



## World Mastercard Credit Card FAQs



## Fees:

### What are the fees on my AHB Mastercard World Credit Card?

	AED / %
Annual Fee – 1 <sup>st</sup> Year	1,050*
Annual Fee – 2 <sup>nd</sup> Year onwards	Free**
Supplementary Card Fee (up to 3)	Free (up to 3)
Additional Supplementary Card (4th onwards)	105
Profit Rate Monthly (Murabaha) Credit Card	2.99%
Fee for Non AED Transactions (Exchange Markup)	3.14%
Cash Withdrawal Fee	3.15%
Cash Withdrawal Percentage	60%
Over Limit Charges	Nil
Late Payment Amount (to be paid to charity)	100
Card Replacement Fee	78.75
Card Re-Issuance Fee	78.75
Duplicate Statement - up to 3 months	26.25
Duplicate Statement - over 3 months	52.5
Temporary Credit Limit Enhancement Fee	105
Returned Check Handling Charges	105
Copy of Sales Voucher	42
Hotel (T & E) Sales Copy Request	105
Outstation Check Processing fee	31.5

\*Product with no first year annual fee is available without Bonus Joud Points

Above stated fees and charges are inclusive of 5% VAT wherever applicable

\*\*Subject to minimum spend of AED 60,000 in the previous year. If the minimum spend criteria is not achieved, annual fee of AED 1,050 will be applicable.

## Annual Fee:

### What is the annual fee on the AHB World Mastercard credit card?

AHB has 2 World Mastercard credit card products. Product 1 has no annual fee. Product 2 has an annual fee of AED 1,050.

### What are the additional features on the 1st year annual fee product of the AHB World Mastercard credit card?

For 1<sup>st</sup> year annual fee product of the AHB World Mastercard credit card, Al Hilal Bank will give cardholders 100,000 Bonus Joud Reward

### For the 1<sup>st</sup> year annual fee product of the AHB World Mastercard credit card, when will I get the Bonus Joud Points?

Bonus Joud Points will be credited to your account after 60 days from your first statement date. Statement dates are fixed as end of month. E.g. if you activate your World Mastercard Credit Card account in January, your first statement date will be on January 31st. You will then receive your Bonus Joud Points on April 1<sup>st</sup> – provided the minimum due on the statement is paid.

## Benefits:

### What are the terms and conditions of the World Mastercard Credit Card?

All Hilal Bank Credit Card Terms & Conditions (T&Cs) apply. You may also refer to Service Partner T&Cs including but not limited to: Joud Rewards, Mastercard, Etihad, monsterhotels.com, LoungeKey, Boingo, Hertz, SPG Hotels & Resorts, Global Hotel Alliance and others (as applicable). Offer/promotions do not include Sharia prohibited activities & items, including but not limited to alcoholic beverages, tobacco etc. Detailed offer terms and conditions can be found on the 'Mastercard for You' mobile app or mastercard.

com/world. Service Partner terms and conditions apply to purchase of the goods and/or services selected by the customer from Al Hilal Bank Service Partners. Some of these terms and conditions are mentioned on the website but Al Hilal Bank strongly recommends that the customer reads the terms and conditions and also checks with the Service Partner prior to selecting the goods and/or services. By accepting the Service Partner's offer, the customer is agreeing to abide by the terms and conditions of the purchase imposed, including payment of all amounts when due (if any) and compliance with all rules and restrictions.

## Joud Points

### How many Joud Points do I get on spends?

You will get 5 points for every AED 4 of domestic retail spends and 7 points for every AED 4 of international retail spends. For more details on points earning and Joud Rewards program, visit [joud.alhilalbank.ae](https://joud.alhilalbank.ae)

### Will my supplementary card also earn the same for monthly spends?

Yes. The same earn rates apply on monthly spends. However points will be accumulated in the primary account.

### What can I redeem my Joud Points for?

You can instantly redeem your Joud Points for Etihad Guest Miles, Flights, Hotels, Shopping, Utility Bill Payment and Charity.

### Do I need an Etihad Guest Miles number to redeem?

Yes. You need to input the Etihad Guest Miles number during the redemption process.

### When will the Etihad Guest Miles be credited once I redeem my Joud Points?

The Etihad guest miles will be credited to the Etihad account on the next working day.

### Can I redeem for any Etihad Guest Miles number?

Yes. You can input any Etihad Guest Miles number.

### I cannot redeem my Joud Points. What is the reason for this?

If you are delinquent on your credit card account or if your card is blocked for another reason, you will not be able to redeem your Joud Points. However, if this is not the case for you then please contact Al Hilal Bank on 600-522229 for further information.

### What are the terms and conditions of the Joud Rewards program?

The normal Joud Rewards T&Cs apply and can be found at <https://joud.alhilalbank.ae/TermAndCondition.aspx>.

## Airport Lounge Access – LoungeKey

### What is the LoungeKey program?

LoungeKey program is an airport lounge benefit that gives you access to over 850 airport lounges in more than 400 cities around the world. For all other information on the LoungeKey program, please refer to the LoungeKey Conditions of Use – found at <https://www.loungekey.com/en/conditions-of-use>.

### How many airport lounges do I have access to?

You have access to over 850 airport lounges in more than 400 cities around the world. This access is provided via LoungeKey which is linked to your Al Hilal Bank World Mastercard Credit Card.

### How do I know which lounges I have complimentary access to?

You can visit [www.mastercard.com/world](http://www.mastercard.com/world) or download the 'Mastercard for You' App. After selecting your card type, click on the 'Lounges' option in the menu to know the nearest airport lounges.

### How many times can I access the lounges?

Unlimited times with your valid Al Hilal Bank World Mastercard Credit Card.

### Do I have to pay anything to enter the lounges?

No, you have free access to all 850+ airport lounges provided by LoungeKey.

## How do I gain access to the lounge?

Simply show your Al Hilal Bank World Mastercard Credit Card at the lounge welcome desk and get immediate access to the lounge.

## How much do I have to pay for an accompanying guest?

For any additional guests, please inquire about the cost at the lounge welcome desk. The cost will be billed to your card.

# Boingo Global Wi-Fi

## What is Boingo Global Wi-Fi?

The Boingo Global Wi-Fi program is a worldwide Wi-Fi access program offered by Boingo at over 1 million hotspots. For more information on Boingo, please refer to Boingo's Service Provisions Condition at <http://www.boingo.com/legal/service-provision-conditions/>.

## Where do I get access to Wi-Fi?

With the Al Hilal Bank World Mastercard Credit Card you will enjoy free Wi-Fi at over 1 million hotspots globally. These hotspots are available on the ground (at restaurants, stadiums, airport, etc.) and in the air (on flights). Access is provided by Boingo at all their global hotspot locations. A current listing of locations can be found at <http://wifi.boingo.com>.

## How can I sign up to gain access to the Wi-Fi?

You can get access to the Wi-Fi hotspots via the following steps:

- i. Visit [alhilalbank.boingo.com](http://alhilalbank.boingo.com) (English) OR [alhilalbank.boingo.com?lang=ar](http://alhilalbank.boingo.com?lang=ar) (Arabic)
- ii. Provide your Al Hilal Bank World Mastercard Credit Card details on the same page for eligibility verification
- iii. Follow the instructions to create a Boingo Account
- iv. Follow the instructions on the final page to download the app, and familiarize yourself on how to use the Wi-Fi service and where to find customer service

## How many of my devices get access to the free Wi-Fi from Boingo?

You can get access for up to 4 devices by using your card for registration.

## How long do I have this Boingo Wi-Fi benefit?

The benefit is good until your card is cancelled or closed.

## I have an existing Boingo plan. Will it be automatically canceled when I activate my benefit?

No, your existing plan will not be automatically cancelled. If you would like to cancel your existing paid subscription plan, visit <https://my.boingo.com> and use the Cancel Subscription option or call Boingo's dedicated Mastercard Wi-Fi Benefit Plan line via toll free number listed here: <https://mastercard.boingo.com/contact-us>.

## Where can I connect to Boingo?

You can locate accessible hotspots by visiting <http://wifi.boingo.com> or downloading the Boingo Wi-Finder app. There is a map of hotspots on the website as well as on the mobile app by using the Wi-Finder hotspot locator.

## Why do some hotspot location details not include the business name?

Due to privacy regulations, some hotspot operators, e.g. BT Wi-Fi Business Hub, cannot display the name of some small businesses. Location details are instead provided as the business' street address. The address in conjunction with the Wi-Finder map will allow you to locate the hotspot.

## How do I connect to a Wi-Fi hotspot using Boingo?

There are three ways to connect: through a browser via the hotspot operator's landing page, or via the Boingo Wi-Finder app.

Boingo/Hotspot Operator Landing Page:

- v. Locate an accessible hotspot using <http://wifi.boingo.com> or Wi-Finder App.
- vi. Connect to the hotspot when in range using a device's Wi-Fi settings.
- vii. Open browser and enter Boingo account credentials (if landing page is not Boingo branded, use Roaming option, select Boingo then enter account credential)

## Wi-Finder Application:

### iOS (iPhone, iPad, or iPod)

- i. Download Boingo Wi-Finder from App Store
- ii. During install select the "I have an account" option and enter account credentials
- iii. Use Wi-Finder to locate Boingo hotspots nearby
- iv. When in range of hotspot, go to iOS Wi-Fi settings and select Boingo network (will say 'Check for Boingo Wi-Fi')
- v. Follow notification back into Wi-Finder app and click 'Connect Now!'

### Android

- i. Download Boingo Wi-Finder from Play Store
- ii. Click 'Grant Permissions' and follow instructions to turn settings to 'On'/'Allow'.
- iii. Click 'I already have an account' and enter account credentials
- iv. Use Wi-Finder to locate Boingo hotspots nearby
- v. When in range of hotspot, click 'Get Online Now!' in Wi-Finder app.

### Mac OSX

- i. Download Boingo Wi-Finder from <http://boingo.com/retail> and install application
- ii. Click 'Sign in' and enter account credentials
- iii. When in range of hotspot, click 'Get Online Now!'

### Windows

- i. Download Boingo Wi-Finder from <http://boingo.com/retail> and install application
- ii. Click 'Sign in' and enter account credentials
- iii. When in range of hotspot, click 'Get Online Now!'"

## Do I have access to in-flight Wi-Fi?

Boingo service is available on many airlines around the world. Service is usually available on long haul, International flights offered by JAL, American Airlines, Lufthansa and many more. There is no guarantee that each aircraft or route flown will have Wi-Fi service, so you will need to manually check for service:

- i. In web-browser: Once taken to an airline landing page, find the section that states: roaming partners. Click the drop down menu bar and search for Boingo. If found, select Boingo – the user will be redirected to Boingo's landing page where they can enter their login credentials (user name and password)
- ii. On iOS devices: Open the Wi-Fi options within the settings menu. If the in-flight network supports Boingo users the network name will be annotated with "Check for Boingo Wi-Fi." Select the network and wait for Wi-Finder to prompt users to connect.
- iii. On Android devices: Open Wi-Finder and if network access is available, the client will notify the end user to click to connect.
- iv. Over 475 aircrafts around the world with airlines such as Lufthansa and British Airways\*. Cardholders need to check with their airlines and individual flights to determine availability.

\*Aer Lingus, Air Berlin, Air Europa, Air France, Air Serbia, Air Seychelles, Alitalia, ANA, Asiana, Austrian, Azul, British Airways, Cathay Pacific, China Airlines, Eair, Etihad Airways, Eurowings, Garuda Indonesia, German Wings, Hong Kong Airlines, Iberia, Interjet, Japan Airlines, Kuwait Airlines, Lufthansa, Malindo Air, Qatar Airways, Scoot, Swiss Air, Tap, Thai Airways, Virgin Atlantic, WestJet, Rwandair, Swiss International Airlines, Singapore Airlines, Virgin Atlantic, WestJet

## What is Boingo Wi-Finder?

Boingo Wi-Finder is the free app for iOS, Android, Mac, and Windows that lets you locate and connect to Boingo hotspots near you with a few clicks.

## Where can I download the Boingo Wi-Finder App?

The Boingo Wi-Finder App is available to download via <http://boingo.com/retail>, iTunes, App Store, Google Play, and the Windows Store.

## Where can I manage my Boingo account?

You can manage your account by visiting <https://my.boingo.com>.

## Where can I find the username I registered for my Boingo account?

Please refer to the confirmation email you received during registration or visit <http://portal.boingohotspot.net/en/global/account%20help> and follow the prompts.

## How can I reset my password?

You can reset your password by visiting <http://portal.boingohotspot.net/en/global/account%20help> and following the prompts.

## Who are Boingo's roaming partners and where are they?

Boingo has partnerships with hotspot operators in The Americas, Europe, The Middle East, Africa and Asia Pacific. They include AT&T, Time Warner Cable (TWC), T-Mobile, Orange, BT Wifi, NTT Docomo, Telin and China Mobile, among others.

## Where else can I look if my question is not answered here?

You can find articles that address common questions and technical issues by visiting <http://support.boingo.com/Consumerwifi> or call/email the Boingo Customer Support Center (call: 8000-3570-3626 or email: [mastercardsupport@boingo.com](mailto:mastercardsupport@boingo.com))

## Are there any T&Cs?

Boingo T&Cs apply. Please visit <http://www.boingo.com/legal/service-provision-conditions/> for further details.

# Hertz Membership

## Do I have to pay anything to get this membership?

No. You will not be charged any fee for enrollment into the Hertz Membership program.

## How do I sign-up for the Hertz Membership?

You must enroll one time into the program before you travel; via the following steps:

- i. Visit [www.hertz.com/mcworld](http://www.hertz.com/mcworld)
- ii. Click on 'Join Now' to enroll into Hertz Membership
- iii. Follow the instructions and provide the relevant details for enrollment

## What benefits do I get with the Hertz Membership?

- i. Your benefits include:
- ii. Faster reservations, rentals, and returns
- iii. Bypassing the rental queue at many of the world's busiest airports
- iv. One-car-class upgrade
- v. Discounted rates

# Complimentary Nights at SPG Hotels & Resorts

## How do I ensure I get the complimentary nights when I am booking my stay?

You must visit [spg.com/mastercard](http://spg.com/mastercard) to proceed with your booking. Follow the booking instructions and use the Al Hilal Bank World Mastercard Credit Card to pay for your booking.

## How many properties do I have access to through SPG Hotels & Resorts?

You have access to over 175 SPG Hotels & Resorts properties in Europe, Middle East & Africa.

## What hotel brands are included in the SPG Hotels & Resorts portfolio?

Global hotel brands such as Le Meriden, Westin, St. Regis, Sheraton, W Hotels, Aloft, Element and The Luxury Collection are included within the SPG portfolio.

## How many complimentary nights do I get at the SPG Hotels & Resorts?

You will get one complimentary hotel night when you book two nights at a SPG Hotel using the Al Hilal Bank Mastercard World Credit Card; and you get two complimentary hotel nights when you book four nights at a SPG Hotel using the Al Hilal Bank World Mastercard Credit Card.

## Is there a limit to how many times I can get these complimentary nights in a year?

No, every time you book at one of the hotels included in the portfolio offer, you can get your complimentary nights.



## Fast Track Travel Visa Services

### How much do I need to pay for the Fast Track Travel Visa Service?

You get 40% discount from the original cost of this service through Al Hilal Bank World Mastercard Credit Card.

### Which visas are included in this service?

The Fast Track Travel Visa Service is available for visas to:

- i. Schengen countries
- ii. UK
- iii. KSA
- iv. Australia
- v. New Zealand

### What services are included within the Fast Track Travel Visa Services?

You can enjoy:

- i. Priority appointment scheduling
- ii. Document collection from applicant premises
- iii. Form filing and typing

### How do I avail this service?

You can also send an email to [mastercardoffers@onevasco.com](mailto:mastercardoffers@onevasco.com) with details of your request and scheduling.

## Mastercard Buy 1 Get 1 Offers

### How do I get access to these offers?

Register for this service prior to using the offers

- i. Download the 'Mastercard Buy 1 Get 1' App on your phone from the Playstore / App Store
- ii. On the app, sign up using the Al Hilal Bank World Mastercard Credit Card
- iii. Register and choose a PIN for the app
- iv. When at the outlet / store you can inform them that you will be using the Buy 1 Get 1 offer on the app
- v. Choose the offer on the app and click to redeem
- vi. Input your app PIN
- vii. Let the outlet/store agent input their PIN
- viii. Get your discounted bill

### How many offers are available?

You get access to over 900+ offers across multiple countries with unlimited redemption / usage on all offers.

### Is there a limit to how many offers I can use?

No, you have access to unlimited usage of offers (with a valid Al Hilal Bank World Mastercard Credit Card).

### What kind of offers do I have access to?

The offers are available across hotels, fine dining establishments, premium spas and much more. Offer/promotions do not include Sharia prohibited activities & items, including but not limited to alcoholic beverages, tobacco etc.

### How do the offers available on the 'Mastercard Buy 1 Get 1' app differ from other offers?

The 'Mastercard Buy 1 Get 1' app offers unlimited redemption and coverage across all major cities in MEA.

### What are the T&Cs?

Detailed offer terms and conditions can be found on the 'Mastercard for You' mobile app or [mastercard.com/world](https://www.mastercard.com/world).

# Travel Insurances

## What are the coverages under the travel insurances offered on the Al Hilal Bank World Mastercard Credit Card?

You get coverage across travel inconveniences as well as for medical costs during travel. Please find more details as follows:

	Coverage:
<b>Travel Inconvenience Insurances</b>	
Loss of Baggage	Up to \$ 3,000
Delay of Baggage	\$ 300
Trip Cancellation	Up to \$ 7,500
Trip Curtailment	Up to \$ 7,500
Trip Delays	\$ 300
Missed Connection	\$ 300
<b>Travel Medical Insurance</b>	
Travel Accident Insurance	Up to \$ 500,000
Emergency medical evacuation / repatriation	Up to \$ 500,000
Medical emergency expenses	Up to \$ 500,000
Daily in-hospital cash benefit	\$ 100 per day

### How do I make a claim for insurance?

You can claim your insurances digitally via the following steps:

- i. Go to [www.mcpeaceofmind.com](http://www.mcpeaceofmind.com)
- ii. Enter all the claim details on the website
- iii. Take a picture of your documents and upload on the website
- iv. Submit the claim

### Can I get an Insurance letter for the Schengen Visa?

Yes, you can order an insurance letter digitally via the following steps:

- i. Go to [www.mcpeaceofmind.com](http://www.mcpeaceofmind.com)
- ii. Enter all their details on the website
- iii. Choose an email address for insurance letter delivery

## “Mastercard for You” App

### What is the “Mastercard for You” App?

It is an app that includes all the benefits and services available to Al Hilal Bank World Mastercard Credit Cardholders in one place.



