

\*Up to  
**10%**  
**Returns**



**With the new Cashback Card**

\*Cashback total limit is SR 1000 for selected categories / minimum monthly spending is SR 2500

\*Terms and conditions apply

\*Cashback percentage starts from 5% until 10%

### Cashback Visa Signature Credit Card

Riyad Bank always strives to provide you with the strongest and most attractive reward programs. To help you save money as you spend it, Riyad Bank has designed this exciting new Cashback Credit Card especially for you up to 10% cashback. We want to help you manage your monthly expenses through this new credit and help you save money each month.

#### Cashback Program Overview:

- As a Visa Signature Cashback Credit Card holder, you can earn up to 10% Cashback on day-to-day spend categories:
  - Dining (including restaurants, cafes, and fast food)
  - Groceries (including supermarkets, confectionary stores, and candy stores)
  - Fuel & Transport (including all fuel/service stations and ride-hailing services)
  - Entertainment (including cinemas, bowling alleys, theme parks, and monthly subscriptions to home entertainment services, etc.)
  - Pharmacies (covering franchises such as Boots, White, Nahdi, etc.)
- Cashback earned on a monthly basis is credited directly into your Cashback Credit Card

#### Other exciting features:

- As cashback Visa signature holder, you earn 10% Cashback on the eligible categories for more please check the cashback program's terms and

Overall monthly spend*	Cashback on eligible categories	Cashback cap (overall)
>SAR 15000	10%	SAR 1000
SAR 7500 - 14999	7%	SAR 750
SAR 2500 - 7499	5%	SAR 500
<SAR 2500	Not eligible	Not eligible

- Free access to more than 1000 airport lounges around 300 cities
- Cashback Visa signature gives you a wide range of benefits including discounts and benefits on hotels
- Complimentary 24 hour Concierge Services, call within Saudi: 8008443488, outside Saudi: +9714 361 1234/+44 2078502829
- Discounted rides with Careem
- Enjoy a variety of Dining offers in the Region
- Discounts and world wide access to Visa Golf
- Automatic enrolment into Qasset Program
- Free travel insurance on purchase of tickets using the Riyad Bank's credit card
- Extended warranty on purchases

#### Eligibility:

- Should be 18 years of age or older
- Should be salaried or self-employed
- Should be compliant with Riyad Bank's and SIMAH's policies for issuance credit cards

#### How to Apply:

Visit any Riyad Bank branch with the following documents:

- Copy of valid Saudi national ID for Saudi nationals
- Copy of valid resident identity card or Passport for non-Saudi nationals
- Salary certificate mentioning employment start date for salaried individual

#### Frequently Asked Questions:

##### What are the main features of the Riyad Bank Visa Signature Cashback Credit Card?

This Credit Card comes with exciting advantages as follows:

- Get up to 10% Cashback on the below categories:
  - Dining
  - Groceries
  - Pharmacies
  - Entertainment
  - Fuel/Taxi
- Complimentary access to 1000+ VIP lounges around the world
- Exclusive offers and discounts available in KSA and the UAE

##### How do I earn Cashback on my Riyad Bank Visa Signature Cashback Credit Card?

You can earn cashback on retail spends, both domestic and international as long as your overall monthly spend (i.e. between billing cycles) is more than SAR 2500. The below table highlights the categories and the respective cashback percentages:

#### Cashback - earning table

Overall monthly spend*	Cashback on eligible categories	Maximum cashback Caps		
		Category	Cashback cap (by Category)	Cashback cap (overall)
>SAR 15000	10%	Dining	SAR 200	SAR 1000
		Groceries	SAR 200	
		Entertainment	SAR 200	
		Pharmacies	SAR 200	
		Fuel	SAR 200	
SAR 7500 - 14999	7%	Dining	SAR 150	SAR 750
		Groceries	SAR 150	
		Entertainment	SAR 150	
		Pharmacies	SAR 150	
		Fuel	SAR 150	
SAR 2500 - 7499	5%	Dining	SAR 100	SAR 500
		Groceries	SAR 100	
		Entertainment	SAR 100	
		Pharmacies	SAR 100	
		Fuel	SAR 100	
<b>&lt;SAR 2500 not eligible</b>				

\*Including all eligible transactions for the respective billing month / statement

\*\*Applicable only on the eligible transactions done in the eligible cashback categories

The Bank will calculate cashback once a month, upon issuance of your statement of account. Within 2 working-days your Cashback will be credited into your Credit card account. Your cashback balance can be tracked through your Credit card account.

##### Does this mean I get a discount at the merchant?

The Cashback will not be deducted from your overall bill generated at the merchant establishment. However, it will reflect in the monthly statement, post which you can request for redemption. This Cashback amount is over and above all the discounts offered by the merchants from time to time.

##### What transactions do not earn Cashback?

The Cashback offer is applicable only on the retail purchases. Hence the below transactions will not earn Cashback:

- Balance Transfers
- Cash Advances
- Cash-on-call instalments
- Qasset Instalments
- All fees charged by the Bank
- Transactions reversed by the Merchant
- SADAD bill payments
- Any other transaction determined by the Bank from time to time

##### Will reversed/refund or cancelled transactions affect the Cashback I earn?

Each reversed/refunded transaction will be subtracted from the 'overall spend' of the billing month in which the respective transaction(s) was refunded/reversed. This could potentially change the cashback earned in that billing month (as it may change the cashback tier and total merchant category spend).

##### Does the Cashback amount expire?

No.

##### Is there any minimum spend to start earning Cashback?

Yes, your overall spend for the respective billing month has to be over SAR 2500. You immediately start earning cashback on all your eligible spend (i.e. spending done in the respective Cashback categories) upon meeting the minimum spend requirement.

##### Can the cashback percentage change?

The Bank reserves the right to change the cashback percentages, caps and limits at their discretion. You will be informed ahead of time of any changes which are taking place to your product benefits.

##### Can I get Hassad & Cashback at the same time on this card?

No, the loyalty program for Cashback Visa signature Credit Card is cashback

##### What is the minimum spend to be eligible for the cashback?

You have to spend at least SAR 2500 on a monthly basis and more to be eligible for the cashback

##### Will I get cashback on the total spend or on eligible categories only?

Cashback will be given on the eligible spend in eligible cashback categories only. Total monthly spend will determine which cashback tier you qualified for in that month

##### When you will credit me the cashback?

The amount will be credited in a monthly basis on the billing date.

##### How can I check the monthly cashback I received?

It will be available in your statement online.

#### Example 1:

Mr. Ali is married and has a 2-year-old child. This family uses their Riyad Bank Cashback Credit Card for all their monthly expenses. This includes their normal monthly expenses such as treating friends & family to dinner at nice restaurants, buying groceries at their favorite neighborhood supermarket, and refueling the family car. Mr. Ali's wife has a supplementary credit card that she uses for hail-taxi services. This month they also booked a small holiday to Bahrain.

The below summary shows what Mr. Ali's credit card bill looks like and how his Riyad Bank Cashback Credit Card helped the family save SAR 353 this month.

##### Example 1 - Small family (Married with 1 child)

Cashback Categories	Sum of Cashback eligible transactions	Applicable %	Category cap*	Cashback earned
Groceries	1700	7%	150	119
Dining	2300	7%	150	150
Fuel/Taxi	800	7%	150	56
Entertainment	100	7%	150	7
Pharmacies	300	7%	150	21
				<b>353</b>

\*If cashback earned is higher than cap then cashback cap will apply

As per Credit Card Statement	Amount (SAR)	Transaction type	Cashback category	Category
Supermarket	1500	Eligible transaction	Yes	Groceries
Chocolates/Candy	200			Groceries
Restaurants	2000			Dining
Cafes	300			Dining
Fuel	300			Fuel/Taxi
Taxi (e.g. Uber)	500			Fuel/Taxi
Cinema/Bowling/Sports	0			Entertainment
TV Subscriptions (e.g. Netflix)	100			Entertainment
Pharmacies	300			Pharmacies
Clothing	500			No
Airline tickets	2000	No	Other	
Hotel booking	1000	No	Other	
Cash advance (ATM)	1000	Not eligible	NA	Other
Qasset instalment	500	Not eligible	NA	Other
Annual fee	500	Not eligible	NA	Other

<b>Total outstanding</b>	<b>10700</b>
<b>Overall retail Spend</b>	<b>8700</b>
Cashback % Applicable	7%
Cashback earned	353

#### Example 2:

Mr. Ahmad is married and has 3 children. This family uses their Riyad Bank Cashback Credit Card for all their monthly expenses. These expenses include treating friends & family to dinner at nice restaurants, buying groceries at their favorite neighborhood supermarket, refueling the 3 cars shared within the family, and going out to watch the latest movie. Mr. Ahmad's eldest son wanted to visit his friends in London so Mr. Ahmad used his card to book the ticket and hotel. Other than that, his wife shopped for new clothes for the family as well.

The below summary shows what Mr. Ahmad's credit card bill looks like and how his Riyad Bank Cashback Credit Card helped the family save SAR 750 this month.

##### Example 2 - Big family (Married with 3 children)

Cashback Categories	Sum of Cashback eligible transactions	Applicable %	Category cap*	Cashback earned
Groceries	3500	10%	200	200
Dining	2000	10%	200	200
Fuel/Taxi	1500	10%	200	150
Entertainment	1000	10%	200	100
Pharmacies	1000	10%	200	100
				<b>750</b>

\*If cashback earned is higher than cap then cashback cap will apply

As per Credit Card Statement	Amount (SAR)	Transaction type	Cashback category	Category
Supermarket	3000	Eligible transaction	Yes	Groceries
Chocolates/Candy	500			Groceries
Restaurants	1500			Dining
Cafes	500			Dining
Fuel	500			Fuel/Taxi
Taxi (e.g. Uber)	1000			Fuel/Taxi
Cinema/Bowling/Sports	750			Entertainment
TV Subscriptions (e.g. Netflix)	250			Entertainment
Pharmacies	1000			Pharmacies
Clothing	1000			No
Airline tickets	3000	No	Other	
Hotel booking	2000	No	Other	
Cash advance (ATM)	500	Not eligible	NA	Other
Qasset instalment	500	Not eligible	NA	Other
Annual fee	0	Not eligible	NA	Other

<b>Total outstanding</b>	<b>16000</b>
<b>Overall retail Spend</b>	<b>15000</b>
Cashback % Applicable	10%
Cashback earned	750

#### Example 3:

Ms. Hajer works as an executive in a large corporate. She manages all her personal expenses through her Riyad Bank Cashback Credit Card for all their monthly expenses. These expenses include meeting her friends & family at nice restaurants, paying for her morning coffee, using her card to pay for taxi/limo to and for work, and buying nice treats/gifts for her younger siblings. Ms. Hajer recently bought a new phone as well.

The below summary shows what Ms. Hajer's credit card bill looks like and how her Riyad Bank Cashback Credit Card helped her save SAR 215 this month. She is not a heavy spender but still earns attractive Cashback savings on her new card.

##### Example 3 - Single (financially independent)

Cashback Categories	Sum of Cashback eligible transactions	Applicable %	Category cap*	Cashback earned
Groceries	1100	5%	100	55
Dining	2000	5%	100	100
Fuel/Taxi	500	5%	100	25
Entertainment	400	5%	100	20
Pharmacies	300	5%	100	15
				<b>215</b>

\*If cashback earned is higher than cap then cashback cap will apply

As per Credit Card Statement	Amount (SAR)	Transaction type	Cashback category	Category
Supermarket	1000	Eligible transaction	Yes	Groceries
Chocolates/Candy	100			Groceries
Restaurants	1000			Dining
Cafes	1000			Dining
Fuel	250			Fuel/Taxi
Taxi (e.g. Uber)	250			Fuel/Taxi
Cinema/Bowling/Sports	300			Entertainment
TV Subscriptions (e.g. Netflix)	100			Entertainment
Pharmacies	300			Pharmacies
Clothing/Fashion	500			No
Electronics	1500	No	Other	
Cash advance (ATM)	0	Not eligible	NA	Other
Qasset instalment	250	Not eligible	NA	Other
Annual fee	0	Not eligible	NA	Other

<b>Total outstanding</b>	<b>6550</b>
<b>Overall retail Spend</b>	<b>6300</b>
Cashback % Applicable	5%
Cashback earned	215

#### Example 4:

Mr. Bandar has just graduated from university and started a new job. He lives with his parents and therefore only uses his Riyad Bank Cashback Credit Card for casual/personal expenses. He occasionally meets his friends at restaurants and doesn't like spending a lot of shopping for clothes and electronics.

The below summary shows what Mr. Bandar's credit card bill looks like. Because of low spending needs, he did not spend more than SAR 2500 and therefore did not receive any Cashback this month.

##### Example 4 - Single (not financially independent)

Cashback Categories	Sum of Cashback eligible transactions	Applicable %	Category cap*	Cashback earned
Groceries	400	0%	0	0
Dining	600	0%	0	0
Fuel/Taxi	150	0%	0	0
Entertainment	200	0%	0	0
Pharmacies	0	0%	0	0
				<b>0</b>

\*If cashback earned is higher than cap then cashback cap will apply

As per Credit Card Statement	Amount (SAR)	Transaction type	Cashback category	Category
Supermarket	200	Eligible transaction	Yes	Groceries
Chocolates/Candy	200			Groceries
Restaurants	300			Dining
Cafes	300			Dining
Fuel	150			Fuel/Taxi
Taxi (e.g. Uber)	0			Fuel/Taxi
Cinema/Bowling/Sports	200			Entertainment
TV Subscriptions (e.g. Netflix)	0			Entertainment
Pharmacies	0			Pharmacies
Clothing/Fashion	500			No
Electronics	500	No	Other	
Cash advance (ATM)	0	Not eligible	NA	Other
Qasset instalment	0	Not eligible	NA	Other
Annual fee	0	Not eligible	NA	Other

<b>Total outstanding</b>	<b>2350</b>
<b>Overall retail Spend</b>	<b>2350</b>
Cashback % Applicable	0%
Cashback earned	0