

Terms & Conditions

Important :Before you apply for “meem as-hal” Program on your credit card, please review these Terms of Service and The Terms & Conditions you have agreed upon when issuing your credit card and The Terms & Conditions when you became a customer of the Bank (The “General Provisions”). As well as any additional Terms and Conditions that we issue from time to time, which together constitute our agreement with you (the “Agreement”). Your acceptance and use of this service constitutes your acceptance of these terms.

Definitions and Interpretations:

“**Qualified -Eligible- Purchase**” means a purchase by the Cardholder or the Supplementary Cardholder of any commodity or service from any commercial outlet in Bahrain or worldwide (excluding cash withdrawals and FAWATEER Bill payments), for BHD 120 or more (or what equates to in other currencies), using the meem Credit Card issued by Gulf International Bank.

“**The Principal Amount of the meem As-hal Plan**” is the amount of the transaction made by the Credit Card Holders in the invoice’s currency relating to the Qualified Purchase which the Cardholder agrees to transfer to a non-profit installment plan by following the instructions sent via SMS.

“**Installment Period**” Means the number of calendar months. The applicable and valid periods are 3 or 6 or 9 or 12 months.

“**Outstanding Installment**” The principal installment amount, plus any fees and profit margin (if applicable) relating to unpaid installment(s).

“**Monthly Installment**” The principal amount of the meem as-hal plan, divided by the installment period.

“**Statement Date**” The creation date of the statement that appears in the card statement.

1. This service is available only for purchases from Points of Sale – inside and outside the borders of The Kingdom of Bahrain – and electronic websites (e-Commerce) in BHD and Non-BHD.
2. If the customer wants to benefit from meem As-hal Program, this should be done through the SMS sent to the customer's telephone number within 48 hours of receiving the SMS. Otherwise, transactions will not be converted.
3. There are no fees for availing this program.
4. When the installments tenure is confirmed, this tenure cannot be changed after the application has been submitted.
5. Purchases converted to meem As-hal Program cannot be reversed once application has been submitted.
6. Purchases converted to the meem As-hal Program are excluded from the Cashback program.
7. FAWATEER Bill Payments, as well as Cash withdrawals are excluded from the program.
8. From the date of converting the purchase to meem As-hal Program to the end of the chosen tenure, the monthly installment will be due on the same billing cycle as non-converted purchases. And the remaining converted amount will be without a profit rate.
9. If the cardholder wishes to close the Credit Card Account before the end of any installment period, the unpaid installments will be considered due and will be added to the outstanding amounts on the card. We may charge early payment fees as we deem appropriate, which will be payable immediately.
10. The Bank is entitled – at any time- to amend and/or terminate The Terms & Conditions of meem As-hal Program. So that it is effective thirty (30) days from the date of issuing the notice to the Cardholder.
11. The Bank shall not be responsible for the refusal of any commercial entity to accept the Card and shall not be liable in any way for any complaints or disputes relating to the goods and services provided to the Cardholder. The Cardholder alone shall be responsible for resolving such disputes with the other parties.
12. Late Payment Fees will be applied if the outstanding installment is not paid within the specified period and profit margin will be charged (if applicable) on the outstanding amounts after the expiry of the installment period.
13. For Non-BHD transactions, the exchange rate used will be the rate at the time of the transaction.
14. If meem As-hal SMS is not received, customers inform The Bank by contacting The Contact Centre within 48 hours from the transaction time. Otherwise, transactions will not be converted.

meem by Gulf International Bank B.S.C. - Retail Branch
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Phone: 17776336

Gulf International Bank (retail branch) is licensed by the Central Bank of Bahrain as a Conventional Bank

بنك الخليج الدولي - فرع تجزئة
مبنى الدولي - 3 شارع القصر
ص.ب. 1017، المنامة 317، مملكة البحرين

هاتف: 17776336

بنك الخليج الدولي (فرع تجزئة) مرخص من قبل مصرف البحرين المركزي كبنك تقليدي