

Dubai Islamic VISA Signature Card



Dear Signature Card Customer,

Assalaamu Alaikum

“Welcome to Dubai Islamic Bank, Wajaha - Priority Banking, where a world of luxury, elegance, and convenience awaits you!”

As the World's First Islamic Bank, we are committed to innovation and digitization in our products and services to fulfill our promise with our motto #ReadyForTheNew. Continuing this trend, we proudly present you the epitome of luxury and exclusivity - Dubai Islamic VISA Signature Card.

A symbol of exclusivity and unmatched benefits, the key to a vast array of premium services and a comprehensive range of benefits, the VISA Signature is not just a Debit Card, it's an experience reserved only for the privileged few, such as you.

With VISA Signature Card, you are guaranteed that all your transactions are Shari'a Compliant. Dubai Islamic Signature Card not only entitles you to shop at over 30 million merchant outlets worldwide but also gives you access to all ATMs in Pakistan and over 1 million ATMs globally.

And that's not all, there is a wide range of exclusive lifestyle privileges and access to 650 airport lounges worldwide.

Welcome Guide has been designed to take you through the features and benefits of your Dubai Islamic VISA Signature Card, enabling you to enjoy the Signature experience to the fullest.

Salman Hassan Khan

Head, Priority Banking



Dubai Islamic VISA Signature Card:

With Dubai Islamic VISA Signature Card you can always expect the best. It was created to recognize the status of those affluent, high-achieving consumers that have risen above the ordinary. Internationally recognized Dubai Islamic VISA Signature card is accepted over 29 Million merchants and 1 million ATMs providing you with incredible purchasing power and financial flexibility. Much more than just a debit card, Dubai Islamic VISA Signature Card delivers unprecedented benefits and opportunities including comprehensive card features and services along with a remarkable range of tailored offers.

Their lifestyles are rare and discerning; Dubai Islamic VISA Signature recognizes these customers are frequent travelers and delivers a suite of features and benefits that reflect and enhance that lifestyle.

A Wonderful Range of Hand Picked Privileges

As a Dubai Islamic VISA Signature Cardholder you're accustomed to making discerning choices. That's why we've developed a diverse selection of exceptional privileges and opportunities specially tailored for you. Take a look www.loungekey.com/visa-signature for full listings on everything VISA privileges has to offer including hotel, car hire, everyday and luxury retail, golf, travel, fine dining and restaurants, cruise and entertainment privileges, please download the ViSA Explore app from Google Play and App Store.

The range will be continuously enhanced both on a local and international basis so you can get the most from your Dubai Islamic VISA Signature Card.



Exclusive Signature Offers:

Dubai Islamic VISA Signature Card comes with an exciting array of perks and Privileges specially designed to help you enjoy the world's most amazing adventures and memorable experiences.

Convenience

At Dubai Islamic Bank, we add fun to your shopping experience, promising a hassle free solution for all your spending needs.

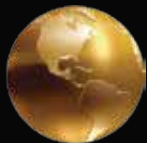
Product Proposition

Dubai Islamic VISA Signature product builds value in four key areas of the cardholder's life: Travel, Dining, Shopping and lifestyle. This level of affluent product features additional privileges, enhanced offers and higher rewards, whilst also instantly identifying the cardholder as a member of a privileged group.

Benefits

Travel:

- Airport Lounge Access
- Multi-Trip Travel Takaful
- VISA Luxury Hotel Collection
- Jumeirah Hotel Offers
- Speedy Pass YQ
- Global Customer Assistance Services
- Medical and legal referral
- Concierge Services



Dining:

- Time out Dining Offers
- Jumeirah Dining Offers
- Regional Dining Offers
- Concierge Services



Shopping:

- Extended warranty
- Purchase Protection
- Global Merchant Offers
- Concierge Services



Life Style:

- Golf Access
- Concierge Services
- Visa Explore App



Travel Offers

Dubai Islamic VISA Signature adds distinct value to your cardholders, every time they travel. With access to a wealth of exclusive travel offers, including car rental discounts, hotel room rate offers and reductions on a wide range of experiences, Dubai Islamic VISA Signature is the perfect companion for the discerning traveller. For more information, visit www.visamiddleeast.com

Airport Lounge Access

With access to over 650 airport Lounges all around the world, Dubai Islamic VISA Signature cardholders have the privilege of having relaxing, stress-free journeys wherever they go.

- Premium airport lounges worldwide.
- Unlimited, complimentary access for cardholders.
- Additional guest are charged at US\$ 27 per guest.
- One-time online registration is required to activate the payment card
- Personal online account and dedicated smartphones application allow cardholders to view their account history and update personal details.
- Registration of eligible payment card
- Dedicated webpage: www.loungekey.com/visasignature
- Successful registration enables acceptance at lounges in real-time (1 business day if the lounge is offline)
- Online account provides program details, visit history and profile view
- "Lounge Key" mobile app can be accessed post registration
- For more information, visit www.loungekey.com/visasignature
- The Cardholder is entitled to 12 lounge visits (Cardholder only) in a calendar year
- To be eligible for the complete entitlement of 12 visits, the Cardholder needs to complete one (1) international transaction** in each calendar year (Eligibility Condition)



Global Acceptance

Your Dubai Islamic VISA Signature Card is linked with VISA network and is accepted at over 29 million merchant outlets around the globe. This card is both a Debit Card and an ATM card that offers you global convenience.

You can use your card on both 1LINK network in Pakistan and at all local and international merchant outlets where VISA is accepted.

Global Customer Assistance Services:

GCAS exists to provide our Dubai Islamic VISA Signature Card holders with world class customer service that they deserve. Providing essential services when they need it most, GCAS adds genuine value to the VISA Signature card holder when they travel.

Dubai Islamic VISA Signature Debit Card users can receive global assistance 24 hours a day. 7 days a week from VISA Global Customer Assistance Services while travelling overseas. This service can be used in case of Lost/ stolen card reporting or for any other urgent queries. Please refer to the GCAS numbers and keep them handy for your reference when you travel.

Assistance offered during emergency

- Lost or stolen card reporting
- Emergency card replacement
- Emergency cash up to US\$5,000
- Emergency payment authorization
- Robust service support globally
- Three (3) Customer Care Centers, five(5) Embossing Hubs with a Worldwide Distribution Network
- Experienced agents in all aspects of VISA products and services, offering ten (10) core languages
- Service offered through Concierge numbers (direct numbers +971 4 4367222 / +9614 4367222)



VISA Global Concierge

- Provides a global lifestyle concierge premium solution
- Travel information & arrangements, Reservation assistance for premium restaurants, Bookings for entertainment events , Shopping Information, Gift arrangement & delivery, Health Clubs, Business Services incl. passport, visa & customs information, Translation and assistance
- Available for all Dubai Islamic VISA Signature Cardholders. No need for registration
- 24/7 helpline, direct number (+97144367222/+61299471445) or email concierge@visasignature-asia.com
- Multi-languages support: Arabic, Korean, English, Japanese, Cantonese, Mandarin, Malay & Thai
- Information is complimentary customers pay for actual goods/services purchased
- Purchase limit up to 350,000



VISA Luxury Hotel Collection

- Over 900 luxury hotels around the world with hundreds of hotels under \$299/night with 7 exclusive benefits
- Guaranteed best available rate
- Automatic Room upgrade upon arrival when available
- Free in-room Internet or Valet parking
- Complimentary continental breakfast
- 3pm check-out, when available
- VIP guest status
- \$25 food & beverage voucher
- Benefits available for bookings made only through www.visaluxuryhotels.com

VISA Protection

- Automatic cover when purchases made on Dubai Islamic VISA Signature card
- Travel takaful certificate issued by bank staff
- Personal Accident cover up to US\$ 500,000
- Medical emergencies cover up to US\$ 150,000
- Travel inconvenience cover up to;
- Baggage loss US\$1,500
- Baggage delay US\$500
- Document loss US\$500
- Supports travel VISA
- Requirements e.g. Schengen countries



Extended Warranty

- Additional 1 year cover over original manufacturer's warranty
- Purchase Protection
- Cover against loss or damage in the first 365 days of purchase
- Medical & Legal Referral Service
- ISOS audited medical practitioners and legal professionals

VISA Explore App

VISA Explore App is perfect companion for Dubai Islamic VISA Signature Cardholder making it quick and easy to take advantage of the world of offers and experiences available. Each offer is conveniently geo-tagged and segmented, allowing cardholder to find exactly what they want, when they want, wherever they are.

Select Global Privileges

Travel, Dining, Retail, Life Style

- Offers available on using Dubai Islamic VISA Signature for payments at respective merchant
- More offers and details on www.visamiddleeast.com/signature

Speed Pass YQ

- Speed Pass YQ is a global network of specialist airport meet & assist service partners. For Dubai Islamic VISA Signature card holders. It means that getting through airports can be the personalized, pleasant experience they deserve
- Available at Over 400 Airports Worldwide
- Clearance through customs and immigrations
- Upto 25 % Off on published rates



Avis Car Rental:

Discounts and privileges at Avis for all Visa cardholders Avis Car Rental Operates one of the world's best known car rental brands with a truly global footprint.

Offer:

- Upto 25% discount on standard rates
- Use Avis world wide discount (AWD) # A552300 when making your reservation

Quick reference Guide:

Benefit
lounge Key

Contact Details
<https://www.loungekey.com/visacisseevp>
for complaints email

operations@collinsongroup.com
call center: UAE Toll free no 8000-444-1822
visaluxuryhotelcollection.com
www.airportspeedpass.com
97143611234

Visa Luxury Hotel Collection
Speed Pass
concierge Visa Signature

17734519481
97143611234
4402087628373
www.visamiddleeast.com/visasignature
www.visamiddleeast.com/visasignature

GCAS
Medical & Legal Referral
Insurance Services
Visa Signature Website



Information

At Dubai Islamic Bank, we understand how important information is for you and we go the extra mile to help you get it.

Interactive Voice Recording (IVR)

You can now call our 24/7 call center at 111 786-DIB(342) and use our state of the art IVR to get all the information you need about our products and services or any information related to your accounts. You can also talk to our customer phone representative at any time during the call to get further assistance.

Balance Inquiry

You can use your Dubai Islamic VISA Signature card to check balance in any of your linked account from either local and/or international ATM worldwide displaying the **VISA** sign.

Mini Statement

You can check your account balance through a mini statement from any local ATM in Pakistan. This will give you details of the last 5 transactions carried out on your account/card.

Transaction Alerts & SMS Banking

Register for Dubai Islamic transactions alerts and SMS banking and remain informed about all your day to day performed transactions, as well as remain informed about new promotions and services being offered to Dubai Islamic customers frequently. Through SMS banking, you can register now using any one of the following options.

- Visit our website www.dibpak.com
- By calling Dubai Islamic Phone banking services 111 786-DIB(342)or
- By visting your nearest DIB Branch.

Service Charges Dubai Islamic VISA Signature Card

- Kindly refer to Dubai Islamic website www.dibpak.com and SOC for service charges.



Dubai Islamic VISA Signature Debit Card Activation & PIN Change Process

Through Mobile & Internet Banking Application

- Download Mobile App from Google Playstore (Android) & App Store (iOS)
- Internet Banking Customers can log on to <https://www.dibpak.com>
- After successful validation of login credentials customer can go to Card Activation/Deactivation option
- One Time Password (OTP) validation will take place for security check
- Card Activation/Deactivation & PIN Change will be done through the options available on the user interface

Through Dubai Islamic Phone Banking

- Customer calls Dubai Islamic Phone Banking 111 786 DIB (342)
- Customer is verified by phone banking officer through security questions
- Card Activation & PIN Change is confirmed after successful verifications

Dubai Islamic VISA Signature Debit Card International Usage & E-Commerce Activation/Deactivation

Through Mobile & Internet Banking Application

Login through your Mobile App or Internet Banking Portal (<https://www.dibpak.co>)

- Select Card Management Option/Section
- Provide One Time PIN Verifications
- Activate/Deactivate your International or Online / Ecommerce Usage



24/7 Dubai Islamic Phone Banking Services

Cardholders require any information or have any query regarding your Dubai Islamic Visa Signature Card, feel free to contact us 24/7 at Dubai Islamic Phone Banking service on +92-21-111 786 DIB (342). We offer a wide variety of services including Balance Inquiry, Transaction Details, Address change, Number Change, Card Cancellation, Lost/Stolen Card reporting or any other urgent queries. Please refer to GCAS numbers listed in this user guide and keep them handy for your reference.

General Safety Tips for your Dubai Islamic VISA Signature Card

Your Dubai Islamic VISA Signature Card is a substitute for cash and needs to be given the same attention and care. Always keep it in your wallet and do not leave it unattended. Please follow these simple rules and you will never face any problems with your card.



At Home

- Keep your sales and ATM receipts and check them against your bank statement regularly before discarding them safely
- Call Dubai Islamic Phone Banking immediately if an amount is incorrect or you spot a transaction you did not make.
- Keep a list of all your card numbers' along with the telephone number you should call, if they are lost or stolen
- Keep the Global Customer Assistance Service numbers handy, when you travel internationally

At an ATM

- Always look for a well-lit ATM to carry out your transactions and avoid using ATMs located in isolated places.
- Make sure to lock the door from inside before performing the transaction.
- Check for strangers nearby and make sure you enter your PIN number without making it obvious
- Take your receipt from the ATM machine so you have a record with you in case of any dispute that may arise later
- Don't forget to take your ATM card back from the machine before you leave the ATM.

Safety

At Dubai Islamic Bank, we value the importance of safety in everything you do

Additional General Safety Tips for your Dubai Islamic VISA Signature Debit Card

- To protect your ATM/Debit card, please do not expose it to direct sunlight and avoid bending the card.
- If you receive a new card, make sure you destroy the old one by cutting it into two halves through the magnetic strip into at least two pieces.
- Never give your card to anyone under any situation.
- If you move to a new house, make sure you contact us to get your address and phone numbers in our records updated.
- For detailed charges, please refer to the Schedule of Charges available from any of our branches or visit our website at www.dibpak.com.
- Please also download a copy of Terms of Usage of VISA Signature Debit Card from our website or visit any branch to obtain the copy of T&C's.



ATM Cash Withdrawal:

Dubai Islamic VISA Signature Card allows you to withdraw up to PKR 1 million per day at any ATM across Pakistan. You can also withdraw equivalent amount daily in foreign currency at any international ATM wherever the  sign is displayed.

Features & Benefits

- Carry out funds transfer from any Dubai Islamic Bank Pakistan's ATM Network for upto PKR 1.0 million* and Interbank Funds Transfer for upto PKR 500,000 daily, however not exceeding PKR 3 million per month. In addition, you may also use a maximum of PKR 2 million daily for POS eCommerce purchases at various retail outlets, both locally and Internationally***
- Change your PIN as many times as you want via ATM or Phone Banking
- Check your linked accounts balance at any ATM in Pakistan or over 1 Million ATMs worldwide
- Check your last five transactions by requesting a mini statement at any Dubai Islamic ATM
- Access your account from the comfort of your home or office and conduct transactions via Dubai Islamic Internet Banking
- Dubai Islamic SMS Banking Sign-up now via www.dibpak.com
- Dubai Islamic Phone Banking 111 786 DIB-(342)

Zero Loss Liability

We ensure your peace of mind by keeping you protected from any financial liability arising from any purchase transactions conducted on your card after it has been reported lost / stolen. Your lost card can be blocked replaced through a simple telephone call. In case of your card getting lost / stolen, Please call us at Dubai Islamic Phone Banking on 111 786 DIB-(342) or on the GCAS numbers listed in the booklet.

* Within DIB, including your own accounts.

** For eCommerce Purchase, enable eCommerce channel via Mobile App, Internet Banking or Phone Banking.

*** For international POS Cross Border enablement is required. Limit equivalent in FCY. International Service charges apply, refer to Bank's Schedule of Charges for more details.



Global Customer Assistance Service (GCAS)

Emergency Assistance Around the World

While travelling abroad, please keep these numbers with you for emergency assistance at all times.

Anguilla	1-800-847-2911
Antigua	1-800-847-2911
Argentina	0800-666-0171
Aruba	800-1518
Australia	1800-450-346
Austria	0800-293-084
Bahamas	1-800-847-2911
Bahrain	8000-006
Barbados	1-800-847-2911
Belgium	0800-78-465
Bermuda	1800-6230127
Bolivia	800-10-0188
Bonaire	001-800-847-2911
Brazil	0800-891-3680
British Virgin Islands	1-800-847-2911
Brunei	866-765-9644 Access Code 800-1111 then
Canada	1866-639-1911
Cayman Islands	1-800-847-2911
Chile	1230-020-2136
China Telecom	10800-4400027
China Netcom	10800-7440027
Columbia	01800-912-5713
Costa Rica	0800-011-0030
Curacao	001-800-847-2911
Denmark	8088-3399
Dominica	1888-425-2844
Dominican Republic	1-800-847-2911
Finland	0800-11-0057
France	0800-904-349
Germany	0800-182-2891
Greece	00800-4412-1092
Grenada	1-800-847-2911
Guam	888-425-0227
Guatemala	1-800-999-0115
Hong Kong	800-900-782

Hungary	068-001-4352
India	Access Code 000-117 then 866-765-9644
Indonesia	001-803-441-600
Ireland	1800-509-042
Italy	800-781-769
Jamaica	0-800-847-2911
Japan	00531-440-022
Korea	00-308-44-0050
Liechtenstein	0800-89-4732
Luxembourg	0800-2012
Macau	0800-454
Malaysia	1800-80-2997
Mexico	001-800-847-2911
Montserrat	1-800-847-2911
Netherlands	0800-023-2964
Nevis	1-800-847-2911
New Zealand	0508-600-300
Norway	800-11-570
Panama	001-888-771-1784
Philippines	1800-1441-0015
Portugal	800-844-034
Puerto Rico	1-800-847-2911
Saba	1-800-847-2911
Saint Eustatius	1-800-847-2911
Saint Kitts / Nevis	1-800-847-2911
Saint Maarten	1-800-847-2911
San Marino	800-819-014
Singapore	800-4481-250
South Africa	0800-990-475
Spain	900-94-8966
Sweden	020-790-939
Switzerland	0800-835-274
Taiwan	0080-1-444-123
Thailand	001-800-441-3485
Trinidad	1888-425-0225
Tobago	1-800-847-2911
Turkey	00-800-13-535-0900
Turks / Caico	0-1-800-847-2911
United Kingdom	0800-169-5189
Uruguay	00-0411-940-7915
US Virgin Islands	1-800-847-2911
US Hawaii	1-866-765-9644
United States of America	1-866-765-9644
Venezuela	0800-1-002167