

# Buy a car with your ibq credit card and get unlimited **thanq** rewards



## SPECIFIC TERMS AND CONDITIONS

### General

As an **ibq** credit card selected customer ("the Customer"), you will be automatically enrolled in the **ibq** credit card campaign("the Campaign"): "**Buy a car with your ibq credit card and get unlimited thanq rewards**"

These Specific Terms and Conditions supplement, but do not in any way whatsoever amend the credit card agreement between the Bank and the Customer and any other agreements between the Bank and the Customer.

By participating in the Campaign, the Customer expressly acknowledges to have read and accepted the Specific Terms and Conditions.

### Campaign Period

The Campaign will start on 13 May 2018, and will end on the 15 June 2018, both days inclusive.

### Participation

To participate in the Campaign, the Customer has to:

1. have an active **ibq** credit card
2. be enrolled in **thanq Rewards Programme**
3. contact the Call Centre (4447 8000) to record participation in the Campaign before performing the car purchase
4. purchase a car from any related showroom or car dealer in Qatar which accepts credit cards as a payment method

### Campaign Offer

**During the Campaign period, a car purchased through ibq credit card will benefit from unlimited thanq points.**

### Offer Fulfillment

The customer can only qualify for one credit card **thanq** promotion and will not be eligible for any other credit card **thanq** promotion during the period of the campaign. For the avoidance of doubt, during the Campaign Period, the limits for earning points set in **thanq** Rewards Programme Terms and Conditions will not apply to the car purchases.

Participating customers will be able to view the Campaign Offer adjustment points within 30 days from the card purchase date. Campaign Offer points and other points accumulated in their **thanq** accounts as per **thanq** Rewards Programme, can be viewed and redeemed via [www.thanqrewards.com.qa](http://www.thanqrewards.com.qa).

### Indicative example:

1. The Customer holds an active **ibq** Visa Signature credit card which is earning on a regular basis 1 point for every QAR 6 spend.
2. The credit card available limit is QAR 120,000 and the car value is QAR 250,000.
3. The Customer can top up the credit limit to purchase the car and register for this campaign at the Call Centre
4. The maximum eligible spend for which the cardholder will earn points in any calendar month is QAR 100,000 as per **thanq** Rewards Programme Terms and Conditions.

- ✓ Without this offer, the Customer would earn:  
100,000 QAR / 6 = 16,666 points
- ✓ During this Campaign period, the car purchase will be exempted from the limits applied on point earning and the Customer will earn points for the full amount:  
250,000 QAR/ 6=41,666 points (16,666 points when car transaction will be posted on account, and the difference of 25,000 points will be adjusted on customer's **thanq** account within the following 30 days.)

All other provisions in **thanq** Rewards Programme, and all provisions in the other **ibq** Terms and Conditions remain effective and unchanged.

#### General

During the Campaign Period, **ibq** may promote specific dealers who agree to participate in the Campaign, however, the Campaign will not be limited to any specific dealer/showroom(s).

The Customer acknowledges that **ibq** shall not be responsible if any car dealer refuses to accept the credit card as a payment method, and **ibq** shall not be responsible for any merchant surcharges.

The Bank may, at any time and at its sole and absolute discretion, without any notice or reason whatsoever, remove, vary, supplement, amend or modify any one or more of the Terms and Conditions applicable to the Campaign.

These Specific Terms and Conditions as well as any further changes will be available on the **ibq** website during the Campaign Period at [www.ibq.com.qa](http://www.ibq.com.qa)

These Specific Terms and Conditions shall be construed and governed in accordance with the laws of the State of Qatar and shall be subject to the jurisdiction of the Courts of Qatar.