



Riyad Bank is regulated by the Saudi Arabian Monetary Authority

*Terms and conditions apply

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The following are the terms and conditions of Riyad Bank's Hassad Rewards Program, which is in accordance with the regulations, terms and conditions applicable in Saudi Arabia

1. Qualified customer

- Riyad Bank customer can register for Hassad Rewards through Riyad Online and Riyad Mobile or by contacting the customer service team on the bank phone.
- Riyad Bank* credit cards are automatically registered in the Hassad Rewards Program.

2. Eligible transactions:

Hassad points are awarded for each eligible transaction happens inside and outside the Kingdom either by using a credit card or through other financial banking transactions such as Riyad Bank's digital channels or points of sale. After completing the transactions in a currency other than Saudi Riyal, the earned points will be calculated by transferring the value of purchases to the Saudi Riyal at the current exchange rate at Riyad Bank and the processes eligible for Hassad points will be updated on the official Riyad Bank website periodically.

3. Earn points:

Points are calculated according to the table below, Riyad Bank have the right to adjust the percentage of points earned without notice and will be announced through Riyad Bank's official website and the earned Hassad program points are non-transferable financially.

Points calculation:

Credit Card Type	Local spending (within KSA)	Rewarded Points	International Spending	Rewarded Points
Master Card World Elite	For every SAR 8 spent	One Point	For every SAR 6 spent	One Point
Master Card World	For every SAR 8 spent	One Point	For every SAR 6 spent	One Point
Visa Signature	For every SAR 10 spent	One Point	For every SAR 8 spent	One Point
Visa / Master Card Platinum	For every SAR 10 spent	One Point	For every SAR 8 spent	One Point
Titanium Master Card	For every SAR 15 spent	One Point	For every SAR 10 spent	One Point

Hassad Points for first 3 months Credit Card usage:

Credit Card Type	Total Amount Spent in first 3 months	Rewarded Points
Master Card World Elite	SAR 40,000	4,000 Points
Master Card World	SAR 25,000	1,600 Points
Visa Signature	SAR 10,000	1,200 Points
Visa / Master Card Platinum	SAR 8,000	800 Points
Titanium Master Card	SAR 5,000	400 Points

Points for Credit Card activation:

Credit Card Type	Rewarded Points
Master Card World Elite	100 Points
Master Card World	100 Points
Visa Signature	50 Points
Visa / Master Card Platinum	50 Points
Titanium Master Card	50 Points

Products and services:

Service Type	Rewarded Points
SADAD Bill Payment through Riyad Online and Riyad Mobile (Credit Cards payments are excluded)	4.5 Points Minimum amount SAR 100
SADAD Bill Payment through Riyad Line (Credit Cards payments are excluded)	2.8 Points Minimum amount SAR 100
Salary Transfer	100 Points
Riyad Online Registration	20 Points
ATM Withdrawal	1 Point per SAR 500 (cumulative value)
mada Card	1 Point per SAR 125 Maximum 8 points for transactions above SAR 1,000 (cumulative value)

4. Validity of points:

Hassad points expire 12 months after earning them as they cannot be retrieved after the completion period.

5. Hassad Points Redemption:

Hassad Rewards points can be redeemed with e-vouchers through Hassad Mall as described on Riyad Bank's website (Hassad Rewards Program page) and the Bank have the right to modify/change the products previously offered on Riyad Bank's website and Hassad Mall without prior notice*. The products and services offered go along with the terms and conditions of the award-winner.

6. Personal refund:

Hassad subscribers who received the replaced voucher have the right to request their rewards from the merchant by using the merchant's voucher, and the merchant's ID should be presented to obtain the reward.

7. Non-transferable or refundable:

Hassad vouchers are non-transferable or refundable as long as they are issued or approved, and points cannot be exchanged for a future cash amount or used to pay any fees due to be paid unless this has been predetermined on the website or announced by RiyadBank, in addition to the non-transferable Hassad program points and use in the event of the customer's death, God forbid.

8. Minimum points replacement:

The subscribers in Hassad program must earn a minimum of 1,000 points to redeem points.

9. Transfer points:

A subscriber can transfer the points earned to another subscriber via Riyadh Online or Riyad Mobile provided that they earn the minimum points.

10. Status in recovery blocked:

Hassad points cannot be exchanged in case of voucher fraud, total defaults on credit cards, blocking or closing of the account by Riyad Bank.

11. Responsibility:

Riyad Bank does not grant any guarantees on any type of products or services provided by a third party, whether it is a partner (trader) in Hassad program or service provider, Riyad Bank is not accountable to the participants of Hassad program or any third party for any loss, losses or claims resulting from or related to products, goods, services provided by the partners in the Hassad program/Hassad Mall electronic or as a result of any service product that the program partners have not provided. The terms and conditions, whether expressed, implied or appeared through any system or regulation related to proportionality, the quality or safety of the reward for the Hassad of the introduction is considered by law and order. Any liability that cannot be excluded is limited, as the reward value is allowed to be replaced, repaired or approved at the discretion of Riyad Bank.

12. General confidential conditions:

Riyad Bank is obliged not to disclose the customer's name, address or contact details to partners (redemptions) and only a summary of the disclosure to be mentioned in the department at the time of redemption, knowing that all information obtained will be used for promotional purposes only. They will be kept in a high level of confidentiality in accordance with the Bank's policies.

13. Sign in on Hassad Mall:

The required subscriber data will be shared in the Hassad program with the online Store Hassad Mall service providers. They are The Saudi Mylist Commercial Services Company, STC and Unifonic authorized by the Telecommunications and Information Authority for the purpose of sending the replacement E-Voucher via SMS and E-mail provided by the customer. Service providers will not store or use the data below for any other purpose.

- Hassad membership number.
- E-mail.
- Mobile number.

14. Contact informationfor:

The subscriber must ensure that the bank is provided with the correct information so that he can exchange his points and get the voucher and in case the customer provides false communication information the customer is not entitled to claim the replacement vouchers, and in case the customer wishes to send the voucher as a gift to another person, Riyad Bank is not responsible for the erroneous input of communication data by the customer and cannot claim the voucher in case of loss and the bank does not commit any responsibility as a result of that error.