



FAQs

FOR CREDIT CARDS



FAQs for Credit Cards

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1 Card basics

Where can I find a copy of al khaliji France's Credit Card terms and conditions?

A full copy of our general terms and conditions, including those governing al khaliji France Credit Cards can be found on our [website](#).

How do I apply for a Credit Card?

Call our Contact Centre on **800 542 5454** where someone will explain eligibility and required documentation and arrange for someone to visit you.

What are the key product features?

At the time of writing, al khaliji France credit cards have the following features: Free access to selected airport lounges in Dubai and across the Middle East, free Hertz #1 Club Gold Membership, generous card limits, no management fee, 2 free supplementary cards, Cashback, low interest rate, low monthly minimum payment, concierge services, full multi-trip insurance, purchase protection, payment protection, extended warranty, fraud monitoring, worldwide acceptance, discounts and promotions.

Up to date details can be found on our [website](#).

Can I change my PIN?

The security of your card is very important. At the moment, PINs may not be changed. We are working to ensure that in the future, customers will be able to select their own PIN and we will let you know when you can do this.

2 Managing your credit limit

What is a credit limit?

Your credit limit is the maximum amount that you can borrow on your al khaliji France credit card. This includes your spending on the card (including balance transfers and cash withdrawals), and any charges, interest or fees that we add. If you exceed your credit limit you may be charged a fee. The way we charge such fees to your account is shown in our general terms and conditions.

What credit limit will be offered?

The credit limit we grant you will depend on your individual financial situation as well as your existing relationship with al khaliji France.

Can I increase or decrease my credit limit?

All requests for limit increases are subject to an additional credit assessment similar to that undertaken at the time of initial application. You may request a limit decrease at any time by calling our Contact Centre on **800 542 5454**.

How much credit do I have available to spend?

The amount you have 'available to spend' is shown on the right side of your statement. Make sure that you leave enough to cover any interest, charges or fees. We work it out by subtracting your existing balance, including any transactions waiting to be authorised, from your credit limit.



3. Using your card

How much can I spend with my card?

You can spend up to your pre-agreed credit limit. You can spend 100% of your credit limit purchases or you may withdraw up to 50% of your total limit in cash from an ATM.

Where can I use my card?

You can use your credit card to make purchases at any of the 36 million outlets worldwide that accept MasterCard. You can also use your card to make withdrawals from an ATM.

How do I use my card on the internet?

After choosing what you want to buy, you normally need to type in the 16-digit card number and the card's expiry date that are both shown on your card. You will probably need to enter your CVV number too. Your CVV number is the three digits which appear below the magnetic strip on the reverse of the card.

Will you confirm my transactions?

Whenever you use your card, we will send you an SMS confirming the transaction to the mobile number you gave us so that you can ensure your card remains safe and secure.

How do I cancel regular transactions?

If you have set up an arrangement to pay a supplier directly, we can't prevent these payments from being made because it's an agreement that you've made with the supplier (such as a cable TV provider). You must cancel the payments with whoever you contacted to set them up directly. If they take another payment after you've done this, please contact us as soon as possible on **800 542 5454**.

Can I use my card to withdraw cash?

Yes, you can withdraw cash on your credit card using your PIN at any ATM that displays the MasterCard symbol (as on your card). We charge interest on cash withdrawals at the cash interest rate, from the day your transaction appears on your account. You'll also be charged a fee of 3% of the amount withdrawn, (minimum AED 50) for each withdrawal, except at al khaliji France ATMs where the cash withdrawal fee is waived. The ATM provider may also charge you a fee for using their machine.

Can I apply for a second al khaliji France credit card?

If you want to add a supplementary cardholder to your account, please contact us and we will help you to do that. Supplementary cardholders have their own card and PIN and are allocated a percentage of the credit limit on your account. You will remain responsible for payment as the account holder. There is no limit to the number of supplementary cardholders you can have on your account, but only the first 2 are free. All supplementary cardholders must be residents of the UAE and at least 18 years old.



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Paying your bills

How long do I have to pay?

You can get up to 53 days interest free on purchases, if you pay off your balance in full each month.

What payments will I have to make?

You have to make at least the minimum repayment shown on your statement every month. There may be extra charges if you are late with a payment or if you go over your credit limit. These charges may vary. You will be charged interest if you do not pay the amount you owe us in full.

How much will I have to repay each month?

When applying for your credit card, you can choose whether to pay the minimum payment or pay the balance in full by standing instruction from your nominated account.

How do I pay?

You can choose to pay us by direct debit from your nominated account for either the minimum payment or the full payment. You can make additional payments through Internet, Mobile or SMS Banking, by calling our Contact Centre, or by depositing cash or cheque at one of our branches.

What happens if I can't pay due to an unfortunate accident or loss of job?

All al khaliji France credit card accounts can benefit from Payment Protection insurance in the event that the main cardholder dies, is subject to permanent and total disability, or is subject to involuntary loss of employment.

When will I get my statement?

Your statement will be available for download from Internet Banking shortly after the 11th of each month (as long as you have a balance).

Why haven't I received a statement this month?

Your statement will only be created for you if you have a balance on your card.

What happens if I'm late making a payment, miss a payment, go over my credit limit, or if I don't have enough money in my nominated account to make the minimum payment?

Please try to avoid all of these situations, as you will be charged each time they happen. We explain these charges in our general terms and conditions.



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If there are problems

How do I contact al khaliji France?

You can call our Contact Centre at any time on **800 542 5454** from within the UAE or **+974 4494 0044** from overseas. Alternatively, you can email **premium@alkhaliji.ae**.

I have a duplicated transaction on my statement, what should I do?

If you've made a transaction and it appears on your statement twice or more, please firstly contact the supplier concerned. If you've already done this, please email **premium@alkhaliji.ae** or go to your nearest branch with as many details as possible about your transaction and we will investigate. Alternatively, you can call us on **800 542 5454**.

What do I do if there's a transaction on my statement that I don't recognise?

You should firstly ask all supplementary cardholders on your account whether they can identify the transaction. If the transaction still cannot be recognised, call us to see if we can help you recognise the transaction by providing any additional details available to us.

What if I haven't received a new card?

If you haven't received your new card within 10 working days, call us on **800 542 5454**.

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Fees & charges

What do I do if I believe I have been charged an incorrect fee?

If you think you have been unnecessarily charged a fee, call us on **800 542 5454**.

Why have I been charged cash interest when I haven't withdrawn any cash this month?

If your payments have not been enough to cover the amount of cash that you withdrew plus the interest and fee apportioned to it, we will still charge interest on a cash transaction from a previous month.

You'll also need to take into account any other transactions you have made and the order in which your payments are allocated to these. There may also be interest due for the time between your last statement being produced and the date we received your payment. Buying foreign currency, travellers' cheques or other types of currency (such as money orders and using online gambling sites) also count as a cash transaction. Please see the credit card section of our general terms and conditions.

Will I have to pay interest every month?

We will only charge you interest if you do not pay your statement balance in full, or if you made a cash withdrawal as we charge interest on cash transactions at a daily rate. For more information about cash withdrawal transactions, please see the credit card section of our general terms and conditions.

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Other benefits

What benefits does an al khaliji France Credit Card offer?

For information on the current benefits, please click **here**.



Am I protected against fraud when I use my al khaliji France credit card online?

al khaliji France offers a market leading proactive fraud monitoring system to protect your card wherever you are in the world. This reduces the likelihood of your card being used fraudulently. Remember, if you think that your card has been stolen or your details are being used fraudulently, you should call us on **800 542 5454** immediately.

How does Cashback Work?

When Cashback is offered, whenever you make a purchase, a percentage of the purchase price will be added to your Cashback balance. Each year on January 1st, we will credit your account with the value of the Cashback you have accumulated. You are also able to credit your Cashback at any time during the year by calling our Contact Centre on **800 542 5454**.

You will see on your monthly credit card statement how much Cashback you have earned that month and what your Cashback balance is. Your Cashback is valid as long as your card repayments remain up to date. However, if your account falls into arrears you may lose your accrued Cashback. Cash withdrawals and gambling transactions do not attract Cashback.

What is Full Multi-Trip Travel Insurance?

Our multi-trip travel insurance cover protects you for international and local trips for up to 90 days' duration. It complies with the EU's Schengen visa requirements meaning you do not need additional insurance in order to travel to the European Union. For more information, please visit our website.

What is the Concierge service?

Our 24/7 concierge service allows you the peace of mind knowing that someone will arrange whatever you need from travel arrangements and dinner reservations to getting that hard to find gift, all you need to do is ask. For more information, please visit our website.

What is Purchase Protection Insurance?

Purchase protection provides coverage against loss or damage to purchases made with your al khaliji France World MasterCard credit card. For up to date information on Purchase Protection Insurance, please visit our **website**.

What is Extended Warranty?

We automatically double the original manufacturer's warranty up to 24 months from the date the item is purchased. You don't even need to register the purchase, no matter whether it's for your own use or bought as a gift. Then if the retailer or manufacturer won't repair or replace your purchase, just give us a call. For up to date information on Extended Warranty, please visit our **website**.

What is Payment Protection Insurance?

Payment protection insurance provides insurance cover to pay the balance on your al khaliji France credit card account in the event that you die, are rendered permanently and totally disabled or subject to involuntary loss of employment and therefore unable to pay the credit card bill yourself. For more information about Payment Protection Insurance, please visit our **website**.

Who do I contact if I think I have a claim on my Purchase Protection Insurance, Extended Warranty, or Payment Protection Insurance?

As a first port of call, you should contact your Relationship Manager or our Contact Centre on **800 542 5454** and they will give you more information on what to do next.