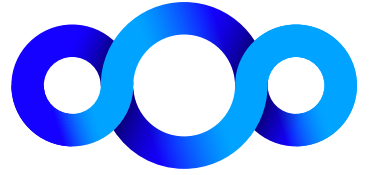


البنك العربي
ARAB BANK



Beginnings never end

Arab Bank Cards User Guide

064600900
arabbank.jo



A card to suit every lifestyle

Coming to you from the largest Arab banking network, Arab Bank cards entitle you to a host of benefits designed to offer you the financial flexibility and purchasing power that meet your needs and lifestyle.



Arab Bank Debit/ATM Card

With an Arab Bank Debit/ATM card, not only will you have access to the money in your account wherever you are and whenever you want, but you will also be able to make purchases directly using your card wherever you see the Visa logo.

With a Debit/ATM card purchase, the money is automatically deducted from your current/saving account balance at the time of purchase and you do not incur interest charges.

For an extra level of comfort, you are also eligible to receive instant SMS alerts* for immediate confirmation of the transactions you have made.

We will provide you with a record of all your Debit/ATM card transactions within your Personal Accounts Statements (Current/Saving), making it easier for you to manage your money. In the unfortunate event of losing your Debit/ATM card, you can immediately request deactivation and replacement to prevent further inconvenience – making the need to carry large sums of cash unnecessary!



Arab Bank Credit Cards

With an Arab Bank credit card in your hand, the world opens up to you. With extensive national and worldwide acceptance, you can use your card instead of cash to pay for your everyday purchases – whether you are shopping at the supermarket, dining at a restaurant, filling your car with petrol, or buying the perfect gift while travelling on vacation. You can even use it to get cash from ATMs around the world.

Arab Bank offers both Visa and MasterCard credit cards. Both cards provide you with extensive coverage to purchase around the globe.

Your credit card is different from your Debit/ATM card in that when you use your credit card your purchases are deducted from your agreed credit limit rather than your account. Every month you will receive a credit card statement showing the transactions related to your card and you have the option to repay the full amount or repay a minimum amount and then pay interest on the amount you carry over the next month. In this way credit cards are extremely useful to help spread the cost of large or unexpected purchases over longer periods.

Like your Debit/ATM card, you will receive SMS alerts on the transactions related to your cards to help you manage your spending and provide confirmation of the transactions you've made.

*Registration to the SMS Express service is needed.

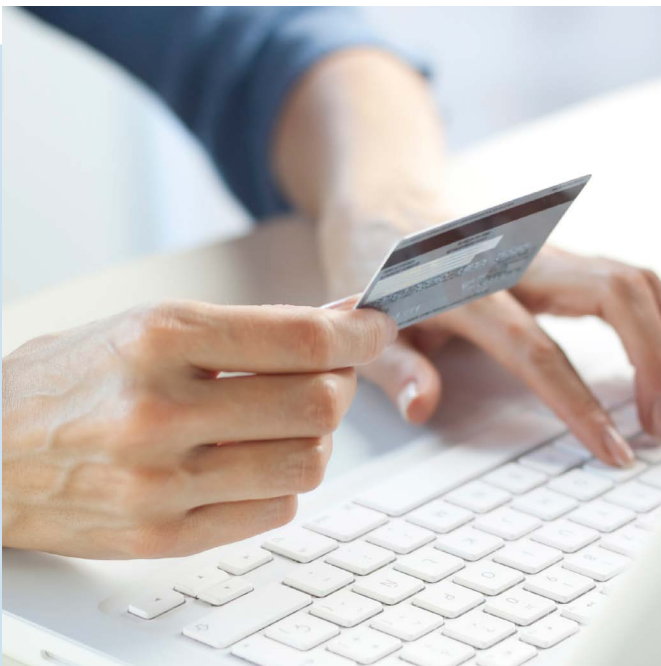


Arab Bank Internet Shopping Cards

Although Arab Bank cards can be used for online spending; however should you wish to keep your online spending separate, then the Arab Bank Internet shopping card is a great option.

Simply pre-load the card with a set amount from your account and your card is ready to be used for all your internet shopping needs.

The card is issued without an embedded chip or a magnetic stripe which means it cannot be used at ATMs or to make purchases – providing an extra level of security.



Card Security

For your own safety, memorize then dispose of your Personal Identification Number (PIN) mailer or keep it in a safe place away from your card.

If you suspect that your card details have been compromised or your card is lost/stolen, please call our Customer Contact Center on +96264600900 immediately.

Card Safety Abroad

Arab Bank cards not only make travelling easier, they make it safer since unlike cash, they can be blocked and replaced if they are lost or stolen – in case of such an unfortunate event, report your missing card(s) immediately to us.

Travel Tips

Arab Bank cards are a safe and easy way to carry your money when you travel. Here are some simple travel tips to help you enjoy your trip and keep your card safe.

Before your Leave

- Contact us and let us know where you are travelling to.
- Check the expiry date on your card and make sure that you have enough funds in your account or that your card payments are up-to-date.
- Do not keep cards and cash in the same place – to mitigate the risk of losing everything.

Whilst You Are Travelling

- In crowded places, hold bags or wallets close to your body and use a money belt if possible.
- Use safety deposit boxes or room safes in hotels.
- When paying with your card, check the information on the sales voucher. You are liable for the amount written in the box marked Total, so make sure it is filled in before you sign.
- Keep a copy of all sales receipts and check them against your statement.
- Memorize your Personal Identification Number (PIN) if you plan to get local currency from an ATM.

Online Shopping Tips

Shopping online can offer greater convenience, greater selection and, in some cases, better prices. Just like shopping in a store, there are some basic rules that we suggest you follow when you shop online to ensure the best possible shopping experience.

Use A Secure Web Browser

Look for an "s" after the "http" in the web page address or URL.

Keep Your Password Secret

Some online stores require you to register a user name and password before buying an item. Just as you keep your PIN numbers private, always keep your passwords secret from other people.

Use The Internet To Check And Compare Retailers

If you are not familiar with the merchant, it is wise to do an online search to check recommendations and feedback from other customers. Compare products and prices before you buy — click around to find your item at the best price.



Protect Your Card Details

Only give your card details when making purchases — do not provide them for any other reason.

Check Delivery And Return Policies

Before completing an online transaction, read the store's delivery and return policies. Find out if you can return items and who bears the cost.

Keep A Record Of Your Transactions

Keep a record of your transactions — just in case you need to return an item or have a question about your purchase.

Beat Online Fraud

A card is one of the most simple and convenient ways to pay when you buy online — and it could be as safe as shopping in a normal store. But you need to take a few sensible precautions to prevent anyone from getting hold of your card and bank details online, just as you would in the real world.

Fraudsters have developed a new way to trick online banking customers and cardholders into revealing their confidential financial information; this is called phishing. Phishing involves false e-mail messages or web pages pretending to come from legitimate sources and asking for private data, such as card numbers and details related to your bank account.

Arab Bank does not request this type of information in an e-mail or on a website, so you should never respond to these requests. You should also be wary of anyone asking for personal details over the telephone.

If you think you have given away your account details through a fraudulent e-mail message, website or telephone call, please contact us immediately.

Chip Cards

Your Arab Bank credit card is even more secure with Chip on the card. Chip – or smart cards are the 21st century update of conventional cards and they have many advantages.

Powerful cryptography chip cards prevent unauthorized access to information stored on the microchip, making electronic payments safer than ever before. In some markets, the power of the chip is enabling cardholders' identities to be confirmed by Personal Identification Number (PIN) rather than signature when they make a purchase, increasing the security of card transactions even further.

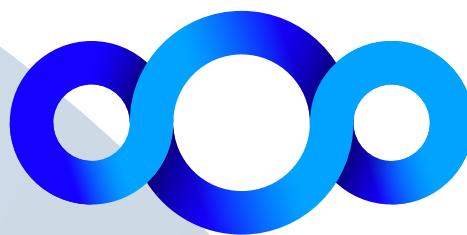
Important Notice

This guide does not cover or include all aspects or information related to the issues stated in it. This guide is not legally binding on the Bank in any form. Should you opt to apply for any of the cards stated in this guide, you are advised, prior to signing any contract(s) with the Bank for this purpose to read, review and understand the contract(s) and the terms and conditions that apply to the cards. Such contract(s) when signed together with the terms and conditions that apply to the cards will govern your relationship with the Bank in relation to the cards and will detail your rights and obligations in connection thereto.

The Bank does not accept any liability for the information stated herein. It is your responsibility to read all the 'Terms and Conditions' and the 'Fees and Charges' related to your card. It is also your responsibility to inform yourself of the risks related to online fraud.

For more information, please call our Customer Contact Center on 064600900, or visit any of our branches.

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