



## Al Hilal Bank Qibla Card Exclusive Features & Benefits

### *Easy Payment Program for Hajj & Umrah travel*

Avail the facility of Easy Payment Program for upto 12 months profit free when you book your Hajj and Umrah travel packages with your Qibla Card. After purchasing your Hajj or Umrah package, all you need to do is call our contact center to take advantage of this program.

#### Additional information:

- Minimum purchase transaction amount should be AED 2,000.
- With our Easy Payment Program enjoy 12 months Murabaha profit free period for an amount equal to the transaction covered under Easy Payment Program for the purchase of Hajj & Umrah package
- At the end of 12 months period, Qibla Card Murabaha profit rate will apply on the outstanding transaction amount.
- Minimum payment due has to be made on or before due date, failing which the easy payment program will be cancelled and full Murabaha installment will be applicable.





To take advantage of these discount packages, please contact Orient Travel at the following numbers and use your Qibla credit card to pay for the packages.

Dubai: 04 - 3284949  
Abu Dhabi: 02 - 6584499

*\*Subject to availability.*

### **Transaction round off:**

As an optional feature on your Qibla Card, to encourage Charity donations, cardholders can round off all local retail transactions to the nearest multiple of AED 5, AED 10, AED 50 or AED 100. The rounded off amount will be donated to the Red Crescent Charity. Your card statement will reflect a separate entry for the round off amount.

### **Airport Lounge Access**

As an Al Hilal Bank Qibla Card holder, you can find a perfect place to enjoy peace and quiet before your flight. Present your Platinum MasterCard and enjoy privileged free access to airport lounges along with 2 children below 12 years of age, enjoy unlimited lounge access across the following airport lounges in the Middle East.

- Marhaba Lounges at Terminal 1 and 3 of the Dubai International Airport, UAE
- Cairo Airport business lounges in Terminal 1 and 3, Egypt
- Pearl Lounge at Kuwait International Airport, Kuwait
- First Class Lounge (Riyadh; Jeddah and Dammam), KSA
- Crown Lounge, Queen Alia International Airport, Jordan





## Additional Features

### *Supplementary Cards:*

Up to three additional cards can 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 will arrange emergency cash advance of up to \$ 5000 anywhere in the world, or issue a replacement card if your card is lost or stolen. Just call immediately on our toll free number 800 66 66 66 or if you are outside the UAE contact us on +971 2 635 60 20 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 or if you are outside the UAE contact us on +971 2 635 60 20. Our friendly contact center 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 a most advanced Islamic Banking service.

### *Financial Benefits*

#### *Price Commitment*

Your Qibla Card comes with a price commitment unlike other cards. We commit to you that your Murabaha profit rate will be fixed for the entire duration, thus giving you peace of mind that pricing will remain fixed for the entire Murabaha period.

#### *Instant Cash*

You can use your Qibla Card to get cash instantly all over the world. You can withdraw cash from over 840,000 ATMs showing 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 Qibla Card is a convenient, secure and reliable means of making payments globally. Use it in any of the 33 million establishments displaying the MasterCard logo, or over the Internet on 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 cost. All you need to do is purchase the tickets and hotel stay using your Qibla Card.

### *Purchase Protection and Extended Warranty*

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

Extended warranty protects goods you've purchased with an automatic extension of the manufacturer's or retailer's warranty for up to 24 months from when you bought the item. The warranty is available on a range of goods including household electrical appliances.

Together these privileges offer sound protection against those little things that can go wrong every day, sparing you hassle and stress.

### *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 statement date. You can plan your payments by paying the minimum required as per statement and the balance at your convenience.

### *MasterCard Moments (Exclusive Program from MasterCard).*

Get access to an exclusive program of exceptional and unique experiences designed to inspire and enrich your lifestyle. Benefit from a host of hand-picked moments on your Qibla Platinum MasterCard credit card by Simply logging on to [www.mastercardmoments.com](http://www.mastercardmoments.com)

**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 which 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

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 meets Takaful cover 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 cost. Tickets must be purchased using your al hilal bank card.

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 date of departure whichever is earlier, 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 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





List of Benefits	Platinum
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 <i>(maximum of 90 days, 2 claims per year and a deductible of \$50 each and every claim)</i>
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.

