

# FREQUENTLY ASKED QUESTIONS

## 1. Why is RAKBANK withdrawing FC Barcelona Credit Card Product?

The Bank has decided to exit partnership with FC Barcelona Football Club as part of a strategic business call. The Bank intends to provide you robust product offerings and optimised benefits. The partnership will end on 30th June 2022 and post this, the co-brand FC Barcelona Credit Card will also cease to exist.

## 2. Will RAKBANK provide me alternatives to FC Barcelona Credit Card ?

Yes, RAKBANK will offer FC Barcelona customers the substitute products such as Red, Titanium, HighFlyer and World Credit Card basis profile well in advance of the partnership termination date.

## 3. How will annual fees get handled if I have already been charged?

Annual Fees that have been charged to you will be reversed on a pro rata basis.

## 4. Will I have option of choosing the substitute product?

You will be provided with a choice of a substitute credit card product and an alternative product based on your profile. These products offer great features, benefits and rewards. If the first substitute does not suit your preference you may consider the alternate product.

## 5. How will RAKBANK advise me on the substitute credit cards being offered to me?

The Bank will send an e-mail to your registered e-mail ID offering you a substitute product based on your profile and an alternative in case you do not prefer substitute product. You will be required to send your consent by clicking the link on the email against the product you choose. Likewise, an SMS will be sent to you offering two product options. You would need to select one and send SMS to short code.

## 6. What documents are required for me to apply for the new card?

All you need to do is provide your consent on the emailer sent to you or on SMS or over call and we will acknowledge your preference.

## 7. What will be the TAT once I send SMS / Emailer confirming change in card product?

You will receive your new Credit Card in 7-14 days.

## 8. What is the process for supplementary card holders? How do they opt in or will get their cards?

You will receive your supplementary cards along with the substituted Card Product.

## 9. Can I continue using my existing FC Barcelona card till I get my changed card?

Yes, you will be able to use your existing FC Barcelona card until you activate the new card. However, it is important to note that the FC Barcelona Card will not be active after 30th June 2022.

## 10. How will I receive my new credit card product?

Basis your response to our e-mail/SMS, your FC Barcelona Credit Card will be changed to the product you opt for and the credit card will be sent to you via courier to your registered address within 7-14 working days. The Bank will consider the first response received either via e-mail ID or SMS for the product change.

## 11. What happens to my FC Barcelona Credit Card?

Your existing FC Barcelona Credit Card will be deactivated automatically once you activate your substitute product. Activating your substitute card is easy. Just do a purchase or perform an ATM transaction with your existing PIN and your new card product will be activated. Alternatively, you can also follow the steps mentioned on the reverse of the welcome letter received along with the substitute card. You can activate your Supplementary Card (s) if any, separately, following the same steps mentioned above. It is important to note that your FC Barcelona Credit Card will not be active after 30th June 2022.

## 12. What happens to my RAKBarcaRewards Points?

Your RAKBarcaRewards points will be available to you in your account on the [www.rakbarcarewards.ae](http://www.rakbarcarewards.ae) portal and you can redeem your points before 30th June 2022. You would need to have minimum 15,000 points to redeem.

## 13. What if I don't have 15,000 RAKBarcaRewards in my rewards account?

If you do not have the minimum threshold points before 30th June 2022 for redemption, the same will be converted to cashback / RAKrewards based on your selected substitute product. For cashback, it will be credited on your cashback account and for RAKrewards, the same will be available in your RAKrewards account.

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## **14. What will happen to the FC Barcelona Credit Cards registered in the X-Pays wallets such as Apple Pay, Samsung Pay and Google Pay etc.?**

You would be required to add the substitute product in the X-Pays wallets.

## **15. How do I activate the newly issued substitute card?**

Upon receipt of the Card, you will need to request for an Activation code by sending a SMS to 4595 from your mobile number registered with the Bank in the following format:

ACT < first four digits of card customer > <last 4 digits of card number>

(For e.g. ACT 5239 1234)

On receipt of the activation code, you will need to call the IVR and follow instructions to activate the card.

- Alternatively you can activate your RAKBANK Primary and Supplementary Card(s) by performing PIN based transaction at ATM with your existing PIN.
- The PIN stays the same as per the existing card.

## **16. Will my outstanding balance of the FC Barcelona Credit Card be migrated to the newly issued substitute card?**

Yes. All details from the FC Barcelona Credit Card, including balances, will get transferred to the new substitute credit card.

## **17. What will happen if I do not respond to the e-mail/SMS to the Bank on the product change?**

We urge you to respond to our e-mail and SMS to allow us send your substitute Credit Card as after 30th June 2022, the FC Barcelona Credit Card will stop working and you will not be able to perform any transactions.

## **18. Whom do I call if I have any concerns regarding the provided option on the product change?**

For any concerns, please contact our Phone Banking representative at 04 213 00 00 or e-mail us at [contactus@rakbank.ae](mailto:contactus@rakbank.ae).

## **19. How do I redeem my existing RAKBarcaRewards?**

You need to have a minimum of 15,000 RAKBarcaRewards to redeem the points. Please logon to [www.rakbarcarewards.ae](http://www.rakbarcarewards.ae) and redeem for FC Barcelona merchandise / hotel bookings / appliances etc. If you do not have the minimum points to redeem, the same will be converted into the loyalty points of the newly issued substitute product and will be available in the card statement / RAKrewards account.

## **20. What will happen if I do not activate the newly issued substitute card product?**

It is recommended to immediately activate the newly issued card product. If you do not activate the card then post 30th June 2022, the FC Barcelona Credit Card product will stop working and you will not be able to perform any transactions.

## **21. If there are any standing instructions on the FC Barcelona credit card, will the same be applied to the newly issued card product?**

Yes, all the SIs provided to the Bank will automatically be transferred to the newly issued product.

## **22. What will happen to my FC Barcelona Credit Card registered with any e-commerce merchant (online platform e.g.: noon / amazon / zomato etc.)?**

You would need to delete the existing FC Barcelona Credit Card from the e-commerce platform and add the newly issued substitute card to e-commerce merchants' web portals or mobile apps for seamless payments.

## **23. With the new credit card product, have you increased my limit too or is it the existing credit card limit?**

No, credit card limit remains the same. You can apply for increase in the limits as per existing process.

## **24. What will happen if I have registered for any credit card spend based promotion on my FC Barcelona Credit Card? Will the Bank automatically add my new card for the promotion?**

Yes, you will continue to be eligible for the promotion with the new card as well.