



GET UP TO
1.5% CASHBACK
RAKBANK RED MASTERCARD CREDIT CARD



Get Ready to Enjoy More

Your RAKBANK RED Mastercard Credit Card comes with just the right combination of value-packed features and benefits. This short guide contains useful information enabling you to make the most of your Card and enjoy its various benefits to their fullest.

Cashback on RAKBANK RED Mastercard Credit Card Up to 1.5% on all your spends

Earn Cashback, wherever you go, whatever you buy with the new RAKBANK RED Mastercard Credit Card. You get up to 1.5% Cashback on domestic and international transactions subject to a minimum spend of AED 1000 per month.

Spend	Cashback
AED 1000 – AED 2999	1%
AED 3000 & above	1.5%
Max. Cashback Cap of AED 300 per month.	

Save time with contactless technology

What's more, thanks to the Mastercard contactless Tap & Go™ technology you can just tap and pay at participating merchants across the globe.

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. 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 Credit Card is accepted in over 36 million establishments, including 1 million ATMs all over the world. You can use your RAKBANK 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 more details.

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

Travel Benefits

The savings never end with your Card. Book your holiday with MMI Travel using your RAKBANK RED Mastercard Credit Card



and enjoy of up to 7% discount on any of the holiday packages in addition to the discount. Simply call MMI Travel Counter: 04 703 6579 or email reservations@mmitravel.ae

Insurance Benefits

Your RAKBANK RED Mastercard Credit Card comes with a Credit Shield cover offered by RAKINSURANCE. 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, Prepaid Card and Salik services with your RAKBANK RED Mastercard Credit Card by calling 600 54 4049.

No Annual Fee, Ever!

Even with all the benefits your RAKBANK RED Mastercard Credit Card gives you, you don't have to pay an annual fee, ever.

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 RED Mastercard 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 RED Mastercard Credit Card dues through account transfer from your RAKBANK account, standing instructions, cash payments at any RAKBANK branch, any 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 side of your monthly Credit Card Statement for more information.

Easy Credit Card Cheque

The Credit Card Cheque (CCC) facility allows you to use your RAKBANK RED Mastercard 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 RED Mastercard Credit Card Account. Simply call 04-213 00 00 at any time and your CCC will be couriered within 3 working days.

Smart Cash

Smart Cash facility allows you to avail cash easily, 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. There is no fixed EMI and the payment can be made at 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.

Balance Transfer

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

10% Discount through Hotels.com

Up to 10% discount on hundreds of thousands of properties in over 200 countries on hotels.com with your RAKBANK RED Mastercard Credit Card.

How to use:

Simply go <https://www.hotels.com/hotel-deals/mastercard-ar> and apply the promo code MastercardMEA upon checkout with your RAKBANK RED Mastercard Credit Card. Applicable only on bookings paid in full online.

Discounted Chauffer Rides with Careem

Enjoy 20% discount – 3 times per month across the Middle East. Simply download the Careem app from the App Store or Google Play Store, then add your RAKBANK RED Mastercard Credit Card and enter the promo code MASTERCARD when booking.

Complimentary Supplementary Cards

Share the joys of your RAKBANK RED Mastercard Credit Card with your loved ones today by applying for Supplementary Cards for any member of your family over 15 years of age. 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 Cashback when the Supplementary Cardholder uses his/her Card.

Cardless Payments

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

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 or call the toll-free number 600 54 4049 to access our Interactive Voice Response (IVR).

During an emergency

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, call the Mastercard Global Services (MGS), a worldwide customer service programme toll-free on +1-636-722-7111 anytime, anywhere.

