

مصرف الهلال  
al hilal bank



Laha



A card that captures your essence...  
**Laha Al Hilal** celebrates your uniqueness



*it's all about you* 800 66 66 66  
alhilalbank.ae



# LAHA Al Hilal

## WELCOME

The LAHA Al Hilal Card is designed for those driven by ambition and determined to succeed. Below, you will find a complete list of benefits designed to ensure you look and feel great, inside and out.

Your new LAHA card is as unique as you are. It has a unique, built-in applet which can absorb the scent of any perfume dropped onto its surface. When odorizing your card, please take care not to apply excess perfume, as it may damage the card. Once you have applied one or two drops, please take care to wipe any excess perfume off the card.

LAHA Al Hilal Cards provide you with benefits specifically tailored to meet your needs: highly competitive terms, exclusive rewards and a growing array of privileges.

This welcome guide will tell you more about the many privileges that come with the LAHA Al Hilal MasterCard Platinum credit card lifestyle.

## Exclusive Features & Benefits

### Welcome Gift

Your LAHA card opens your personal door to luxury with an exclusive scented welcome gift by Hind Al Oud.

Treasuring luxury in a bottle, Hind Al Oud invites you to discover its passion for perfumes with a unique combination of concentrated agarwood oil and a precious eau de parfum.

Hind Al Oud presents the universe of perfumery with elegance, sophistication and ultimate refinement, each scent reflecting a facet of your personality.

### PerfumeSouq.com

PerfumeSouq.com is an online perfume store offering customers in the UAE branded and original designer perfumes at very competitive prices. Use your LAHA Al Hilal Card at PerfumeSouq.com for purchases over AED 1,000 and enjoy an AED 100 discount on your next purchase. You will receive your discount voucher by email, and there are no additional charges for deliveries in the UAE.

### Terms & Conditions

- Vouchers will be sent by email the next working day after purchase.
- This voucher will be redeemable for the next purchase made. Voucher will be valid for use till 31st December 2014.
- This voucher can only be redeemed online at [www.perfumesouq.com](http://www.perfumesouq.com) and cannot be exchanged for cash.
- This offer is not valid in conjunction with any other offer.
- For more information please call Perfume Souq Customer Care on 04- 422 5884.

Please enter the code "AHB10" at the time of the purchase.

### TheLuxuryCloset.com

As a LAHA Al Hilal Card holder, use your card at TheLuxuryCloset.com and enjoy AED 200 off your first retail purchase over AED 2000. The Luxury Closet is the UAE's leading marketplace for buying and selling designer brands. Here you'll find everything: top fashion designer bags, shoes, vintage watches and even runway fashion designs.

Simply enter the promotion code "PerfumeTLC14" during checkout to receive an instant discount of AED 200.



## Terms & Conditions

- Luxury Closet will offer an AED 200 discount on the first purchase over AED 2,000 at TheLuxuryCloset.com.
- This offer is not valid in conjunction with any other offer and is valid till 31st December 2014.
- For more information please call Luxury Closet Customer Care on +971 800 589.

## Murabaha Profit Free Period on purchase of perfumes, cosmetics, shoes and bags

Your LAHA Al Hilal Card makes shopping for the things you love the most & more exciting. Enjoy Murabaha Profit-Free Period for up to 3 months on purchases of perfumes, cosmetic, shoes and bags. All you need to do is contact us at our customer-friendly Service Centre after conducting your transaction, & we will set up the transaction on Murabaha Profit-Free Period for 3 months with no additional charges.

- Minimum retail transaction amount is AED 3,000.
- Up to 50% of the card limit may be used for Murabaha Profit Free transactions.
- Customers should contact our Service Centre after conducting the transaction and the purchases should be for the current month. The request must be placed before the 27th of the month.
- Transactions which are statemented cannot be placed under this program.
- If the merchant name or category doesn't reflect that they are selling the above products, the bank reserves the right to decline the request for the program.
- At the end of the 3-month period, the LAHA Al Hilal Card Murabaha profit rate will apply on the outstanding balance of the retail transaction.
- Minimum payment due has to be made on or before due date, failing which the program will be cancelled and the full Murabaha installment will be applicable.

## Airport Lounge Access

As a LAHA Al Hilal Cardholder, you can find the perfect place to enjoy peace and quiet before your flight. Present your Platinum MasterCard and enjoy privileged free access to the following airport lounges in the Middle East.

Country	Airport	Lounges
Egypt	Cairo International Airport	VIP Lounges in Terminals 1 and 3
Jordan	Queen Alia International Airport	Amman Crown Lounge
Kuwait	Kuwait International Airport	Pearl Lounge
Saudi Arabia	Dammam International Airport	First Class Lounge (Foreign Airlines)
Saudi Arabia	Jeddah International Airport	First Class Lounge (Foreign Airlines - North Terminal)
Saudi Arabia	Riyadh International Airport	Premier Lounge (Foreign Airlines) in Terminal 1
UAE	Dubai International Airport	Marhaba Lounges in Terminal 1, 2 and 3

## Platinum Dining Offers

We have partnered with your favorite prestigious retail outlets to offer you exciting discounts on purchases and services. Platinum Dining offers you a voucher booklet with detailed information on our exciting offers. To avail to these discounts, simply pay with your LAHA Al Hilal Card.



## Emergency Roadside Assistance

We have partnered with a highly reputable company to offer an Emergency Roadside Assistance service to our valued LAHA Al Hilal Card customers. Our customers receive roadside assistance services like tyre changes, towing, battery boost, fuel delivery and lock out services. Also included is the unique benefit of car registration and rent-a-car services. Our preferred partner has a 24/7 Service Center which offers toll free services to our credit cardholders whenever they need any of the above mentioned services. Feel free to call our preferred partner, International Motoring Club toll free 800 4 107 at any time for roadside assistance.

### Your Privileges Entitle You To:

- **Vehicle Towing Service:** In case of a breakdown or accident IMC will tow the vehicle to the nearest garage within city limits for the member. Towing service shall not include pullout services from deep sand, inside or underground multi-storey car parking and those requiring special equipment.
- **Battery Boost Service:** Where the vehicle's battery is dead for whatever reason, IMC will jump start the vehicle to enable the members to carry on with their journey (no new or replacement battery will be provided by IMC), or will tow the vehicle to the nearest garage within city limits for the members.
- **Flat Tyre Service:** IMC will change the flat tyre for a spare tyre. If no spare tyre is available, IMC will tow the vehicle to the nearest garage within city limits (no new tyre and/or replacement of tyre will be provided by IMC).
- **Lock-Out Service:** If the key is locked inside the vehicle, IMC will make an attempt to gain access to it to enable the member to carry on with their journey otherwise IMC will tow the vehicle to the nearest garage within city limits for the members.
- **On-Road Emergency Fuel Delivery:** IMC will deliver emergency fuel direct to the member. This service is provided free of charge, but the member must bear the fuel charge.
- **Discounted International Driving License:** Members can visit the IMC office to avail a discounted international driving license at AED 135/-. The member is required to provide a valid UAE driving license, 2 passport photographs, a passport copy and fill out an application form. For details on location and other specifics, call the toll-free number.
- **Offroad Recovery Services:** Free offroad recovery service will be provided a maximum of 3 times per year to card members. Offroad recovery from desert or beach is only provided during daylight and only if a breakdown occurs during the normal course of driving. Vehicles participating in any desert event or rally are excluded. The time required to reach the customer for offroad recovery depends on the location and accessibility of the location.
- **Rent-A-Car Service:** Free rent-a-car will be provided for 24 hours only in the event of a road accident. This service will be provided only when the member's vehicle meets with an accident deemed immovable and towed by IMC.
- **Car Registration Service:** Free vehicle registration renewal service will be provided to card members, with one service per year applicable to one car. The reservation must be done with IMC 48 hours prior to registration. In order to avail the free car registration renewal service, the member must provide the documents and information required by the traffic department. The customer is also responsible for the settlement of all traffic fines and other traffic department charges. IMC will collect the vehicle key and documents from the member from a single location as mutually agreed. The vehicles will be collected only from the city in which it is registered and the renewal service is applicable for a single attempt only. In case of failure in passing the car on inspection, the car will be returned with the comments of the inspection office. The service will only be provided once a year and any subsequent services are not free of charge, although the customer can avail the service at a nominal fee of AED 100 per additional run. The vehicle registration renewal service does not apply to export sale or transfer of vehicle nor does it apply to any commercial vehicle or motorcycle.

## Comprehensive Motor Vehicle Cover

Al Hilal Bank, in partnership with Al Hilal Takaful, is pleased to introduce a special offer for our valuable LAHA Al Hilal Cardholders. You may avail this great offer by using your LAHA Al Hilal Card when paying your takaful premium. In addition to competitive motor vehicle takaful (comprehensive) rates, you may also enjoy Murabaha Profit-Free Period for up to 12 months. To take advantage of this amazing offer, simply contact the Al Hilal Takaful Service Center on 800 22 00 22.



# Additional Features

## Supplementary Cards:

Up to three additional cards may be issued on your request to members of your family aged 18 years or above (subject to credit approval), at a nominal fee of AED 100 per supplementary card. Just contact one of our friendly customer service representatives at the branch and they will set it up for you.

## Emergency Cash & Card Replacement

We want to make sure that you never get stuck without cash when you really need it. We can arrange emergency cash advances of up to \$5000 anywhere in the world, or issue a replacement card if your card is lost or stolen. Just call our toll-free number 800 66 66 66 in the UAE, or +971 2 635 60 20 internationally to protect your card against misuse.

## Free 24-Hour Assistance

You can contact us 24 hours a day, 7 days a week, 365 days a year, through our toll-free number 800 66 66 66 in the UAE, or +971 2 635 60 20 internationally. Our friendly contact centre staff will be happy to assist you. Check your outstanding balance, make payments and complete transactions from the comfort of your home or office. Give us a call to find out more and register for the most advanced Islamic Banking service.

# Financial Benefits

## Price Commitment

Your LAHA Al Hilal Bank Card comes with a price commitment unlike any other card. Your Murabaha profit rate will be fixed for the entire duration, giving you peace of mind.

## Instant Cash

You can use your LAHA Al Hilal Card to get cash instantly all over the world. You can withdraw cash from any of the more than 840,000 ATMs that show the MasterCard logo. For each cash advance, you will be charged a nominal fee (please refer to Schedule of Fees and Charges).

## Worldwide Acceptance

Your LAHA Al Hilal Card is a convenient, secure and reliable means of making payments globally. Use it at any of the 33 million establishments displaying the MasterCard logo or online at thousands of websites.

## Complimentary Travel & Personal Accident Cover

Whether you are traveling abroad for business or leisure, our travel and personal accident cover will always be there to offer travel protection from unforeseen circumstances during your trip.

Al Hilal Bank's travel and personal accident cover also meets the requirements for obtaining a Schengen Visa. As an Al Hilal Bank cardholder, aged between 18 and 60 years, this travel benefit is available to you and your immediate family members (spouse and children under the age of 18) absolutely free of charge. All you need to do is purchase the tickets and hotel stay using your LAHA Al Hilal Card.



## Purchase Protection

Purchase protection delivers another important benefit on your LAHA Al Hilal Card. It provides short-term protection against theft and accidental damage for purchases you've made with your card. So if the unexpected should happen, you can enjoy extra peace of mind.

## Flexible Repayments

Your welcome letter will indicate the card limit you can enjoy. On a monthly basis you will receive your card statement. We offer you the facility of paying as low as 5% of your utilized amounts within 25 days from the statement date. You can plan your payments by paying the minimum required as per your statement and the balance at your convenience.

# Priceless Arabia

## Immerse Yourself in Breathtaking Arabian Adventures

Enter a world of unequalled opportunities with Priceless Arabia, where adventure awaits at the top of every sand dune and the most exclusive retailers are available to a privileged few. It's an unforgettable new way to experience Arabia.

The most unexpected, magical experiences and sights are ready for you to see in Arabia. Visit [www.pricelessarabia.com](http://www.pricelessarabia.com) to access these benefits and more.

**NOTE:** Certain purchases of goods or services, such as alcohol, dealing in pork and pork-related products, gambling, pornography or other activities, are prohibited under the principles of the Islamic Sharia. It is the card member's responsibility to ensure that the card is utilized for card transactions that are not contrary, offensive or repugnant to the principles of the Islamic Sharia. The Bank shall be entitled, without notice, to withdraw the card member's right to use the Card or to refuse to authorize any card transaction in the event that the card member fails to comply with this provision.

# Travel and Personal Accident Cover

You and your family will be automatically protected against accidental death, medical expenses for accident/sickness, Emergency Medical Evacuation and Flight Delay when you pay your or your family's travel fare through an Al Hilal Bank Card. Our travel and personal accident cover is a worldwide, annual multi-trip Takaful policy that automatically protects you and your family from the time of departure on the travel ticket till the date of return or 30 days from your date of departure (whichever is earliest), against travel inconveniences as outlined below depending on the card type.



List of Benefits	Platinum
Accidental Death (Common Carrier)	\$ 275,000
Permanent Total Disability due to Accident (Common Carrier)	\$ 275,000
Baggage Loss (Common Carrier)	\$ 3,000
Baggage Delay in Excess of 6 Hours	\$ 120 per hour up to Max. 12 hours
Flight Delay in Excess of 12 Hours	\$ 75 per hour
Personal Liability	\$ 500,000
Loss of Passport	\$ 1,000
Legal Expenses	\$ 2,500
Emergency Family Travel	\$ 5,000
Emergency Medical Evacuation	Up to \$ 500,000
Death Repatriation	\$ 12,500
Hijack in excess of 24 hours	\$ 100 per hour
Purchase Protection	\$1,500 (maximum of 90 days, 2 claims per year and a deductible of \$50 for every claim)
Lost/Stolen Plastic Card	\$1,500
Cash Point Protection	Loss of cash due to theft up to \$ 200
	Primary Accident Medical Cover up to \$ 2,000
	All Risks Accidental Death & Dismemberment, and within 250 meters of cash point machine. \$ 13,500 during and up to two hours after a transaction
Creditor Protection (Death Due to Accident Only)	Provides a cash benefit to settle outstanding debts as a result of permanent disability and/or death.
	Up to 6 monthly payments, starting from 30 days after claim date, or pays off the loan following death, up to a maximum of \$ 13,500
Hotel/Guest House Fire & Theft	Payable in the event of loss, due to fire or theft, of personal items when staying at a hotel or guest house \$ 275. On any one item, \$ 700 p.a.
Ticket Protection	Reimburses price of ticket in the event a member is unable to attend a recreation, sports or entertainment event due to illness, accident, travel delay, jury service or other unforeseen event. Up to 4 tickets per event, \$ 70 per ticket, plus up to an additional 10% of ticket value to cover the booking fee

This is not a Takaful contract, Terms and conditions will apply. al Hilal Bank's travel and personal accident cover is underwritten by Al Hilal Takaful Company PSC and is responsible for any questions and disputes. al Hilal Bank is not responsible for compensation, processing of claims or otherwise.



## Claims Procedure

### Whilst in the U.A.E

If the insured Person needs to make a claim under this cover please request a claim form, either by post or telephone. The completed claim form, together with documentary evidence in support of the insured person's claim, must reach the insurers within 21 days of the date of the loss.

Please contact us at the following address or the Claims Agent directly:

### Al Hilal Takaful Company

Post Box 111644  
Abu Dhabi, U.A.E.  
Telephone No. 02 499 4400, Fax No. 02 639 0596

## Overseas

The Insurers have appointed the following company to deal with claims:

ACE Assistance /Co CEGA Assistance  
Telephone: United Kingdom +44 1234 621082

In the event of a claim, please apply to ACE Assistance for a claim form either in writing or by telephone, quoting within 31 days after the occurrence or commencement of any loss or event covered by this insurance.

When completed, the form should be returned to ACE Assistance with all relevant documentation and the original card voucher verifying payment for the Travel arrangements. ACE Assistance will promptly consider the claim and contact the insured person with their response.

## MasterCard Global Services™ Emergency Contacts

In case of emergency, you can always contact our Call Center on the toll-free number 800 66 66 66 (within the UAE), or +971 2 635 60 20 (outside the UAE). If you can't reach us at any one of these numbers, please call MasterCard Global Services™ on the appropriate toll-free numbers listed below:

Asia / Pacific	
American Samoa: 1-1-800-307-7309	Korea: 0079-811-887-0823
Australia: 1800-120-113	Malaysia: 1-800-804594
China: 10-800-110-7309,10-800-711-7309	New Zealand: 0800-44-9140
Guam: 1-800-307-7309	Philippines: 1-800-1-111-0061
Hong Kong: 800-966677	Saipan: 1-800-307-7309
India: 000-800-100-1087	Singapore: 800-1100-113
Indonesia: 001803-1-887-0623	Taiwan: 00801-10-3400
Japan: 00531-11-3886	Thailand: 001-800-11-887-0663





<b>Europe</b>	
Austria: 0800-21-8235	Monaco: 0-800-90-1387
Belgium: 0800-1-5096	Montserrat: 1-800-307-7309
Czech Republic: 800-142-494	Netherlands: 0800-022-5821
Denmark: 8001-6098	Norway: 800-12697
Finland: 08001-156234	Poland: 0-0800-111-1211
France: 0-800-90-1387	Portugal: 800-8-11-272
Germany: 0800-819-1040	San Marino: 800-870-866
Greece: 00-800-11-887-0303	Spain: 900-97-1231
Hungary: 06800-12517	Sweden: 020-791-324
Ireland: 1-800-55-7378	Switzerland: 0800-89-7092
Italy: 800-870-866	Turkey: 00-800-13-887-0903
Liechtenstein: 0800-89-7092	United Kingdom: 0800-96-4767
Luxembourg: 800-2-4533	Vatican City State: 800-870-866

<b>Latin America / Caribbean</b>	
Anguilla: 1-800-307-7309	Grenada: 1-800-307-7309
Antigua and Barbuda: 1-800-307-7309	Guatemala: 1-800-999-1480
Argentina: 0800-555-0507	Jamaica: 0800-307-7309
Bahamas: 1-800-307-7309	Mexico: 001-800-307-7309
Barbados: 1-800-307-7309	Panama: 001-800-307-7309
Bermuda: 1-800-307-7309	Peru: 0-800-307-7309
Bolivia: 800-10-0172	Puerto Rico: 1-800-307-7309
Bonaire: 001-800-307-7309	Saba: 1-800-307-7309
Brazil: 0800-891-3294	St. Eustatius: 1-800-307-7309
Cayman Islands: 1-800-307-7309	St. Kitts-Nevis: 1-800-307-7309
Chile: 1230-020-2012	St. Maarten: 1-800-307-7309
Colombia: 01-800-912-1303	Trinidad and Tobago: 1-800-307-7309
Costa Rica: 0-800-011-0184	Turks and Caicos Islands: 01-800-307-7309
Curacao: 001-800-307-7309	Venezuela: 0800-1-002902
Dominica: 1-800-307-7309	Virgin Islands, British: 1-800-307-7309
Dominican Republic: 1-800-307-7309	Virgin Islands, U.S.: 1-800-307-7309

<b>Middle East / Africa</b>	
Bahrain: 8000-0087	South Africa: 0800-990418
Cyprus: 080-90569	

<b>USA / Canada</b>	
Canada: 1-800-307-7309	United States: 1-800-307-7309



## Schedule of Charges

LAHA Al Hilal Card	
Nature of Fees	Platinum Card
Annual Fee (Primary Card)	1,000
Profit Rate (Murabaha)	1.5%
Supplementary Card Fee	100
Fee for non-AED Transactions (Exchange Markup)	2.5%
Cash Advance Fee	3%
Cash Advance Percentage	60%
Over-limit Charges	none
Late Payment Amount (to be paid to charity)	100
Card Replacement Fee	200
Card Re-issuance Fee	200
Duplicate Statement (up to 3 months)	25
Duplicate Statement (over 3 months)	50
Temporary Credit Limit Enhancement Fee	100
Returned Cheque Handling Fee	100
Copy of Sales Voucher	40
Hotel (T&E) Sales Copy Request	100
Outstation Cheque Processing Fee	30

## Please Note

- Late payments collected will be donated on your behalf to charity under the supervision of the Bank's Fatwa and Shariah Supervisory Board.
- For 24-hour assistance and enquiries, please contact our Call Centre on 800 66 66 66, or if you are outside the UAE contact us on +971 2 635 60 20.
- The benefits, discount offers and other privileges offered on the card are at the sole discretion of Al Hilal Bank. The Bank reserves the right to withdraw and/or alter any of the offers without prior notice.