

FREQUENTLY ASKED QUESTIONS

RAKBANK KALYAN JEWELLERS Credit Card

- 1. What type of Card is the RAKBANK KALYAN JEWELLERS Credit Card?**
It is a Titanium MasterCard Card co-branded with Kalyan Jewellers.
- 2. What benefits are offered on the RAKBANK KALYAN JEWELLERS Credit Card?**
 - No annual fee ever
 - Enjoy up to 7% Goldback on purchases at Kalyan Jewellers in India and up to 4.5% locally. Also get 5% Goldback on all other international purchases and up to 3% on all other local purchases in UAE. Goldback can be redeemed at any Kalyan Jewellers showrooms in UAE.
 - 0% EPP (Easy Payment Plan) – on Gold Jewellery (3 or 6 months) and Diamond Jewellery (6 or 12 months) on purchases made at Kalyan Jewellers Showrooms in UAE.
 - Balance Transfer facility
 - Credit Card Cheque
 - RAKfeast dining privileges
 - Lifestyle privileges
 - Dream It Live It program
 - Free purchase protection and travel accident insurance
- 3. What is the minimum income eligibility for applying for this Card?**
The minimum income eligibility for applying for this Card is AED 5,000/- p.m.
- 4. Are there any additional charges or fees on the RAKBANK KALYAN JEWELLERS Credit Card?**
There are no annual fees for the RAKBANK KALYAN JEWELLERS Credit Card. The other fees and charges for various services are listed in the Service and Price Guide.
- 5. What is the maximum Goldback that I can earn on domestic and international spends?**
Maximum Goldback offered on domestic spends is AED 1200 per month and AED 2000 per month on international spends from RAKBANK. However, there is no cap on the Goldback offered by Kalyan Jewellers for transactions performed at their showrooms in UAE and India.
- 6. Is there any expiry period for the Goldback that I have earned?**
Goldback will be valid for a period of 15 months from the date of accrual.
- 7. How can I redeem the available Goldback?**
The available Goldback can be redeemed against purchases made at any Kalyan Jewellers showrooms in the UAE. You are requested to carry your RAKBANK KALYAN JEWELLERS Credit Card at the time of redemption.
- 8. What is the Insurance coverage offered on the card?**
Free Purchase Protection and Free Travel Accident Insurance covers are offered by Union Insurance Company on RAKBANK KALYAN JEWELLERS Credit Card. Credit Shield feature is also available; however charges as per Service and Price Guide will apply.
- 9. What type of transactions will earn Goldback on my RAKBANK KALYAN JEWELLERS Credit Card?**
RAKBANK will offer Goldback for all retail POS transactions, Online transactions and International Cash advances performed using the RAKBANK KALYAN JEWELLERS Credit Card. In addition, Kalyan Jewellers will offer Goldback for transactions performed at their showrooms in UAE and India with the RAKBANK KALYAN JEWELLERS Credit Card.
- 10. How will Goldback be accumulated?**
Goldback points awarded by RAKBANK are accumulated for a statement cycle, so it will be calculated and accrued on your Card statement date every month. Kalyan Jewellers will award Goldback points for purchases done at their showrooms at the time of the transaction itself. There is a maximum Goldback cap awarded by RAKBANK of AED 2000 per month for international spends and AED 1200 per month for domestic spends. There is no cap on the Goldback awarded by Kalyan at spends done at Kalyan showrooms in India and UAE using the RAKBANK KALYAN JEWELLERS Credit Card.
- 11. How long would it take for Goldback earned from Kalyan Jewellers to reflect on my Goldback balance?**
It will take 2 working days for Goldback earned from Kalyan Jewellers to reflect on your Goldback balance.
- 12. When can I redeem my Goldback?**
Goldback points awarded by RAKBANK up to the previous statement date can be redeemed by you at any Kalyan Jewellers showroom in UAE. However Goldback points awarded by Kalyan Jewellers can be redeemed at any Kalyan Jewellers showroom in UAE after 24 hours of the transaction. All Goldback points will expire in 15 months.
- 13. How can I inquire about the Goldback earned?**
You can inquire about your Goldback balance by sending an SMS to “2737” in format “KAL <LOYALTY NUMBER>”. Loyalty number is a 9 digit number which is printed on the face of your RAKBANK KALYAN JEWELLERS Credit Card. A detailed monthly Goldback statement will be also be sent to your registered email address advising about the Goldback accrued, redeemed and adjusted, if any.
- 14. How can I convert my purchase made at Kalyan Jewellers showroom using my RAKBANK KALYAN JEWELLERS Credit Card to 0% Easy Payment Plan?**
Purchase gold or diamonds worth AED 1000 or more at Kalyan Jewellers in UAE and enjoy 0% Easy Payment Plan on gold purchases (3 or 6 months) and on diamond purchases (6 or 12 months).
To easily convert your purchase into 0% Easy Payment plan simply call our 24x7 Phone Banking service on 04 213 00 00 within 10 days of your purchase.

Kalyan Jewellers Showroom

Kalyan Jewellers Showroom	Location
SHARJAH	Shop 3,4,5 & 6 Sheikh Abdul Aziz Humaid Al Qassimi Building, Al Ghuwair Area, Rolla
MEENA BAZAR	Shop No; 5 & 6, Musthafawi Building, Al Suq Al Kabeer Road ,Opp. Cosmos, Bur Dubai Phone: 043525033 Fax: 043526933
ABU DHABI	Shop No: 1 & 2, Hamdan Masjid, Hamdan Street, Abu Dhabi Phone: 026215833
KARAMA	Shop No: 5, Al Sherouq Builing, Opp. Karama Park, Al Karama Phone: 043964133 Fax: 043964233
QUSAIS	Shop No: 7, Lootah Building, Damascus Street, Opposite Grand Hotel, Al Qusais Phone: 042636833 Fax: 042637533
BURDUBAI	Shop No: 3 & 4, Mohd Aqil, Abdul Razzak Zarooni & Brothers building, Al Suq Al Kabeer Area, Al Fahidi Street, Near Dubai Museum, Bur Dubai Phone: 043523533 Fax: 043524533
ABUDHABI LULU	Madinat Zayed - ground floor Phone: 026212933, 026212833 Fax: 026212533
QUSAIS LULU	Ground Floor, Lulu Hypermarket Qusais Phone: 042640133 Fax: 042640733
KARAMA CENTER	Ground floor, Karama Center Karama Phone: 043709733 Fax: 043796280