



SAB Credit Cards Terms and Conditions and Reward Programs - Changes Summary

Summary of changes in Fees

Credit Card / Fees* (SAR)	International Transaction Fee		Cash Withdrawal Fee / Transfer from Card to Account		E-Wallet Top up		Late Payment Penalty Charges		Incorrect Dispute Fee		Card Replacement (Lost, stolen or damaged)		AQSAT (Repayment Term 3 months) Profit**	
	until 18 July, 2025	after 18 July, 2025	until 18 July, 2025	after 18 July, 2025	until 18 July, 2025	after 18 July, 2025	until 18 July, 2025	after 18 July, 2025	until 18 July, 2025	after 18 July, 2025	until 18 July, 2025	after 18 July, 2025	until 31 July, 2025	after 31 July, 2025
SAB World Elite Exclusive Mastercard	2.40 %	1.5 %	75	3% for transaction amount below SAR 2,500 with a maximum limit of SAR 75 for transactions equal to or above SAR 2,500	75	Free	100	50	Free	Free	100	15	Free	49
SAB Premier Mastercard	2.75 %	2.00 %	75		75		100	50	Free	25	100	15		49
SAB World Mastercard	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB ALFURSAN Black Card World Elite Mastercard	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Emirates Infinite Visa	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Signature Visa	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Advance Visa	2.75 %	2.00 %	75		75		100	50	Free	25	100	15		49
SAB Cashback Platinum Visa	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Platinum Credit Card (Visa/Mastercard)	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Classic Visa	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Titanium Mastercard	2.75 %	2.00 %	75		75		100	50	50	25	100	15		49
SAB Business Credit Card	2.75 %	2.00 %	75		75		100	50	25	25	75	15		49
SAB AQSAT Card	2.75 %	2.00 %	N/A	N/A	75	Free	100	50	50	25	100	15	N/A	N/A

* Charges are subject to Value Added Tax (VAT)

** To be recovered through Tawarruq transaction

Summary of changes in Rewards earning:

(A) Change in Reward Programs for local spends on below specific categories

Local spend		
Category*	Taxicabs and Limousines / Transportation Services /Variety Stores /Grocery Stores and Supermarkets / Candy, Nut and Confectionery Stores / Miscellaneous Food Stores – Convenience Stores and Specialty Markets /Ready-To-Wear Stores /Family Clothing Stores /Eating Places and Restaurants /Fast Food Restaurants /Gift, Card, Novelty and Souvenir Shops /Cosmetic Stores /Automobile Rental Agency	
Card Type	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
SAB ALFURSAN Black Card World Elite Mastercard	1 Mile for every SAR 2.5	1 Mile for every SAR 12.5
SAB Emirates Infinite Visa	1 Mile for every SAR 3.75	1 Mile for every SAR 12.5
World Elite Mastercard / World Mastercard / Premier Mastercard	15 ICSAB+ Points for every SAR 100	1.25 ICSAB+ Points for every SAR 100
Signature Visa	12.5 ICSAB+ Points for every SAR 100	1 ICSAB+ Points for every SAR 100
Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa	10 ICSAB+ Points for every SAR 100	0.75 ICSAB+ Point for every SAR 100

Category*	Automated Fuel Dispensers/ Service Stations	
Card Type	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
SAB ALFURSAN Black Card World Elite Mastercard	1 Mile for every SAR 12.5	0 miles
SAB Emirates Infinite Visa	1 Mile for every SAR 12.5	
World Elite Mastercard / World Mastercard / Premier Mastercard	1.5 ICSAB+ Points for every SAR 100	0 ICSAB+ points
Signature Visa	1.25 ICSAB+ Points for every SAR 100	
Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa	1 ICSAB+ Point for every SAR 100	

* Applicable on Point of Sales transactions only.

Category*	All other domestic transactions	
Card Type	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
World Elite Mastercard / World Mastercard / Premier Mastercard	15 ICSAB+ Points for every SAR 100	12.5 ICSAB+ Points for every SAR 100
Signature Visa	12.5 ICSAB+ Points for every SAR 100	10 ICSAB+ Points for every SAR 100
Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa	10 ICSAB+ Points for every SAR 100	7.5 ICSAB+ Points for every SAR 100

* Applicable on Point of Sales transactions only.

(B) Changes to Reward Programs for International spends

International spend		
Card Type	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
SAB ALFURSAN Black Card World Elite Mastercard	1 Mile for every 1 SAR Spend	1 Mile for every 1.5 SAR Spend
SAB Emirates Infinite Visa	1.5 Mile for every 3.75 SAR Spend	1 Mile for every 3.75 SAR Spend
World Elite Mastercard / World Mastercard / Premier Mastercard	17.5 ICSAB+ Points for every SAR 100	15 ICSAB+ Points for every SAR 100
Signature Visa	15 ICSAB+ Points for every SAR 100	12.5 ICSAB+ Points for every SAR 100
Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa	12.5 ICSAB+ Points for every SAR 100	10 ICSAB+ Points for every SAR 100

(C) Changes to ICSAB+ accelerators

World Elite Mastercard / World Mastercard / Premier Mastercard / Signature Visa / Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa		
	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
Pay contactless	5 % more rewards	No additional rewards
Pay through your digital wallet	10 % more rewards	
Pay online purchases	15 % more rewards	
Add your card for online subscriptions & recurring digital payments	20 % more rewards	

(D) Changes to AQSAT Program reward earning

World Elite Mastercard / World Mastercard / Premier Mastercard / Signature Visa / Advance Visa / Platinum Visa / Platinum Mastercard / Titanium Mastercard / Classic Visa / Cashback Card		
	Rewards earning until 31 July, 2025	Rewards earning after 31 July, 2025
Transaction converted to AQSAT	Earn Rewards (Cashback/Miles/ICSAB+)	Rewards will be reversed following conversion to Aqsat