Promotion is not valid in conjunction with other Nayifat offers, promotions, in-house offers, programs, and vouchers, unless otherwise stated by Nayifat.
- 16. Nayifat, its related corporations, employees and/or independent contractors shall not be liable for any loss, injury, liability, expense or damage incurred by Referrer, Referee and/or any other person arising from the Promotion or from any calculation that are processed late, incorrectly or lost due to computer or other electronic breakdown or malfunction or for any other reason.
- 17. Nayifat's decision on all matters relating to this Promotion shall be final, binding, and conclusive on all Referrers and Referees.
- 18. All prevailing and relevant terms and conditions governing Nayifat Credit Card shall apply. For full details, please visit <https://www.nayifat.com/>