

## The first Credit Card to offer Goldback

Your RAKBANK KALYAN JEWELLERS Credit Card is the first and only Credit Card to offer you Goldback on all your spends.

## Earn up to 7% Goldback on all International Spends

Monthly Spend Tiers	Goldback % on International Spends (Non Kalyan Jewellers)*	Additional Goldback % on Spends At Kalyan Jewellers in India
Up to AED 14,999.99	3%	2%
AED 15,000 - AED 29,999.99	4%	2%
AED 30,000 and more	5%	2%
Minimum Monthly Spends	Nil	Nil
Maximum Goldback per month	AED 2,000	No Cap

You will also earn up to 5% Goldback on international Cash Advances and Internet Transactions.

## Earn up to 4.5% Goldback on Domestic Spends

Monthly Spend Tiers	Goldback % on Domestic Spends (Non Kalyan Jewellers)*	Additional Goldback % on Spends at Kalyan Jewellers in UAE
Up to AED 14,999.99	1%	1.5%
AED 15,000 - AED 29,999.99	2%	1.5%
AED 30,000 and more	3%	1.5%
Minimum Monthly Spends	Nil	Nil
Maximum Goldback per month	AED 1,200	No Cap

## Maximum Value

Let the rewards roll in! Goldback gives you a guaranteed return on everything you buy, from fuel and groceries, to air tickets, jewellery and electronics - anywhere in the world.

## Know your Goldback Balance

Every month you will receive a Goldback Statement which will provide the details of Goldback earned, redeemed, expired and closing balance from RAKBANK and Kalyan Jewellers. You can also call RAKBANK Phone Banking Service on 04-213 00 00 or visit any Kalyan Jewellers Outlet or send a SMS to us to know your Goldback balance.

Simply SMS <KAL> <LOYALTY NUMBER> to 2737, for example KAL 299000001

## Redeem at your convenience

You can easily redeem your Goldback earned against any purchase at Kalyan Jewellers outlets in UAE within 15 months. Please remember to carry your RAKBANK KALYAN JEWELLERS Credit Card when you visit the Kalyan Jewellers outlet for redemption.

Please visit [www.rakbank.ae](http://www.rakbank.ae) for Goldback Terms and Conditions.

For the full list of Kalyan Jewellers branches in UAE please visit [www.rakbank.ae](http://www.rakbank.ae)

