

Credit Card

DO's

1. Once you receive the card, please sign on the reverse of the card immediately
2. If you happen to lose your card, report the loss by calling our 24-hour Customer Care immediately
3. Retain the customer charge slip copy with you, provided by merchant in case any swipe transaction was canceled or reversed by merchant. This can be in the event of merchant has canceled the transaction, rejected, account verification or pre-authorization

DONT's

1. Please do not refresh/close the window while the transaction is in process during online transactions
2. Please do not share your Credit card PIN or any other information related to your Boubyan Credit card to anyone, also do not write such information anywhere on your card or on any document
3. Do not handover your Boubyan Credit Card, or disclose your PIN to any third party or any person under any circumstances
4. Kindly do not allow merchant to swipe the card in your absence, card should be swiped at your presence on the counter

In case you are using your chip card for transaction at merchant outlet, and if they are swiping the card rather than dipping into the slot . Please ask them to dip the card into the machine not to swipe.

Risks:

1. Maintaining the card and its pin falls under the liability of the client.
2. The bank is not liable to return lost or stolen amounts from the client's card if the client doesn't inform the bank within 14 days.

3. The bank is not liable for the physical damage of the plastic and chip of the card.
4. The bank has the right to block any past due amount from the credit card.

Benefits:

1. All major Credit cards issued by the bank are instant and the customer collect the card with the PIN on the same day.
2. Customer would get an SMS / Push Notification on the registered mobile number for all transactions on Credit Cards.
3. All Credit cards have reward program like a cash back / Boubyan Select detail of the same are provided in <http://www.bankboubyan.com/ar/personal/cards/b/>. These rewards program can be amended from time to time.
4. Customer can enjoy all the benefits on the Credit Card basis the card type provided by VISA / Mastercard like Airport lounges, insurance on cards and any other benefits updated from time to time.
5. Customer can use the Credit Card for online purchasing of goods and services.
6. Boubyan Credit Cards can be used for doing Tap & Pay transaction at all VISA / Master NFC supported merchant outlets.
7. Boubyan Credit Cards can be used for ATM Cash withdrawals at any VISA / Mastercard ATM machines.

Ending – Closing Product:

1. Customer can close/cancel the card anytime by visiting any Boubyan bank branch during the official working hours and by clearing of all outstanding balances on the credit cards
2. A cancelation form will be filled with all the required details in addition to the reason of cancelation.
3. The Credit Card should be handed to the responsible staff.
4. Credit cards' due amounts are reviewed and the customer shall pay the full due amount.

5. The bank shall keep the credit card for 45 days to ensure there are no additional due funds from the card.
6. Within 48 hours from the lapse of the said period (3), the card shall be automatically cancelled from the Integrated Service System.

Clearance will be done within 10 working days starting from cancelation date.