

Spend &
fly for
Free



with RAKBANK Air Arabia Platinum Credit Card



AirArabia

RAKBANK
Simply Better

Fly to wherever your heart desires

Welcome to the RAKBANK Air Arabia Platinum Credit Card – a Card that provides you great value in the air and on the ground. Use your RAKBANK Air Arabia Platinum Credit Card for your domestic and international spends and enjoy unmatched Air Rewards Points, great benefits, savings and privileges on every journey. Use this short guide and watch your rewards take off with RAKBANK Air Arabia Platinum Credit Card.

Joining Bonus

Get off to a flying start with a Joining Bonus of 15,000 Air Rewards Points equivalent to a return ticket. All you need to do is spend a minimum of AED 5000 retail spends in the first 3 months of getting your Card and paying your Joining Fee.

Fly for free with Air Arabia

Get complimentary return flight ticket once every year against minimum retail spends of AED 15,000. Also get airport Drop/Pickup between Sharjah Airport and anywhere in Dubai or Sharjah.

Redeem more hugs, smiles and moments with Air Rewards Points

Air Rewards Points by Air Arabia is a refreshingly different loyalty programme with rewards that truly matter. Earning is very easy.

Spend using your RAKBANK Air Arabia Platinum Credit Card	Earn
AED 5 at www.airarabia.com	1.75 Air Rewards Points
AED 5 within UAE	1.25 Air Rewards Points
AED 5 outside UAE	1.75 Air Rewards Points
AED 5 at Government Merchants	0.30 Air Rewards Points

You can easily redeem for flights, seats, meals, baggage for yourself, friends or family without any blackout dates by using Air Rewards Points plus cash anytime within 24 months of earning Air Rewards Points.

0% Easy Payment Plan

Shopping just got easier with the 0% Easy Payment Plan from RAKBANK Credit Cards. To convert your purchase into a 0% Easy Payment Plan, for 3, 6, 9 or 12 months, at a wide range of participating merchants, please retain your invoice and call our 24 x 7 Phone Banking service on 04 213 00 00 within 10 days of your purchase. What's more, enjoy 0% EPP on Air Arabia bookings up to 12 months without processing fees. At your request, the purchase transaction will be converted to EPP and your monthly instalments will be reflected in your monthly Credit Card statement.

Global Acceptance & Cash Withdrawals Anywhere

Your RAKBANK Air Arabia Platinum Credit Card is accepted in over 36 million establishments displaying the Mastercard® logo in more than 150 countries. You can use your RAKBANK Air Arabia Platinum Credit Card to withdraw money from ATMs worldwide and to facilitate cash advances over the counter of all banks and exchange houses that are members of Mastercard International. Please refer to the Service & Price guide for details on pricing.

Enjoy the following special offers brought to you by Mastercard on your RAKBANK Air Arabia Platinum Credit Card

- Airport lounge access across select airports worldwide
- Cleartrip travel discounts up to 30% on Airline and Hotel bookings
- Discounted Chauffeur rides with Careem
- Mastercard Buy 1 Get 1 offers, powered by The Entertainer
- Avis car rental discounts
- MYUS Premium Shipping discounts
- European Shopping Villages Luxurious shopping discount up to 60%
- Purchase Protection up to USD 5000
- All-encompassing Mastercard for You App

Premium Lifestyle Privileges

Enjoy a diverse and exclusive range of benefits and privileges with your RAKBANK Air Arabia Platinum Credit Card at exciting outlets in the U.A.E ranging from Dining, Fashion, Entertainment, Getaways, Fitness & Spa, Jewellery & Watches and Books to Department Stores.

RAKfoodie Dining Benefits

Treat yourself and enjoy delicious discounts up to 30% on your favourite cuisines at over 2000 restaurants, Buy 1 Get 1 free and Best Foodie Fridays offers across the UAE.

Please visit www.rakbank.ae/rakfoodie for offers details.

Find a key to your city with Priceless Cities

Get access to handpicked experiences and offers in cities around the world. Visit www.priceless.com for details of ongoing offers and privileges worldwide.

Insurance Benefits

Your RAKBANK Air Arabia Platinum Card comes with a host of insurance covers like Credit Shield, Secure Wallet, Purchase Protection and Travel Accident Insurance benefits that cover travel delay and abandonment, delayed baggage, loss of baggage, personal accident cover and personal liability cover. Please visit www.rakbank.ae for cover details and terms and conditions.

Utility Bill Payments Made Easy

You can pay your Etisalat (GSM, Landline, Al Shamil, Dial-up, Evision, Wasel Recharge and Wasel Renewal), DEWA, Du, Salik services and load your RAKBANK Prepaid Card with your RAKBANK Air Arabia Platinum Credit Card by calling 600 54 4049.

Flexible Repayments

The Credit Limit that you can enjoy is mentioned in the enclosed welcome letter. Each month you will receive a Credit Card statement and you have the flexibility of paying the minimum amount within 25 days from the date of the statement and the balance at your convenience. As a result, your RAKBANK Air Arabia Platinum Credit Card not only entitles you to interest-free credit for as much as 55 days, but also gives you the flexibility to plan your payments. You can pay your RAKBANK Credit Card outstanding amount through account transfer from your RAKBANK account, issuing standing instructions, cash payments at any RAKBANK branch or RAKBANK ATM or EDM, select exchange houses or cross cheque payment in favour of "The National Bank of Ras Al Khaimah (P.S.C) a Public Joint Stock Company Cards" with your 16-digit Card number and your name on the reverse of the cheque and mail it to RAKBANK Card Centre, P.O.Box 34134, Dubai, U.A.E. Please refer to the reverse of your monthly Credit Card Statement for more information.

Easy Credit Card Cheque

The Credit Card Cheque (CCC) facility allows you to use your Air Arabia Platinum Credit Card even in places where credit cards are normally not accepted such as paying your house rent, children's school fees, insurance premiums or making any other payments worth more than AED 1,000 subject to available balance in your RAKBANK Credit Card Account. Simply call 04-213 00 00 at any time and your CCC will be couriered within 3 working days. It's that easy. Please refer to the Service & Price guide for more information on pricing.

Balance Transfer

Transfer your outstanding credit card balance with other banks to your RAKBANK Air Arabia Platinum Credit Card over the phone instantly using our free Balance Transfer facility at one of the lowest interest rates ever with no paperwork.

Smart Cash

Smart Cash facility allows you to avail cash easily up to your cash limit, just on call. You can take Cash upto 80% of your Credit Card limit. This Smart Cash amount will be transferred to any of your bank accounts in UAE as per your convenience.

The Smart Cash facility is also available on EMI basis for a tenor of 12 months. For details on the rate of interest and processing fees please refer to www.rakbank.ae.

Complimentary Supplementary Cards

Share the joys of your RAKBANK Air Arabia Platinum Credit Card with your loved ones today by applying for Supplementary Cards for any member of your family over 15 years of age. For other Supplementary Card applicant(s) the minimum age is 21 years. You also have the option of setting a monthly spending limit for your Supplementary Cards which can be up to a maximum of your own Credit Limit. All charges incurred on the Supplementary Cards will be reported on your monthly statement and you can also earn Air Rewards Points when the Supplementary Cardholder uses his/her Card.

RAKdirect – 24 x 7 Phone Banking

You can reach us anytime by calling 04-213 00 00 to speak to our Phone Banking representative who will be happy to answer all your queries. You can also call 600 54 4049 to access our Interactive Voice Response (IVR).

During an Emergency

In case you are travelling outside the U.A.E and have a Card-related emergency such as reporting a lost or stolen Card or requesting for an emergency Card replacement, you can call the Mastercard Global Services (MGS) which is a worldwide customer service program via the toll-free number on +1-636-722-7111 anytime, anywhere.

This is just the beginning of a journey full of excellent advantages. To know more, call Phone Banking on 04 213 00 00 or visit www.rakbank.ae.

