



Easy Pay Terms & Conditions

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- The Easy Pay program is available at selected partner merchant outlets and other eligible retail transactions made on eligible credit cards.
- The customer should make a transaction of KD50 or more at a partner merchant to be eligible for Easy Pay.
- The customer can avail the Easy Pay program on an eligible retail transaction made on an eligible credit card locally or internationally with a minimum transaction value of KD300 at non-participating
- Cash transactions are not eligible for Easy Pay.
- For transactions made at non-participating merchants, the customer will be charged a conversion fee of KD2 per transaction.
- The Easy Pay program is only valid for Gulf Bank revolving credit cards i.e. cards having a 8.33% monthly payment.
- The Easy Pay program is offered for a fixed term of 12 months only.
- The interest rate for Easy Pay transactions will be 0% provided that the monthly installments are paid on time.
- The Easy Pay transaction amount will be blocked from the customer's credit card limit and will be released gradually every month once the installment amount is paid.
- The customer's other spends which are not part of the Easy Pay plan will be on a regular (non-promotional) interest rate plan where the Central Bank of Kuwait (CBK) approved Annual Percentage Rate (APR) will be applicable.
- The Easy Pay plan will be automatically cancelled in case of non-payment of credit card monthly bills for 2 consecutive months and the unpaid Easy Pay plan amount will become immediately due and move to a regular (non-promotional) interest rate plan where the Central Bank of Kuwait (CBK) approved Annual Percentage Rate (APR) will be applicable.
- In case of card cancellation, the Easy Pay plan will be cancelled, and the unpaid Easy Pay plan amount will become immediately due.