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عالية للتصميم والاستشارات

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Bank Cardholder Offer – Terms & Conditions

Oct 29, 2026 ·

Aalia Designs and Consultations is pleased to partner with your prestige cooperation to bring its cardholders an exclusive saving on interior design and fit-out services in the Kingdom of Bahrain. During the offer period, eligible cardholders receive 20% off ADC's professional fees for design consultations, design packages and fit-out projects when they pay with an eligible card issued by the Participating Bank. These terms and conditions explain who can take part, which services are covered, how to redeem the offer and the rules that apply.

1. The offer

1. **Provider:** Aalia Designs & Consultations ("ADC"), Office 203, Building 1029, Road 3621, Block 436, Seef District, Kingdom of Bahrain.
2. **Participating Bank:** [Bank Name], the bank or card issuer whose cardholders this offer is extended to.
3. **Offer:** a 20% discount on the professional fees for eligible ADC services (Section 2), when the full eligible amount is paid with an eligible card issued by the Participating Bank.
4. **Offer period:** from [start date] to [end date], inclusive, unless extended or ended earlier in writing by ADC and the Participating Bank.
5. The discount applies to contracts signed and paid within the offer period. A contract signed within the period keeps the discount for its agreed scope, even if work continues after the period ends.

2. Eligibility and eligible services

1. The offer is open to individual and business holders of valid [credit / debit / prepaid] cards issued in the Kingdom of Bahrain by the Participating Bank. Eligible card types: [all cards / list card tiers].
2. The card must be valid and in good standing at the time of payment.
3. The discount applies to ADC's professional fees for:
    a. Interior design consultations.
    b. Interior design packages: concept design, 3D visualisation and technical drawings.
    c. Fit-out and turnkey project delivery for residential, commercial and hospitality spaces in the Kingdom of Bahrain.
4. A minimum spend of BHD 200 per contract applies.
5. Projects outside the Kingdom of Bahrain may be included at ADC's discretion, agreed in writing before the contract is signed.

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3. How to redeem and payment

1. Cardholders must mention the offer when they first contact ADC, before a quotation is issued. The discount cannot be applied to a quotation or contract already issued or signed.
2. ADC will show the 20% discount as a separate line on the quotation and invoice.
3. Every payment covered by the discount, including deposits and stage payments, must be made with the eligible card. If any covered payment is made by another method, ADC may invoice the discount back for that payment.
4. ADC may ask to see the card, or the cardholder's name on it, before applying the discount. Card details are never stored by ADC.
5. Payment schedules follow ADC's standard contract terms. Card installment plans offered by the Participating Bank may be used where available; their terms are set by the bank.

4. Exclusions and other offers

1. The discount does not apply to:
    a. Third-party costs passed through at cost, such as government and municipality fees, permits, authority approvals and utility connections.
    b. Furniture, fixtures, equipment and branded items supplied by third parties, unless the quotation states otherwise.
    c. Variations or additional work requested after the contract is signed, unless ADC agrees in writing to extend the discount to them.
    d. VAT, which is charged on the discounted amount at the applicable rate.
2. The offer cannot be combined with any other ADC discount, promotion or special rate. Where more than one applies, the cardholder receives the single highest discount.
3. The discount has no cash value and cannot be exchanged, transferred or refunded as cash.

5. Cancellations, refunds and disputes

1. Cancellations and refunds follow the terms of the cardholder's signed contract with ADC. Any refund is made to the same card used for payment, based on the discounted amount paid.
2. All services are provided by ADC. Questions or disputes about design, fit-out work, quality or timelines must be raised with ADC directly, not with the Participating Bank.
3. Disputes about card transactions, such as charges, installments or chargebacks, are handled by the Participating Bank under its own cardholder terms.

6. General terms

1. **Responsibility:** ADC is solely responsible for the services it provides under this offer. The Participating Bank acts only as the channel promoting the offer and is not responsible for ADC's services.
2. **Personal data:** cardholder details shared with ADC are used only to deliver the services and apply the discount, in line with Bahrain's Personal Data Protection Law (Law No. 30 of 2018). ADC does not share cardholder data with third parties for marketing.
3. **Promotion:** neither party may use the other's name, logo or brand in promotional material without its prior written approval.
4. **Changes:** ADC and the Participating Bank may jointly amend, extend or end the offer with [14] days' written notice. Contracts already signed keep their agreed discount.
5. **Governing law:** these terms are governed by the laws of the Kingdom of Bahrain, and the courts of the Kingdom of Bahrain have jurisdiction over any dispute.
6. **Language:** if these terms are issued in English and Arabic, the Arabic version prevails in case of any difference.

7. Contact

Company	Aalia Designs & Consultations (ADC)
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Items in [brackets] are to be agreed with each Participating Bank before the offer goes live.