

# CREDIT CARDS

## User Manual



بنك نزوى  
Bank Nizwa



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# Welcome

We welcome you into an elite group of individuals who carry Bank Nizwa Credit Cards.

This Card has been designed to offer you exclusive privileges and opportunities to accommodate your professional and personal lifestyle.

Your Bank Nizwa Credit Card is a global card and accepted all over the world for making payments. The Bank Nizwa Credit Card can be used at millions of establishments worldwide. This information pack will provide you with details on all the Card features, benefits and usage instructions. Please read the information pack before using your Bank Nizwa Credit Card. It contains valuable information and tips on using your card to ensure maximum benefits.

In case you have any questions concerning your Bank Nizwa Credit Card, you may dial Bank Nizwa Call Center on (local) 800 700 60, (International) +968 24655599 or visit the nearest branch for more assistance.

Thank you for choosing Bank Nizwa Credit Card. We look forward to providing you with a truly unique service.





# Your Credit Card Features and Benefits

## Worldwide Acceptance

Your Bank Nizwa Credit Card is accepted at over 35.9 million establishments worldwide: Hotels, airlines, car rentals, restaurants, petrol stations, hospitals, department stores and many other establishments.

## Flexible Payment Plan

- You can settle 5% or 100% of the outstanding/used amount of the credit limit monthly.
- You can make instant credit card payment through your Bank Nizwa Mobile Banking App.
- You also have the choice to make payments at any Bank Nizwa branches.

## Cash Access Any Time

Your Bank Nizwa Credit Card entitles you to withdraw cash up to 80% of your credit limit from over 2.5 million ATMs worldwide. Your Bank Nizwa Credit Card comes with a secret PIN (Personal Identification Number).

## Monthly E-Statement

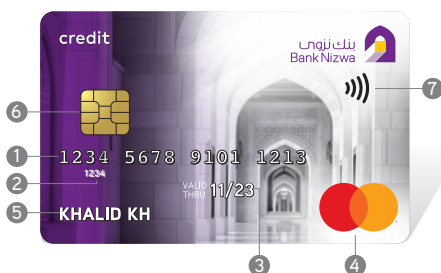
Receive monthly E-Statement on your registered email address.



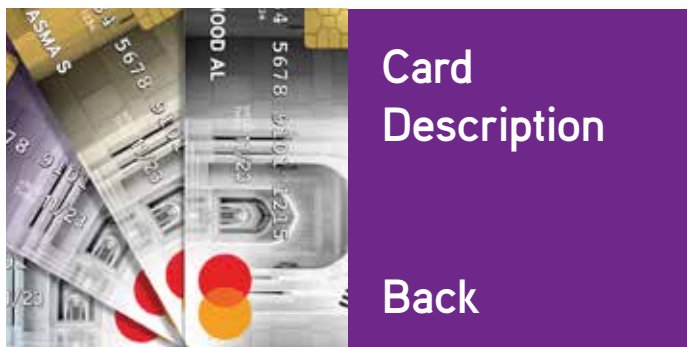


# Card Description

## 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 credit 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. Chip: Your Credit 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.
7. Contactless: The technology that allows cards to contact wirelessly to an electronic reader (POS/ATM) in order to make payments.

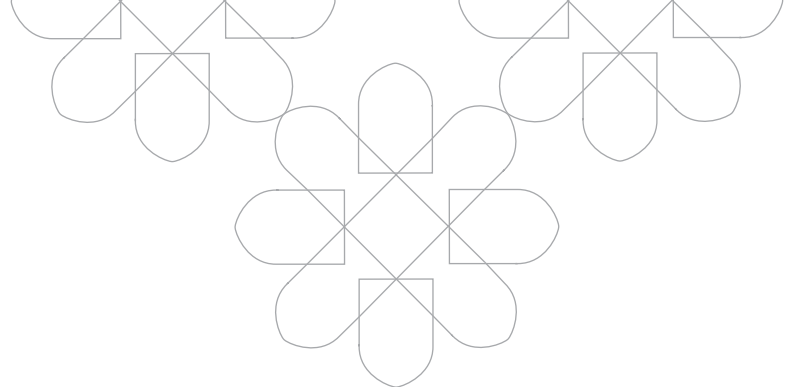


8. MasterCard® hologram: The global hologram is three dimensional with a repeat MasterCard® printed in the background. When rotated, the hologram will reflect light and appear to move.
9. CVV/CVC value: A security measure that uniquely identifies details of a credit card. The CVV consists of three digits which need to be confirmed for every transaction made.
10. Signature panel: This panel has to be signed by the cardholder to prevent fraud.
11. Bank contact details: This provides the address and contact details in case you have any questions concerning your Bank Nizwa Credit Card, you may dial Bank Nizwa Call Centre on (local) 800 700 60, (International) +968 24655599.



## Important Guidelines and Tips

- Please activate your Bank Nizwa Credit Card as soon as you receive it. For card activation, please call Bank Nizwa Call Center at (local) 800 700 60 or (International) +968 24655599.
- Please sign on the signature panel at the back of your card once received.
- Please ensure you collect your PIN (Personal Identification Number) from your branch while collecting your credit card. Please ensure you keep your card and PIN safe at all times.
- Do not disclose your PIN to anyone and for any reason.
- Please contact your branch immediately if you received your pack without your card, or if the information embossed on the card is incorrect.
- For any changes in your personal details, telephone numbers, employment status, etc., please ensure that you inform the Bank at the earliest at your branch and filling out the Card Service Form at any Bank Nizwa branch.



- In the event of loss of the card, please call Bank Nizwa Call Centre at (local) 800 700 60 or (International) +968 24655599 or contact your branch immediately.
- Your card is valid for five years. The expiry date is embossed on the card.
- The Bank, at its discretion, will renew your card automatically one month prior to the expiry date. In case you do not wish to renew it, please advise the Bank at least two months prior to the expiry of your card.
- You will receive a detailed and comprehensive credit card statement every month through your mail box, in addition to an e-statement at your registered email address with the bank.
- Please read the Terms and Conditions of your Bank Nizwa Credit Card carefully. Please call us for any clarifications that you may require.

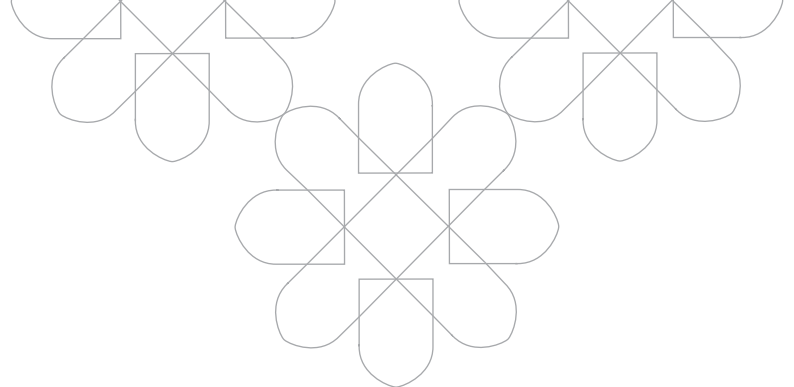




## Safety Instructions

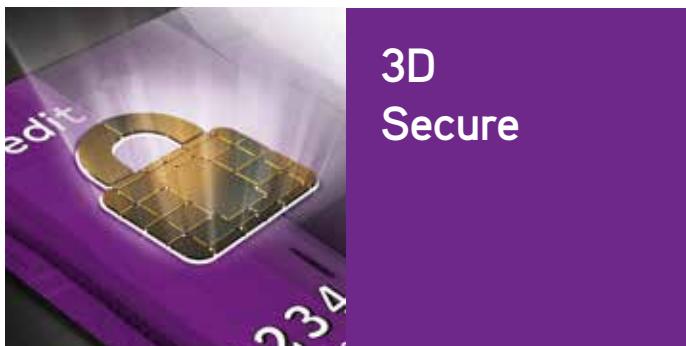
**While using your Bank Nizwa Credit Card for purchases, please ensure the following:**

- Verify the amount of the bill presented to you with your credit card slip.
- If you accept the amount, sign the slip in the space dedicated for your signature. Form and content of the slip may vary, but basic information and shape should remain the same. Please do not sign the slip if the amount written on it was input manually (unless the merchant uses manual POS machines).
- Collect the copy of the bill as well as the copy of your sales slip for your record.
- Remember to collect your card from the merchant establishment.



**While using your Bank Nizwa Credit Card for cash withdrawals, please ensure the following:**

- Please ensure you collect your credit card PIN from your branch.
- Ensure that you memorize the PIN of your card or store it in a safe place.
- After inserting your card into the ATM and after the PIN verification, you will have access to the funds available to you for cash withdrawal. Cash withdrawals are subject to a cash withdrawal fee.
- After the transaction is completed, please make sure that you collect your card as well as your transaction receipt from the ATM machine.
- Retain the transaction receipt until it has been reconciled with the card statement sent to you by the Bank.
- In the event of any mishap during your transaction (e.g. no cash was dispensed after the transaction was approved, less cash was dispensed than shown on the receipt etc.) please contact Bank Nizwa Call Centre at (local) 800 700 60 or (International) +968 24655599 immediately, or contact the Bank whose ATM machine you were using.

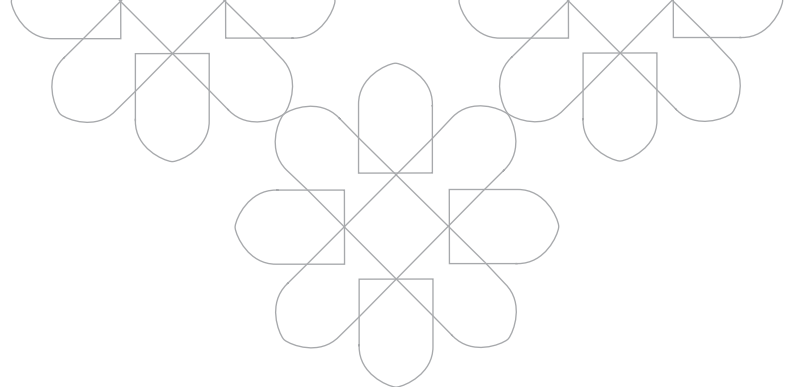


## Enjoy '3D Secure' feature for online transactions with Bank Nizwa Credit Cards

The '3D Secure' feature from MasterCard® provides an additional layer of security for online shopping. The feature offers Bank Nizwa Credit Card customers a much safer experience while transacting online.

### How Does '3D Secure' From MasterCard® Work?

Whenever you make a transaction online using your Bank Nizwa Credit Card at a merchant that supports **MasterCard® SecureCode** solution, you will be asked to enter your One-Time-Password (OTP) after entering your card details, and just before check-out. The One-Time-Password (OTP) will be sent to your registered mobile number. You will be able to complete your transaction only after providing the correct One-Time-Password (OTP).



## Online Shopping DO's and DON'Ts

- Ensure you use your card only on known websites.
- Never use your card at unsecured websites.
- Always ensure you use your card at websites that are supported by MasterCard® SecureCode.
- Avoid accessing websites using links. Instead, type the website name yourself.
- Ensure you use your card at website addresses that begins with “https” and not “http”.
- Ensure that the browser displays the secure lock. This is located usually at the bottom right corner or on the top of the webpage.
- Do not store your card information on websites.
- In case you are using your card at a merchant over the phone, make sure that you trust them.

### To enable online transactions,

Call **800 700 60** (within Oman)  
or **+968 24655599** (International)



## Frequently Asked Questions

If you need any assistance, just dial Bank Nizwa Call Centre (local) 800 700 60 or (International) +968 24655599.

Or write to:

**Bank Nizwa Card Services**

**P.O.BOX: 1423, Postal Code 133,**

**Al Khuwair, Sultanate of Oman.**

### **Q1. Where can I use my Bank Nizwa Credit Card?**

A. Your Bank Nizwa Credit Card can be used anywhere in Oman and worldwide, for purchase of goods and services, in all shops and establishments that display the MasterCard® logo. These include hotels, restaurants, travel agent and much more.

### **Q2. Is there any charge on using my Bank Nizwa Credit Card at a merchant establishment?**

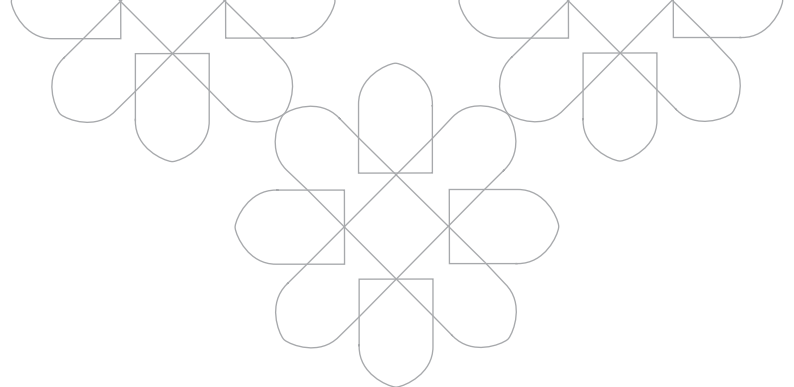
A. No, there is no charge for using your Bank Nizwa Credit Card at any merchant establishment in Oman as well as outside of Oman. Merchants shouldn't ask you to pay additional fees for using your credit card.

### **Q3. Can I withdraw cash using my Bank Nizwa Credit Card?**

A. Yes, you may withdraw cash up to 80% of your credit limit.

### **Q4. Is there any fee for withdrawing cash?**

A. Yes, every time you withdraw cash, a cash fee will be charged from your account. You will receive the full amount withdrawn from the ATM. This cash withdrawal fee will be deducted immediately and will appear in your Bank Nizwa Credit Card statement.



**Q5. Is there any maximum limit for cash withdrawal?**

A. Yes, Bank Nizwa Credit Card sets a limit for each cash withdrawal up to OMR 200 per transaction.

**Q6. Tell me about Bank Nizwa Credit Card statement.**

A. We will send you a statement for your Bank Nizwa Credit Card on a monthly basis. It will be mailed to your registered P. O. Box address and registered email address as indicated by you in your credit card application form. Your statement will indicate the statement date, the statement period, your previous balance and fees, your payments, credit and your current balance.

**Q7. How much should I repay every month?**

A. You can choose to settle either 5% or 100% of the outstanding/used amount from the credit limit every month. The “Minimum Amount Due” will be 5% of the credit limit or OMR 10/-, whichever is higher.

**Q8. If I have used my full credit limit, can I still use the card?**

A. No, if you have used your credit limit fully then you cannot use your Bank Nizwa Credit Card until you make a payment. The amount repaid will then be available for your use.

**Q9. Is there any late payment fees?**

A. Yes, in case of any delay in payment, cardholder promises to pay 1% of the unpaid minimum due amount to charity, and this will be deducted from the account.



## 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 800 700 60 and complete the customer verification process.
- Your card will be valid for 5 years. The expiry date is printed on the front of the card.
- Communicate 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 credit card terms and conditions and do not hesitate to ask for any clarification.
- Keep the Assistance Guide for emergency contact telephone numbers.

### 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 24655599**

# Terms and Conditions for Bank Nizwa Credit Card

The issuance and usage of the Bank Nizwa Credit Card shall be subject to the following terms and conditions:

## 1. Definitions:

**Annual Membership Subscription Fees:** Are the fees which customer pays to the Bank to issue the different types of Credit Cards.

**Bank:** Bank Nizwa.

**Branch:** All Bank Nizwa branches.

**Credit Card:** A card with credit line provided by the bank to a customer to be used for Purchases on credit from Point of Sale terminals and cash withdrawal from ATMs.

**Customer / Cardholder:** Means an individual to whom a Card, bearing that individual's name, is issued by the Bank and includes the Primary Cardholder and any Supplementary Cardholder. Reference in these Terms and Conditions to 'Cardholder' shall mean Primary Cardholder and/or Supplementary Cardholder as shall be appropriate in the context.

**Credit Card Account:** Means the account allocated to a Card for the purpose of entering all credits and debits received and/or incurred by the Primary Cardholder and/or the Supplementary Cardholder, if any, under these Terms and Conditions for that Credit Card.

**Credit Card Statement:** Means Bank's monthly statement issued to the Primary Cardholder showing particulars of the Card Transactions since the last Card Statement and the Current Balance and Minimum Amount Due payable to the Bank by the Payment Due Date and sent to the Primary Cardholder at the postal address provided by Customer or by such other means as may be agreed with Customer.



**Credit Card Limit:** Is the amount of purchases on credit that is approved by the Bank to the credit cardholder.

**Personal Identification Number (PIN):** Secret number that is given to customers in sealed envelopes or generated by customer through ATM or Phone banking. The PIN is used for cash withdrawals, for balance enquiries over ATM's and for verification on POS machines.

**Renewal of Credit Card:** Renewing customer credit card after card expiration.

**Replacement Card:** Replacing customer physical credit card with new card number.

**Supplementary Card:** Secondary card under the primary credit card account.

## **Sharia Compliant Credit Card**

### **1. Interest –free Credit Card:**

- 1.1. Bank shall make available to the Cardholder the Credit Limit based on the Sharia principle of (Al Qard Al Hasan) interest-free loan. The Credit Limit may be utilized by the Cardholder for Card Transactions for the specified payment period.
- 1.2. Bank, may at any time, with notice to the Cardholder reduce the Credit Limit. In such an event, the Cardholder shall be required to repay the outstanding credit amount to be within the new Credit Limit.

### **2. Credit Card Delivery and Usage:**

- 2.1. Customer shall sign the bank register to confirm receipt of the Credit Card.
- 2.2. Customer will generate the PIN by calling the Phone Banking using IVR System.
- 2.3. Customer may request the Bank to send the Credit Card by mail. In this case, Bank shall not bear any responsibility if customer didn't receive the Credit Card.
- 2.4. Customer can use the Credit Card limit within the validity period which is clearly embossed on it.

### **3. Supplementary Card:**

- 3.1. The Customer/Primary Credit Cardholder can request the bank to issue Supplementary Credit Card in addition to the Primary Credit Card account and within the approved credit limit.
- 3.2. The Primary Cardholder will be fully responsible for all amount debits to the Credit Card account, as well as any expenses or fees imposed on the Credit Card.
- 3.3. The Primary card and all Supplementary Cards shall be subject to the credit limit approved by the bank.

#### **4. Credit Card Account:**

- 4.1. The Bank will debit the Credit Card Account for fees and all transaction amounts resulting from customer usage of the Credit Card.
- 4.2. The amount of any Credit Card transaction, in any currency other than Omani Rials, will be converted at the prevailing market rate of exchange on the date when the transaction is debited to the Credit Card Account.
- 4.3. The Bank shall charge to the customer's Credit Card Account for the Credit Card Annual Subscription Fee for each Credit Card type during the first month of the Credit Card issuance. In addition, Replacement and renewal fees shall be considered as due and are non-refundable.

#### **5. Credit Card Statement**

- 5.1. The bank shall issue Credit Card Statement at specified intervals. Unless instructed by the customer in writing to hold all correspondence, the Bank will make available Statements and advices to the customer's postal address, or through Bank's website, or internet banking or Customer's electronic address as recorded in Bank's records. The same will be deemed to have been received by the customer.
- 5.2. The customer should carefully check the Transactions in the Statement, and any error or discrepancy must be notified in writing to the Bank within (15) fifteen days from the date on which the Statement is sent to the customer address. If the Cardholder gives no such notice, the Statement will be deemed to be correct and the Bank will not be liable or responsible for any further objection received from the Customer.
- 5.3. If the Cardholder does not receive a Statement for any period, customer remains liable to pay the due amount.

#### **6. Payment of Fees**

- 6.1. The Annual Subscription Fee is disclosed in the Bank's "Services & Fees Guide". The Customer acknowledges and agrees that the Annual Subscription Fee may be amended by the Bank at its sole discretion. Bank shall notify the customer of the revised fee by making the relevant changes to the schedule available at the Bank branches or on the Website.
- 6.2. The Credit Cardholder(s) is liable to pay the Annual Subscription Fee and all dues as per the bank records upon the request of the Bank.
- 6.3. The Annual Subscription Fee shall be added to the Credit Card Statement issued to the customer.
- 6.4. The Annual Subscription Fees, as presented by the Bank for each Credit Card type, shall be paid by the Cardholder when the Credit Card is issued or renewed, and upon issuance or renewal of every Primary and Supplementary Cards.

- 6.5. For avoidance of doubt, the Annual Subscription Fee that shall be paid by the Cardholder has no linkages directly or indirectly with the credit limit granted by the Bank to the Credit Cardholder(s).
- 6.6. The Primary Credit Cardholder agrees to pay the total amount of all Charges described as the Current Balance specified in the Credit Card Statement. Such Charges to be due in full and payable not later than the Payment Due Date specified on the Credit Card Statement.
- 6.7. The Primary Credit Cardholder may choose not to settle the Current Balance in full, in which case the Credit Cardholder must pay at least the Minimum Amount Due on or before the Payment Due Date. If the Current Balance is less than as prescribed by the Bank from time to time, the Current Balance becomes fully due. If the Minimum Amount Due is not paid by the Payment Due Date or only partly paid, the unpaid amount of such Minimum Amount Due will be included in the next Card Statement's Minimum Amount Due.
- 6.8. If the Credit Cardholder fails to pay the Minimum Amount Due Date, the Cardholder undertakes to donate to charity an amount calculated at the rate of (1%) of the unpaid amount in addition to any actual cost incurred by the Bank, if any, (excluding any loss of profit, cost of funding or any other amount in the nature of interest) which will be paid to charity as per the guidelines provided by the Bank's Sharia Supervisory Board.
- 6.9. The Customer authorizes the Bank to debit Fees or Charges due to the Bank from any of Credit Cardholder accounts.

## **7. Loss of Credit Card and Security Code**

- 7.1. Bank will issue a Security Code for the Credit Cardholder for use at any ATM or electronic device which accepts the Credit Card, and the Credit Cardholder agrees that the PIN may be sent by post or courier to the Credit Cardholder at the Customer's risk.
- 7.2. Bank will issue a Security Code for the Credit Cardholder's use with Phone Services, and the Credit Cardholder agrees that the Security Code may be generated over the telephone or any other communication device or may be sent by post or courier to the Cardholder at the Customer's risk.
- 7.3. When any Security Code is advised by mail or courier, the Credit Cardholder must memorize the Security Code and immediately destroy the advice.
- 7.4. The Credit Cardholder shall be fully liable for Credit Card Transactions made with the Security Code, whether with or without the knowledge of the Cardholder.
- 7.5. The Credit Cardholder shall take all reasonable precautions to prevent the loss or theft of the Credit Card,

and shall not disclose the Security Code to any party.

- 7.6. In the event that the Credit Card is lost or stolen, or the Security Code is disclosed to any other party, the Credit Cardholder shall immediately notify the said loss, theft or disclosure, together with the particulars thereof to the Bank and to the police of the country where such loss or theft or disclosure occurred.
- 7.7. The Credit Cardholder shall be and remains fully liable to make payment to the Bank for any debit to the Credit Card Account arising from any Card Transactions, Cash Withdrawal, ATM transactions, utility payments and/or any services or facilities provided through Phone Services, effected through the use of the Credit Card and/or Security Code by any person whether with or without knowledge of the Cardholder.
- 7.8. Bank may at its sole discretion issue a replacement Credit Card for any lost or stolen Credit Card, or a new Security Code on these Terms and Conditions or such other terms and conditions that the Bank may deem fit.
- 7.9. In the event that the lost or stolen Credit Card is recovered, the Cardholder shall not use it but shall immediately cut the recovered Credit Card in half and return the cut card to the Bank. The Credit Cardholder shall not use the Security Code after reporting to the Bank of the disclosure of the same to any other party.

## **8. Credit Card Conditions**

- 8.1. The Credit Card is, and will at all times remain, the property of the Bank and must be delivered to the Bank immediately upon request by the Bank or its duly authorized agent.
- 8.2. The Primary Credit Card and Supplementary Credit Cards may be collected by the Primary Credit Cardholder or sent by post or courier to the address notified to the Bank by the Credit Cardholder at the risk of the Primary Credit Cardholder. Supplementary Credit Cards will be delivered as instructed by, and at the risk of the Primary Credit Cardholder.
- 8.3. Upon receipt of the Credit Card, the Cardholder shall sign on the back of the Card immediately and such signature and/or activation and/ or use of the Credit Card will constitute binding and conclusive evidence of the confirmation of the Cardholder to be bound by these Terms and Conditions, and for which purpose the Primary Credit Cardholder hereby appoints all Supplementary Credit Cardholders as the Customer's agent for this purpose, notwithstanding that the Bank is not notified of the Cardholder's receipt of the Card.
- 8.4. In the event the Cardholder does not wish to be bound by these Terms and Conditions, the Cardholder shall cut the card in half and return both halves to the Bank, and clause (9.5) hereof shall henceforth be operative.

8.5. The Credit Card is not transferable and shall be used exclusively by the Cardholder. The Credit Cardholder under no circumstances whatsoever will allow the Credit Card and/or the Security Code be used by any other individual. The Credit Card may not be pledged by the Cardholder as security for any purpose whatsoever.

8.6. The Credit Cardholder shall at all times ensure that the Credit Card is kept in a safe place and is responsible for safe keeping the card at all times.

## **9. Use of the Credit Card**

9.1. The Credit Card may be used for Credit Card Transactions:

(a) Within the Credit Limit notified by the Bank to the Primary Credit Cardholder, and

(b) Until the last day of the expiry month embossed on the Credit Card.

9.2. If any Credit Cardholder loses or damages the Credit Card or requires replacement or Supplementary Cards, Bank may at its discretion issue such Card or Cards as Primary Credit Cardholder may request in writing, or through Phone Services.

9.3. The Credit Cardholder undertakes to act in good faith at all times in relation to all dealings with the Credit Card and with the Bank, and not to use the Credit Card for any Sharia non-compliant or illegal or immoral purposes.

9.4. Certain purchases of goods and services, such as alcohol, pork and pork related products, gambling, pornography and illegal activities, and others, are prohibited under the principles of the Islamic Sharia. It is the Cardholder's responsibility to ensure that the Credit Card is utilized for Card Transactions which are not contrary, offensive or repugnant to the principles of the Islamic Sharia.

9.5. Notwithstanding that the Credit Cardholder's Card Limit has not been reached, Bank shall be entitled to, at any time, including but not limited to clause (8.4), and giving notice to Credit Cardholder and without liability towards Bank, withdraw and restrict the Credit Cardholder's right to use the Credit Card or to refuse to authorise any Credit Card Transaction.

9.6. The Credit Cardholder will at all times remain liable for any Credit Card Transaction, and Bank records in respect of any Credit Card Transaction will be conclusive and binding on the Credit Cardholder.

9.7. Bank will provide a Security Code to be used in conjunction with the Card when effecting a Transaction (locally or internationally), which may or may not be required at the time of the Transaction.

9.8. Bank's record of any Transaction effected by the Primary Credit Cardholder or Supplementary Credit Cardholder in conjunction with a Security Code shall be binding on the Primary Credit Cardholder as to its consequences.

9.9 Credit Card Holder authorizes Bank Nizwa to temporarily suspend the use of the Credit Card based on third party reporting a lost Credit Card.