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DEBIT CARDS

User Manual



بنك نزوى
Bank Nizwa



**Thank you
for banking
with
Bank Nizwa**



At Bank Nizwa, we take pride in exceeding the expectations of our customers and we are delighted to present to you the Bank Nizwa MasterCard® Debit Card. This Sharia compliant Debit Card, with its worldwide acceptance, offers you a wide range of privileges and lifestyle benefits. To know more, please refer to the Card Offers & Privileges section.

We will keep you updated as new products and services are introduced. Meanwhile, please feel free to call us with your valuable feedback and suggestions.

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Card Description



Card Description: Front

1. **Card Number:** This is your exclusive 16-digit card number. Please include this in all correspondence with Bank Nizwa.
2. **Bank Identification Number (BIN):** Below the first four digits of the card number in small print is a pre-printed 4-digit Bank Identification Number. This should match the first four digits of the card number printed above it.
3. **Validity:** Your debit card is valid throughout the period up to the last day of the month of the year indicated on your card.
4. **MasterCard® logo:** Establishments worldwide displaying the MasterCard® logo accept your card.
5. **Your name:** Please check that your name is correctly embossed as per your request. In case of incorrect embossing, please inform your branch.
6. **Account Number:** This is an exclusive 14-digit Account Number. The first three digits represent the branch code – the next eight digits represent the Customer Information File (CIF) number – and the last three digits represent the type of account.
7. **Chip:** Your Debit Card is equipped with the latest chip technology to ensure security of your card. Important information about you, your card, and your spending patterns is encoded on this chip.
8. **Contactless:** The technology that allows cards to connect wirelessly to an electronic reader (POS/ATM) in order to make payments.



Card Description: Back

9. **MasterCard® hologram:** The global hologram is three dimensional with a repeat MasterCard® printed in the background. When rotated, the hologram will reflect light and appear to move.
10. **CVV/CVC value:** A security measure that uniquely identifies details of a debit card. The CVV consists of 3 numbers which need to be confirmed for every transaction made. Before the CVV/CVC 3-digit value is a 4-digit value printed on the signature panel. The 4 digits printed on the signature panel must match the last 4 digits of the card account number, followed by the 3-digit indent printed CVV/CVC number.
11. **Signature panel:** This panel has to be signed by the cardholder to prevent fraud.
12. **Bank contact details:** This provides the address and contact details of the card operation centre of Bank Nizwa. Communication related to debit cards can be sent to this address.

How do I generate my PIN?



To generate your PIN, please go to a Bank Nizwa ATM and follow the below instructions:

1. Please insert your card in the ATM.
2. Please select your preferred language.
3. You will be requested to enter a 4-digit PIN of your choice. Please enter your 4-digit PIN.
4. You will be prompted to re-enter the PIN for verification. Please re-enter your 4-digit PIN.
5. After your PIN is successfully generated, the ATM will display a confirmation message, eject your card and your receipt.
6. Please take your card from the ATM and call (Oman) 800 700 60 or (International) +968 246 55 599 for card activation.

How do I activate my card?



To activate your Debit Card through Bank Nizwa Mobile App:

1. Login to the Bank Nizwa App.
2. Select the “Debit Cards” option under the “Cards” tab.
3. Select the card you wish to activate.
4. Activate your card by changing the card status from the icon shown on the top right.

To activate your Debit Card through the Call Centre:

1. Please call (Oman) 800 700 60 or (International) +968 246 55 599 from the mobile or landline telephone number which you have provided to the Bank at the time of account opening.
2. An automated voice will greet you and guide you with the menu.
3. Please select your preferred language.
4. Please select “Card services”.
5. Please select “Activate your card”.
6. Please wait for your call to be attended by the Phone Banking Agent.
7. Please follow the customer authentication process with the Phone Banking Agent for activating

What can I do with my card?



You can use your Bank Nizwa Debit Card 24/7 for cash withdrawal over ATM, or POS transactions on any machines displaying the following logos:



You can also use the card for cash transfers between Bank Nizwa accounts via any Bank Nizwa ATM.

Internet Activation Process



1. Call Bank Nizwa Phone Banking on (Oman) 800 700 60 or (International) +968 246 55 599.
2. Pass the customer verification process.
3. Inform the Call Centre staff of the total amount you plan to utilise and the number of transactions you will be carrying out.

Your card will be enabled for e-commerce transactions done at 3D secured verified merchants.

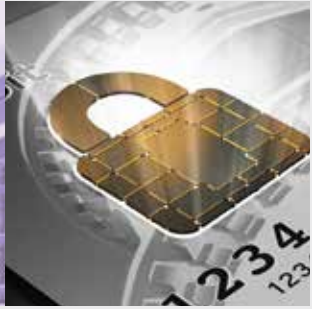
Card Usage



When using your Debit Card to pay for purchases or services, present your card for payment of the bill:

- You will be required to tap your card or input a pin during the transaction depending on the transaction amount and the payment terminal gateway.
- Please verify the amount to be paid before entering your PIN at the Point-of-Sale terminal.
- The merchant will provide you with a sales slip once the transaction is completed successfully.
- Retain copies of all sales slips till they appear in your account statement.
- Please request your supplementary cardholders to follow the above procedures.
- Please cooperate with Bank Nizwa staff by answering any questions on the usage of the card when required.

Precautions to avoid misuse



- Always ensure that merchants process transactions on your card in your presence.
- Keep track of your account statement and if you don't receive it on time, please inform the Bank so that we can immediately have it dispatched to your appropriate address.
- If you find any irregularities on your account statement, please notify the Bank immediately.
- For your additional protection, we have blocked the use of the card for internet purchases except for 3D Secure verified merchants. However, if you require this service to be activated for all merchants, it can be done for a short period of time. Please the process for activation mentioned under Internet Activation Process on page 9.
- Do not hand over the card to anyone when not being used for payment.
- Upon receipt of your new or renewed card ensure to keep it in a safe place. Destroy the old card by shredding or cutting it into half and dispose it in a secure manner.
- Do not write the PIN on your card or keep it with your card.

Card Features & Benefits



- The MasterCard® Debit card is issued with a validity of 5 years.
- The card can be used for cash withdrawal over ATMs through the OmanNet, GCCNet and MasterCard® network. The card can also be used on all POS machines having the MasterCard® logo.
- Your Bank Nizwa Debit Card can be used locally on the OmanNet and GCCNet networks and internationally wherever MasterCard® cards are accepted.
- You can have separate cards for each account or link one card to all accounts.
- You can change default account or link accounts by filling out the Card Service Request Form at the branch.
- The card by default will be enabled for internet use through 3D Secure verified merchant only, unless requested through the Phone Banking number to be enable for all online merchants.

The Bank Nizwa Debit Card is a Sharia compliant card and will not be used for gambling, alcohol purchase or any other Sharia non-compliant activities. The Bank will be blocking the usage of the card for these activities through Specific Merchant Category Code (MCC).

Card Offers & Privileges



MasterCard® For You

To know more about the privileges, ongoing offers and discounts you can avail with your card, please download the “MasterCard For You” app from App Store or Google play.

Or download the
‘Priceless Arabia’ app from



Airport Lounge Access

Platinum Debit Cardholders can enjoy and unwind in a top-class lounge before your flight.

Make your travel more relaxed by stepping into a world-class luxury lounge at international airports across the region. Get unlimited airport lounge access at the best lounges in the Middle East when you present your Platinum MasterCard® and boarding pass.

Terms & Conditions apply.

Please
remember...



- Keep a photocopy of the front and reverse of your card for your records.
- Your card will be activated once you contact Bank Nizwa Phone Banking on (Oman) 800 700 60 or (International) +968 246 55 599 and pass the customer verification process.
- Your card will be valid for 5 years. The expiry date is printed on the front of the card.
- Intimate any changes in your particulars recorded with us, such as change of address or telephone numbers, as soon as possible.
- The Bank at its discretion will renew the card automatically one month before the expiry date.
- Please advise the Bank at least 2 months prior to the expiry date on your card if you do not wish to renew it.
- Quote your 16-digit card account number in all correspondence with the Bank.
- Read your Debit Card terms and conditions and do not hesitate to ask for any clarification.

EMERGENCY SERVICES

Before travelling please note down your card account number and the following phone numbers to help you report any loss or theft of your card:

Call Bank Nizwa Phone Banking

Within Oman: 800 700 60

International: +968 246 55 599