

I need more
Convenience

Sure!




BUSINESS

#yourbusinessmatters

*Conditions apply

Your guide to convenience and benefits on your RAKIslamic Business Debit Card

Your new Business Debit Card now comes with unmatched benefits like the Mastercard® Contactless Tap & Go  technology that offers you the convenience of payment without cash and the advanced Chip & PIN technology that makes all your transactions secure anywhere in the world.

This short guide contains useful information enabling you to make the most of your Card and enjoy its various benefits to their fullest.

A host of benefits

Your Business Debit Card gives you some great advantages.

Global acceptance & cash withdrawals anywhere!

Your Business Debit Card is accepted in over 36 million establishments displaying the Mastercard logo in more than 150 countries. You can use your Business Debit Card to withdraw money from ATMs worldwide that display the Mastercard. Your Business Debit Card comes with the new Mastercard Contactless. Tap & Go technology. Transactions are as simple and convenient as cash, your signature or PIN is not needed for transactions below AED 500.

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.

Talabat discount

Get up to 20% off grocery or food orders two times per month when placing the order on the Talabatapp and paying with your RAKIslamic Mastercard and using code MASTERCARD at checkout.

Enjoy the following special offers brought to you by Mastercard on your Business Debit Card.

Discounted rates on SME insurance:

Preferential prices that offer 5% savings on the following insurance Products:

- SME Healthcare
- SME Motor Fleet
- SME Personal Accident

To avail a discounted premium, write an email to Mastercard.sme@axa-gulf.com and mention that you are a RAKIslamic Mastercard Business debit card holder.

DHL Shipping Discount:

Save 20% on your daily business shipments
To avail promotion, visit [webshipping DHL.com](http://webshipping.DHL.com), select country, click "Create a one-time Credit Card Shipment" and enter promo code MASTERCARD20 when checking out

Discounted rides with Uber

Book with Uber and enjoy 20% OFF the first three rides every month up to AED 12 on each ride. Simply download the Uber app from the Google Play Store or App Store and add your RAKIslamic Mastercard

as your payment method to get 20% discount automatically renewed every month.

Mastercard Buy 1 Get 1 offers

Choose from hundreds of complimentary offers throughout the Middle East and Africa. Download the Mastercard Buy 1 Get 1 app from the App Store or Google Play store and enjoy unlimited offer redemptions.

Priceless Specials

Discover Priceless Specials and enjoy exciting offers on dining, fitness, beauty, hotels and attractions when you use your RAKislamic Mastercard . Simply download the Priceless Specials app from Google Play or App Store. Register, browse and locate offers near you.

Travel benefits

The savings never end with your card. Enjoy your vacation at your dream destination with great savings of up to 7% discount on booking holiday packages (including Flight and Stay) at MMI Travels. Simply call on 04 703 6579 to book your stay.

Takaful benefits

Your Business Debit Card comes with a host of Takaful covers like Purchase Protection and Travel Accident takaful benefits that cover travel delay and abandonment, delayed baggage, loss of baggage, personal accident cover and personal liability cover. These Takaful covers are brought to you by RAKBANK and are offered by SALAMA Islamic Arab Insurance Co. (P.S.C). 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, Dialup, Elife, Wasel Recharge and Wasel Renewal), DEWA, du, Salik services and load your RAKBANK Prepaid Card by logging into Digital Banking or by calling 600 54 0044.

Phone Banking

You can reach us by calling 04-213 00 00 to speak to our Phone Banking representative who will be happy to answer all your queries or call 600 54 0044 to access our Interactive Voice Response Phone Banking (IVR).

Digital Banking

Carry your bank wherever you go with Digital Banking. It's simple, convenient, safe and fast. Simply

1. Register for the service on www.rakbank.ae
2. Download the RAKBANK Business App.
3. Activate it on your phone

When you activate Digital Banking, you will receive SMS notifications of any activity on your Business Debit Card enabling you to keep track of all your Business Debit Card spends and helps prevent any misuse of your Card.

Cardless Payments and withdrawals

Cardless payments with Apple Pay, Samsung Pay, Google Pay, Fitbit Pay, SwatchPay! or Garmin Pay plus cardless cash withdrawals at contactless enabled RAKBANK ATMs

Business Debit Card Important Information

Card Activation & PIN Retrieval

- You can activate your Card and retrieve your PIN by calling 600 54 0044 with your activation code.
- Request for an Activation Code by sending an SMS to 4595 from your mobile number registered with the bank in the following format:
ACT [First 4 digits of Card number] [Last 4 digits of Card number]
- You can change your PIN at any RAKBANK ATM.

Card usage

- Please ensure to sign on the reverse of your Business Debit Card immediately on receipt to prevent any possible misuse.
- When using your Business Debit Card for retail transactions, you would be required by the merchant to either sign the charge slip or enter your PIN for completing the transaction.
- If your Business Debit Card is used at any RAKBANK / U.A.E. SWITCH / GCCNET ATM, then the amount would be debited to your account immediately.
- If your Business Debit Card is used at a Mastercard retail (within U.A.E or abroad) or ATM (excluding RAKBANK / U.A.E. SWITCH / GCCNET), then a hold for the transaction amount will be placed on your account equivalent in U.A.E Dirhams. When the settlement transaction is received from Mastercard, this hold will be released and the amount will be debited to your account.
- Please note that all your Business Debit Card transactions will reflect in your monthly account statement.
- In case your Business Debit Card is lost or stolen, please report the same immediately by calling 600 54 0044 from anywhere in U.A.E or on call collect +971 4 2130000 from outside U.A.E.
- In case you are travelling outside 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 a toll-free phone call on +1-636-722-7111 anytime, anywhere.

Joint Account Cards

In case you are a joint account holder, a separate Business Debit Card will be issued to each of you. You can then enjoy separate transaction limits set by each of you, subject to Bank's approval.

Transaction limit

The default daily transaction limit on your Business Debit Card is AED 50,000. This includes a daily cash withdrawal limit of AED 35,000. You may request to change the daily transaction limit subject to Bank's approval. We're sure you'll love all the advantages your Card gives you. There is still lots more to know about your new Card, including offers, discounts, services and more. For details, call 04-213 00 00 or visit www.rakbank.ae



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