

Frequently Asked Questions

Q: I currently hold a RAKBANK Titanium Credit Card and a RAKBANK Visa Credit Card. Will my limits be combined?

A: Yes, the limits will be combined for these Cards. For example; if the limit on your RAKBANK Titanium Credit Card is AED 25,000/- and the limit on your RAKBANK Visa Credit Card is AED 20,000/-, then the new combined limit will be AED 45,000/-.

Q: Can I use any of my Credit Cards to access the combined Credit limit?

A: Yes, the combined credit limit can be utilized using any of your RAKBANK Credit Cards. However, please do note that the combined limit feature is not applicable on RAKBANK Business Titanium Credit Cards and RAKBANK Amal Islamic Credit Cards

For example; if you have a RAKBANK Titanium Credit Card with a Credit limit of AED 25,000/- and a RAKBANK Amal Titanium Credit Card with a limit of AED 20,000/-, then the limits will not be combined – the individual Card limits will continue to apply.

Q: How does this feature benefit me?

A: You will now be able to use your entire credit limit using your preferred RAKBANK Credit Card instead of having to spend across multiple Cards to manage your credit limit. For example, if you have a RAKBANK Titanium Credit Card and a RAKBANK Visa Credit Card with a combined limit of AED 50,000/-, then you can use the entire limit of AED 50,000/- using either the RAKBANK Titanium Credit Card or the RAKBANK Visa Credit Card based on your preference.

Q: Will I still get multiple statements for my Credit Cards?

A: Yes, you will continue to receive individual statements for each of your RAKBANK Credit Cards.

Q: Do I still have to make payment against each RAKBANK Credit Card?

A: Yes, you will have to make payment for each RAKBANK Credit Card based on the billed amount mentioned in the statement for that respective Card.

Q: Is there any change to Cashback or points earning as a result of the combined limit feature?

A: No, you will continue to earn Cashback / reward points as per prevailing rates based on the Card product that you use for transactions.

For example, if you have RAKBANK Titanium Credit Card and a RAKBANK Kalyan Co-Branded Credit Card, transactions performed using the Titanium Credit Card will earn up to 3% Cashback for Domestic Retail transactions & International transactions.

On the other hand, if you use your RAKBANK Kalyan Co-Branded Credit Card for transactions, you will earn up to 7% Goldback for purchases at Kalyan Jewellers in India and up to 4.5% locally. You will also get up to 5% Goldback on all other international purchases and up to 3% on all other local purchases in UAE.

Please note that the existing cashback cap on the individual Cards will apply.

Q: Is there any change to supplementary Card limits?

A: If you have not set up any spend limits on supplementary Cards then supplementary Cardholder can also spend up to the combined credit limit. In case you have set up separate spend limits on supplementary Cards, these will continue to remain in place.