

## Ramadan Cashback Offer Terms and Conditions

Arab Bank Iraq is offering a special promotion for its customers during the holy month of Ramadan. The offer provides a 2.5% cashback on all card purchases made during Ramadan, up to a maximum of 150,000 Iraqi dinars.

### 1. Eligibility (Target Customers)

- The campaign is open to all Arab Bank Iraq cardholders.
- Customers with outstanding balances are excluded.
- The offer applies to both primary and supplementary cards (debit and credit cards).

### 2. Offer Period

- The campaign runs from February 15th to March 31st.
- Only transactions made during the aforementioned offer period are eligible.

### 3. Transactions Eligible for the Offer

Eligible transactions for this offer include:

- Point-of-sale purchases (local and international)
- Online and e-commerce transactions

Excluded transactions from this offer include:

- Cash withdrawals and cash advances
- Fees, interest, and penalties

- Balance transfers
- Government payments
- Cancelled, refunded, or disputed transactions

#### **4. Minimum Spend**

- Minimum total spends of 250,000 Iraqi dinars during the campaign period (a minimum of 250,000 dinars must be spent throughout the offer period)

#### **5. Rewards Structure**

- Maximum cashback of 150,000 Iraqi dinars per customer.
- The cashback amount will be credited to the customer's account within 30 days of the campaign's end, with a maximum deadline of April 30, 2026.

#### **6. Bank's Rights**

Arab Bank Iraq reserves the right to modify, suspend, or cancel this offer without prior notice.