

stc pay

Card Terms & Conditions

Prepaid Card | Future Card Types

*This document is supplemental to the stc pay Account Terms & Conditions (Master Agreement).
Core account terms, including suspension, AML/compliance, data privacy, and dispute
resolution, are governed by the Master Agreement.*

1. Introduction

These Card Terms & Conditions ("**Card Terms**") apply to all payment cards issued by stc pay to you, whether digital or physical. They are supplemental to and governed by the stc pay Account Terms & Conditions ("**Master Agreement**"), which apply in full. Unless otherwise defined in these Card Terms, capitalised terms have the meanings given to them in the Master Agreement.

Currently, stc pay issues prepaid cards. These Card Terms are written to also accommodate future card types – including debit and credit cards – that stc pay may introduce from time to time. Where a new card type has specific terms, stc pay will publish supplemental terms at the time of launch.

By activating or using any stc pay card, you confirm that you have read, understood, and agreed to these Card Terms and the Master Agreement. In the event of any conflict, the Master Agreement prevails unless these Card Terms expressly state otherwise.

2. Card Types & Issuance

2.1 Digital Card

A digital card may be issued to you when your Wallet Account is activated. Your digital card is linked to your Wallet Account and is available for use immediately through the App for online and contactless payments.

By accepting the activation of your Wallet Account, you accept the issuance of the digital card and agree to these Card Terms.

2.2 Physical Card

A physical prepaid card may be requested through the App. Once requested, your physical card will be produced, personalised, and delivered to your registered address. During delivery, you may be required to verify your identity to the courier.

Your physical card is not valid until you activate it through the App. During activation, you will set a Personal Identification Number (PIN) for your card. Upon receipt of your physical card, you must sign the signature panel on the reverse immediately.

All cards remain the property of stc pay at all times. You must follow all stc pay instructions regarding your card, including, where required, surrendering the card, permanently deleting or securely destroying any record of your PIN or security credentials, and ceasing all use of the card.

2.3 Card Validity

Your card is valid for the period indicated on the card or communicated to you at the time of issuance. stc pay may renew your card upon expiry, subject to your account remaining in good standing. The validity period of a physical card is governed by the date printed on the card.

2.4 Future Card Types

stc pay may introduce additional card types, including debit and credit cards. These Card Terms will apply to all such card types. Supplemental terms specific to each card type will be published by stc pay at the time of launch and will form part of your agreement for that card.

3. Card Tiers, Upgrades & Downgrades

stc pay may offer different card tiers with varying features, benefits, and fee structures. Available tiers and their associated fees and charges are published on the App and/or other Platforms and may be updated from time to time.

You may request an upgrade or downgrade between available card tiers through the App. stc pay also reserves the right to upgrade or downgrade your card tier based on your usage, compliance, or account standing, with notice provided through the App or your registered contact details.

When you upgrade or downgrade your card, the benefits and terms of the new tier apply from the time the change takes effect. Fees associated with your new tier will apply accordingly.

4. Fees & Charges

Fees applicable to your card – including annual fees, card issuance fees, replacement fees, and any other applicable charges – are published on the App and/or other Platforms and may be updated from time to time. All fees are debited directly from your Wallet Account.

stc pay reserves the right to waive, defer, or adjust fees at its sole discretion based on your card usage or account activity. If your card is downgraded, upgraded, or cancelled, applicable fees will be handled in accordance with the terms notified to you at the time.

5. Using Your Card

5.1 Linked to Your Wallet Account

Your card is linked to your Wallet Account. All card transactions are debited from your Available Balance. There is no overdraft – you may only spend what is available in your Wallet Account at the time of the transaction.

5.2 Transactions in Bahraini Dinars

Transactions made in Bahraini Dinars (BHD) do not attract currency conversion fees.

5.3 Foreign Currency Transactions

Transactions made in a currency other than BHD will be subject to currency conversion at the prevailing rate of exchange as determined by stc pay from time to time. A currency conversion fee will apply and will be added to the transaction amount before being debited from your Wallet Account.

Transactions conducted or contracted in currencies other than USD or BHD will first be settled in USD and then converted to BHD before being debited from your Wallet Account.

5.4 ATM Withdrawals

You may use your physical card to withdraw cash at ATMs where accepted. ATM transactions may be subject to additional fees or foreign exchange rates applied by the ATM operator or the ATM network, which are outside of stc pay's control. stc pay is not responsible for such charges.

5.5 Transaction Limits

Transaction limits apply to card usage, including per-transaction, daily, monthly, and country-specific limits. These are published on the App and website and may be updated at any time. stc pay may also apply additional controls at its sole discretion. Where limits are imposed by card schemes or third parties, stc pay will implement those limits.

5.6 Merchant Acceptance

stc pay is not responsible for any merchant's or establishment's refusal to accept or honour your card. Disputes regarding goods or services must be raised directly with the merchant. No claim against a merchant may be brought against stc pay.

stc pay may, at its sole discretion, block certain merchants or merchant categories without prior notice.

5.7 Disputed Transactions on Your Statement

If you disagree with a transaction shown on your statement, you must notify stc pay within the period specified on the App or website. Failure to notify us within that period may affect our ability to raise a dispute on your behalf with the relevant processing institution.

6. Card Security & Your Responsibilities

You are solely responsible for maintaining the security and confidentiality of your card, passwords, PIN, device credentials, all associated credentials and any other means to securely access the Wallet Services. You must:

- Never share your PIN, card details, or OTPs with anyone,
- Never write your PIN on or near your card,
- Keep your physical card in a safe place, and
- Ensure your device and access credentials for the App are protected.

You are solely responsible for all transactions made using your card, whether or not they were made with your knowledge, until you report the card as lost, stolen, or compromised. stc pay strongly recommends reporting any such event immediately.

7. Loss, Theft & Card Replacement

7.1 Reporting Loss or Theft

If your card is lost, stolen, destroyed, or if you suspect unauthorised access to your card, you must notify stc pay immediately through the App or our customer service channels. You will be required to provide your Wallet Account details and any other information necessary to verify your identity. If you fail to notify us, you may be liable for all or a portion of the losses associated with unauthorised use of your card or Wallet Account.

7.2 Liability Before Reporting

You are responsible for all transactions made on your card prior to reporting it as lost or stolen. After reporting, stc pay will block the card and you will no longer be liable for further unauthorised transactions, provided that:

- You notified us immediately and without undue delay
- You had taken reasonable care to safeguard your card and credentials
- You have not acted fraudulently or negligently

7.3 Card Replacement

stc pay may issue a replacement card in the following circumstances:

- You have reported the card as lost, stolen, or destroyed,
- The card has been blocked due to suspected fraud or a security concern,
- The card has reached or is approaching its expiry date, or
- A technical, operational, or regulatory requirement necessitates reissuance.

If you recover a card that you had previously reported as lost or stolen, you (a) must not use it, and (b) must return or destroy it in accordance with stc pay's instructions.

Replacement fees may apply and are published on the App and website.

8. Family (Supplementary) Cards

stc pay may, at its discretion, allow you to request supplementary cards for eligible family members. The issuance of supplementary cards is subject to stc pay's approval and the eligibility criteria published on the App and other Platforms from time to time.

Key rules for supplementary cards:

- Supplementary cards are linked to the main cardholder's Wallet Account – all transactions are debited from the main cardholder's Available Balance.
- The main cardholder is responsible for all transactions made by supplementary cardholders, including any applicable fees.
- Any cashback or rewards earned through supplementary card transactions will be credited to the main cardholder's Wallet Account or applicable Sub-Wallet.
- One-time passwords (OTPs) for supplementary card transactions are sent to the main cardholder.
- The main cardholder has full visibility of supplementary cardholder transactions and may suspend or block supplementary cards at any time through the App.
- Supplementary cardholders do not have a separate stc pay App login.
- The validity of a supplementary card is tied to the validity of the main card – If the main card is suspended, cancelled, or expired, supplementary cards will be affected accordingly.
- If a supplementary cardholder opens their own independent stc pay Wallet Account, their supplementary card will be cancelled automatically.

All terms in these Card Terms that apply to the main card also apply to supplementary cards.

9. Enabling Your Card on Third-Party Platforms

You may link your stc pay card to third-party payment platforms and digital wallets (such as Apple Pay, Google Pay, or similar services) to make contactless payments through compatible devices.

When you link your card to a third-party platform:

- You must comply with that platform's own terms and conditions in addition to these Card Terms
- You are solely responsible for the security of your device, device passcode, and access to the third-party platform
- Anyone who gains access to your device or platform credentials may be able to use your card – treat your device access with the same care as your card and PIN
- All fees and charges applicable to your card continue to apply when used through a third-party platform

stc pay's role is limited to securely providing your card credentials to the third-party platform to enable payment. stc pay is not responsible for:

- The availability, performance, or failure of the third-party platform,
- Any loss arising from use of the third-party platform, except where caused by stc pay's gross negligence or wilful misconduct, and
- Any dispute between you and the third-party platform provider.

stc pay may suspend or terminate your card's availability on a third-party platform at any time for security, regulatory, or operational reasons. You may remove your card from any third-party platform at any time through the App or by contacting us.

10. Card Suspension & Cancellation

10.1 Suspension by stc pay

stc pay may suspend or block your card at any time for reasons including, but not limited to:

- Suspected fraud, suspicious activity, or a security concern,
- Compliance with applicable laws, regulations, or regulatory instructions,
- Repeated incorrect entry of your PIN,
- Your Wallet Account being suspended, dormant, or closed, and
- Breach of these Card Terms, the Master Agreement or any supplementary terms.

Where permitted, stc pay will notify you of any card suspension. In certain circumstances, we may be legally prevented from doing so.

10.2 Cancellation by You

You may cancel your card at any time through the App or by contacting our customer service team. Cancellation within a specified period of activating a new card may be made without charge – the applicable period is published on the App and website.

10.3 Cancellation by stc pay

stc pay reserves the right to cancel any card by providing reasonable notice, except where immediate cancellation is required. Grounds for cancellation include:

- Your Wallet Account becoming dormant or being closed,
- No card transaction activity for a period determined by stc pay,
- Failure to pay applicable card fees,
- Any reason that would permit suspension or restriction under the Master Agreement.

11. Chargebacks & Disputed Card Transactions

If you believe a card transaction was made without your authorisation, or was processed incorrectly, you must notify stc pay immediately through our customer service channels. You will receive a reference number at the time of your report.

stc pay will investigate disputed transactions in accordance with applicable card scheme rules and CBB requirements. During the investigation:

- The disputed transaction amount will not be credited to your Wallet Account until the investigation concludes in your favour,
- You must cooperate fully and provide any information or documentation we request, and
- The outcome of the dispute resolution process is binding on you in accordance with applicable card scheme rules.

stc pay will credit your Wallet Account with any refund only upon receipt of a properly issued credit from the relevant merchant or card scheme. stc pay is not liable for refunds not issued by the merchant. The chargeback process does not affect your right to make a complaint under the complaints process in the Master Agreement.

12. Card Programmes

stc pay may introduce new card programmes, card tiers or card types over time. These Card Terms apply to all current and future card types offered by stc pay. Where a specific card programme has terms that differ from or supplement these Card Terms, those specific terms will be published on the App and website and will apply in addition to these Card Terms.

For future card types such as debit or credit cards, additional terms covering specific features – such as credit limits, interest, instalment plans, or specific card scheme obligations – will be introduced at the time of launch.

13. Governing Terms

These Card Terms are supplemental to the Master Agreement. The provisions of the Master Agreement apply in full to all card services.

These Card Terms are governed by the laws of the Kingdom of Bahrain. Any disputes arising from or related to your card will be resolved in accordance with the dispute resolution procedures set out in the Master Agreement.