



بنك ظفار  
BankDhofar

Welcome to  
**BankDhofar's**  
Credit Cards



# Credit Card Activation

## New Credit Card:

To activate the credit card, please follow the below steps:

- Insert the credit card into a BankDhofar ATM
- Choose the language
- Enter the One Time Activation Code (OTAC) number that was sent through SMS to your registered mobile number.
- Accept the Terms & Conditions
- Enter a new PIN code & re-enter it once again
- A confirmation SMS will be sent once the card is activated.

## Renewal / Replacement Credit Card:

To activate renewed or replaced credit cards, please contact BankDhofar's Customers Engagement Hub at 24791111.

**Note: Please activate your E-Com card by contacting BankDhofar's Customers Engagement Hub at 24791111.**

**Dear Customer,**

Your credit cards have been designed to suit your ever-changing needs. Now you may get advantage of an exclusive range of benefits & privileges to meet your lifestyle.

Your new cards come with a whole new level of security on transactions, which means greater protection against fraud. In this booklet, we would like to introduce you to other numerous benefits included within your Credit Card.

Sincerely,



## Know More About



Visa Infinite Card



World Mastercard®



Mastercard Platinum



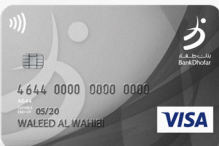
Mastercard Gold



Visa Gold



Mastercard Standard



Visa Silver



E-Com Card



## Visa Infinite

### Travel:

- With access to 1000+ airport lounges in more than 300 cities all around the world, Visa Infinite Cardholders have the rare privilege of travel that's tailored to them
  - No registration required to activate the lounge benefit on the Visa Infinite card.
  - Download and register into LoungeKey app from App Store or Google Play Store to view the lounges.
  - Lounges subject to change based on the card's scheme.

For more information, please visit

[www.loungekey.com/visainfinitemena](http://www.loungekey.com/visainfinitemena) or call +971 80004441822.

- The eligibility to access the lounges:
  - The Cardholder is entitled to unlimited lounge visits for Cardholder + one (1) guest (for each visit).
  - To be eligible for unlimited visits, the Cardholder needs to complete one (1) international transaction\*\*in each calendar year (eligibility condition).
  - The Cardholders will be initially assigned two (2) complimentary visits to utilize across Cardholder and guests (max 1 guest per visit) each year prior to meeting the Eligibility Condition.
  - Annual lounge visit entitlement and the requirement to meet the Eligibility Condition will reset from 1 January in subsequent years.
  - As part of the default option, any lounge visits outside Visa Lounge Entitlement will need to be paid for by the Cardholder (Visit will be charged directly to the card by LoungeKey).

\*\* Minimum transaction value of USD 1 at Point of Sale (POS) transaction including Face to Face, E Commerce, MOTO or Recurring transactions where issuer is not located in the country of transaction; spend may take up to 15 days to register with LoungeKey.

- DragonPass airport dining offers with an exclusive offer on airport dining discount program for MENA Cardholders:
  - Download the mobile application IOS/Android “DragonPass”
  - 200+ restaurants globally, made up of key location in both MENA home markets and travel corridors.
  - Discount vary by merchant, and are visible in the mobile app.
- YQ meet and assist is a global network of specialist airport meet & assist service partners. For Visa Infinite Cardholders, it provides the personalised greeting and exceptional airport experience that their status deserves.
  - **Offer:** discount of up to 30% off retail rates for Visa Infinite cards at over 450 destinations globally.
  - Visa Infinite Cardholders can book via <https://cemea.yqnowgroup.com> and the applicable discount is applied directly to the transaction.
  - Booking for the service must be made at least 72 hours prior to commencement of travel.
  - Offer not to be used in conjunction with other promotions.
  - Cardholders can also book other services such as limo transfer, visa on arrival, baggage porters, etc.

## Hotel:

- Visa Luxury Hotel Collection “VLHC”: is composed of over 900 intriguing and prestigious properties. All properties, from boutique gems to world famous hotels, provide a premium collection of benefits specially designed to offer an unparalleled experience.
  - Customers must book through [www.visaluxuryhotels.com](http://www.visaluxuryhotels.com) to avail of the offer
  - Best available rate guarantee
  - Automatic room upgrade upon arrival\*
  - Complimentary in-room Wi-Fi
  - Complimentary continental breakfast daily
  - \$25 USD food or beverage credit
  - VIP guest status
  - 3pm check out upon request

\*Upgrade upon arrival subject to availability, offers included are correct to the best of Visa’s knowledge at the time of communication but are subject to change. Terms and conditions apply.

- Jumeirah Hotel Offers: Visa Infinite Cardholders can enjoy up to 25% off stays at Jumeirah properties

Please visit:

<https://www.jumeirah.com/en/offers/visaoffers/global-visa-offers/>

**Agoda offers:** Agoda provides access to 985,000+ hotels and vacation rentals globally.

- Cardholders simply need to visit [www.agoda.com/visamena](http://www.agoda.com/visamena) and at point of payment input their eligible Visa card to receive the discount
- Discount applies only to properties listed as ‘Promotion Eligible’ and when booking through the dedicated URL.
- The promotion discount is 12%
- Discount is applied at point of payment when inputting an eligible Visa payment card.

# Shopping:

- Global & local merchant offers: Visa Infinite makes it easy for Cardholders to lose themselves in shopping splendour. Whenever they have the impulse to buy, Cardholders will enjoy easy access to exclusive offers all over the world.

- ✔ Cardholder can sharpen up their wardrobes with exclusive offers on jewellery and fashion
- ✔ With discounts in this region and abroad, Visa Infinite Cardholders can shop at discounted prices wherever they travel.

For more information, please visit [www.visamiddleeast.com](http://www.visamiddleeast.com)

- Global Blue: Process your VAT refund in style in key cities with Visa and Global Blue.
  - ✔ Overview: Visa Infinite Cardholders get access to premium Global Blue lounges across key locations in Europe to process their VAT refund in city. Cardholders will be able to experience a luxurious and relaxing tax refund experience across the following cities: Milan, Rome, Venice, Munich, Madrid, Paris and London. Benefits and experience are tailored by location.
  - ✔ Here's how it works: Visa Infinite Cardholders shopping with their Visa card across key locations in Europe can access the premium lounges of Global Blue. Upon access Cardholders are required to show their Eligible card. After being granted access to the lounge, the refund process will be handled by lounge staff, and the amount refunded to the eligible card. Upon leaving the country, Cardholders are required to obtain the stamp from customs on the receipts.
- Entertainer -Buy One Get One Free: Visa would be offering the Entertainer membership to provide buy one get one free offers through its merchant partners in the UAE, KSA, Qatar, Kuwait, Bahrain, Oman, Lebanon, and Jordan for Visa Infinite, Visa Signature, and Visa Platinum cardholders. Cardholders will also have access to 5,000+ discounts on excursions and attractions in key travel destinations.
  - ✔ Cardholders will have 3 offers per merchant and will have access to offers in all the markets.
  - ✔ The offer vouchers will be refreshed once a quarter for Visa Infinite and Visa Signature cardholders.
  - ✔ Cardholders will simply need to visit the app store and download the app titled 'Visa Offers MENA', and input their 16 digit eligible Visa card to complete registration.
  - ✔ The app is also accessible through the Visa Explore application.

- Bicester Village Shopping Collection: Bicester Village Shopping Collection is a collection of luxury brand outlet Villages offering the authentic previous seasons' collections of the world's leading designer fashion and lifestyle brands with up to 60% off the recommended retail price.

- ✔ Receive a VIP voucher for an additional 10% savings on purchases at any of the Bicester Village Shopping Collection locations in Europe.
- ✔ Enjoy 15% off the ticket price for the Shopping Express luxury coach service, Shopping Packages and Chauffeur drive service.
- ✔ The VIP voucher can be downloaded by visiting

<https://www.visa.com.sg/content/dam/VCOM/regional/ap/singapore/global-elements/documents/bicester-vip-invite-2018-en.pdf>

## Rental with Avis:

- Rental Discounts with Avis: Avis Car Rental operates one of the world's best-known car rental brands with a truly global footprint. Following discounts and privileges are available at Avis for Visa Infinite Cardholders:
  - ✔ Up to 35% off on Standard Rates.
  - ✔ Up to 30% off of International Leisure rates

Simply visit [www.avisworld.com/visa](http://www.avisworld.com/visa) to avail the discount.

## Concierge Service:

- The 24-hour concierge provides a personal service to Visa Infinite Cardholders, taking care of all the details so they can simply take their seats and enjoy.
  - ✔ Restaurant advice
  - ✔ Booking tables, including those that are hard-to-get
  - ✔ Travel arrangements: booking flights, hotels, car rental, hotel transfers, tourist advice.
  - ✔ Shopping recommendations, sourcing a product
  - ✔ Arranging a special gift, sending flowers

For more information, please visit

[www.visamiddleeast.com](http://www.visamiddleeast.com) or call +9714 361 1234/+44 2078502829.



## Insurance & Assistance:

- Multi-trip travel insurance: Your Visa Infinite Cardholders should never have to consider the little practical details –we have them covered. With multi-trip travel insurance, Visa Infinite Cardholders can simply focus on enjoying unique experiences.

For more information please visit:

<https://Cardholderbenefitsonline.com/>

- Medical & travel assistance: Your Visa Infinite Cardholders can travel the world knowing that their elite status keeps them protected.
  - ✔ Telephone medical advice.
  - ✔ Medical service provider referral.
  - ✔ Monitoring medical condition pre & post hospitalization.
  - ✔ Essential medicine and equipment delivery.
  - ✔ Dispatch of physician to Cardholder location.
  - ✔ Medical evaluation and repatriation.
  - ✔ Legal referral.
  - ✔ Interpreter referral.

For more information, call +971 (4) 253 6024.

- Global Customer Assistance Service: GCAS exists to provide our Infinite Cardholders with the personal support and world-class customer service they expect when they are travelling, providing essential services when they need it most.

For more information, call +971(0)43611234

## Experiences:

- Visa Golf Access: Visa Golf Access enables Visa Infinite Cardholders to indulge their passion for the game providing discounts on green fees at a growing number of golf clubs across the globe. Cardholders either need to call in advance to book or download the SpikesOn app to book and pay via the app.
- Cinema offers –Oman: Credit Cardholders in Oman receive 50% off tickets purchased online for Vox and City Cinema showings in Oman using their Visa Infinite card. Details of the offer as follows:
  - ✔ Cardholders must purchase tickets online at the following URL: <https://oman.voxcinemas.com/>
  - ✔ Cardholders must choose the Visa offer on the Vox website.
  - ✔ 50% discount applies for Tuesday and Wednesday show times.

- ✔ Cardholders can purchase a maximum of 6 tickets in a transaction
- ✔ Discount is available only on selected tickets types
- ✔ Applicable on credit cards only, not debit.

Please visit <https://oman.voxcinemas.com>

## Cardholder Protection Service:

- Fraudulent Card Misuse Protection: All Visa Infinite cards will be protected against unauthorized transactions or fraudulent use of their card by unrelated third parties. This insurance benefit will provide reimbursement up to USD 3,000 per occurrence with USD 5,000 annual aggregate limit for Visa Infinite Cardholders. Cover applies to:
  - Unauthorized charges as a result of loss or theft of their Visa Infinite card\*
  - Unauthorized charges incurred when the Visa Infinite card remained in the Cardholder's possession through\*:
    - ✔ In-store
    - ✔ Telephone
    - ✔ ATM withdrawals
    - ✔ On-line purchase(s).

By using Cardholders' eligible card information

(\*) Fraudulent Card Misuse Protection T&Cs apply.

**For more information please visit:**

<https://cardholderbenefitsonline.com/>

- Fraudulent Card Misuse Protection: Charges incurred by a resident of Cardholder's household or by a person entrusted with their card or losses that result from or are related to business activities are not covered. Principal conditions include:
  - ✔ Cardholder must report unauthorized charges, loss or theft of the card to the issuer immediately and provide written notice of the claim within 30 days.
  - ✔ For potential claims advices, Cardholder should follow the instructions described on the benefits portal and within their benefits terms and conditions.
  - ✔ As for all our insurance benefits, Cardholder accounts must be valid and in good standing for coverage to apply.
  - ✔ Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

**For more information please visit:**

<https://cardholderbenefitsonline.com/>

- Buyers Protection: Buyers Protection provides Visa Infinite Cardholders with extra peace of mind when purchasing an eligible item. Using their Visa Infinite card or payment device to pay for an Eligible Item, purchased in-store or online, your cardholders will receive complimentary Buyers Protection Insurance, providing cover for theft, accidental damage or non-delivery of eligible purchases, subject to the Terms and Conditions of the policy. Applicability:

- ✔ Full payment of purchased items must be made with their Visa Infinite card either in store or online.
- ✔ New item purchases only
- ✔ Coverage for a maximum of 365 days from date of purchase.
- ✔ Only coverage for Accidental Damage in respect of mobile phones
- ✔ 28 days from incident date to submit a claim but Cardholder must report within 24 hours of discovery in case of theft.
- ✔ Particular limits apply to online purchases that are not delivered or damaged in transit.
- ✔ Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

**For more information please visit:**

<https://cardholderbenefitsonline.com>

- **Extended Warranty:** Extended Warranty adds real value to the Visa Infinite Cardholder -it doubles the repair period offered by the original manufacturer's warranty for up to 1 year, so Cardholders always feel the benefit of extra protection. Applicability:

- ✔ Full Payment of purchased items must be made with Visa Infinite.
- ✔ New item purchases only
- ✔ Proof of full payment with Visa Infinite is required.

**For more information please visit:**

<https://cardholderbenefitsonline.com/>

**Visa Insurances:** In 2016, Visa introduced the new online portal and claim tracker, enabling Cardholders to

- ✔ access and download their insurance T&Cs
- VISA Insurance: Visa introduced the new online portal and claim tracker, enabling Cardholders to
- ✔ access and download their insurance T&Cs

**For more information please visit**

<https://cardholderbenefitsonline.com/or>

<https://cardholderbenefitsonline.com/search-service>

(Access code: Aspire2016)

## Support and Resources:

- Visa Explore app: The Visa Explore app is the perfect companion for the Visa Infinite Cardholder -making it quick and easy to take advantage of the world of offers and benefits available.
  - ✔ Offers are conveniently geo-tagged and segmented, allowing Cardholders to find exactly what they want, when they want, wherever they are.
  - ✔ Find all the core services and benefits you can avail with your Visa card in one place.
- Visa website: The Visa website -at [www.visamiddleeast.com](http://www.visamiddleeast.com)-is a one-stop-shop, connecting Visa Infinite Cardholders with all a wide range of exclusive offers, experiences and resources. Easy to navigate and understand, the website acts as a repository for:
  - ✔ Visa Infinite benefits - full-service description and contact details for travel benefits, card protection services, and support and resources.
  - ✔ Visa Infinite benefits - a constantly updated array of the latest offers, privileges and indulgences, all selected for the most discerning Cardholder.



## World Mastercard®

### Travel

- Travel should always feel like a privilege, and with World Mastercard Lounge Program, it does. As a World Mastercard cardholder you receive:
  - ✔ Complimentary LoungeKey airport lounge membership
  - ✔ Unlimited complimentary access for the Cardholder to over 1,000 lounges in more than 450 cities in over 135 countries
  - ✔ Access to business facilities like email, internet, phones, fax machines, and conference space in some lounges
  - ✔ Complimentary refreshments and snacks
- Cleartrip airline discounts
  - ✔ Visit the Cleartrip website and book any airline using your World Mastercard® and enjoy 10% discount on your travel booking.
  - ✔ Simply go to [me.cleartrip.com](http://me.cleartrip.com), select your flights and enter promo code MCWORLD and make sure to pay with you World Mastercard®
- Fulfill Visa Assistance:
  - ✔ Fulfill is a fully digital solution that allows customers in Oman to apply and book appointments for their travel visa needs.
  - ✔ With Fulfill visa assistance World Mastercard® cardholders will be able to apply and book appointments for a flat fee of USD 15.
  - ✔ Drastically reduce your time spent applying for Travel Visa
  - ✔ Avoid filling complicated forms, we will do that for you
  - ✔ Receive document checklist for your Travel Visa submission (when you are required to personally submit the Travel Visa application).

Please visit:

[www.fulfillolutions.com/Mastercard](http://www.fulfillolutions.com/Mastercard)

to access the Fulfill website and apply for your travel visa.

- Travel Inconvenience Insurance:
- Whether your luggage goes amiss or flight delays interrupt your plans, World Mastercard® can compensate you for:
  - ✔ Baggage loss -up to USD 3,000
  - ✔ Baggage delay -USD 300
  - ✔ Trip cancellation -up to USD 7,500
  - ✔ Trip curtailment -up to USD 7,500
  - ✔ Trip delay -USD 300
  - ✔ Missed connection -USD 300

To file a claim online simply go to Mastercard For You mobile app or directly to [www.mcpeaceofmind.com/world](http://www.mcpeaceofmind.com/world)

- Travel Medical Insurance:
  - ✔ For the greatest peace of mind while you're traveling, your health and safety needs are met promptly and efficiently. As a World Mastercard® cardholder, you get coverage for yourself as well as your family and helper\*:
  - ✔ Personal accident insurance -up to USD 500,000
  - ✔ Emergency medical evacuation and repatriation -up to USD 500,000
  - ✔ Medical emergency expenses -up to USD 500,000
  - ✔ Daily in-hospital cash benefit -USD 100 per day

To file a claim online simply go to Mastercard For You mobile app or directly to [www.mcpeaceofmind.com/world](http://www.mcpeaceofmind.com/world)

**\*Coverage details:**

Spouse - 100%  
Children -25%  
Domestic Helper -25%

- Travel Insurance Confirmation Letter:
  - ✔ Obtaining a travel insurance confirmation letter has never been easier. As a World Mastercard® cardholder you can generate a letter online seamlessly and immediately for your Schengen or other visa requirements

Simply go to Mastercard For You mobile app or directly to [www.mcpeaceofmind.com/world](http://www.mcpeaceofmind.com/world) and follow the steps

## Chauffeur Services with Careem

- Now when you travel across countries in the Middle East with World Mastercard®, you can enjoy:
  - ✔ 20% off 3 rides every month.
  - ✔ Download Careem from the App Store or Google Play Store
  - ✔ To enable the 20% discount on up to three rides per month, enter promo code Mastercard when booking

## Rental Discount:

### Avis:

- Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your World Mastercard, you can now enjoy access to:

- ✔ Up to 25% off your next car rental
- ✔ 10% off premium Chauffeur Drive services.
- ✔ A complimentary upgrade with every rental, worldwide.

Simply visit [www.avisworld.com/Mastercardmea](http://www.avisworld.com/Mastercardmea)

and use your World Mastercard to reserve your vehicle

### Hertz:

- Complimentary Gold Plus Rewards® Five Star membership, providing benefits such as:

- ✔ Bypassing the rental queue at many of the world's busiest airports.
- ✔ Complimentary one-car-class upgrades (subject to availability).
- ✔ Up to 15% off best publicly available rates.
- ✔ Faster reservations, rentals, and returns.

Simply visit [www.hertz.com/mcworld](http://www.hertz.com/mcworld)

and click on the banner to get Five Star membership.

## Accommodation:

### Marriott Bonvoy Hotel Complimentary Nights:

- Get complimentary nights at over 200 participating Marriott Bonvoy™ hotels across the Middle East and Africa.
- Book your stay using your World Mastercard® and receive:
  - ✔ One complimentary night when booking three nights
  - ✔ One complimentary night when booking four nights
  - ✔ Two complimentary nights when booking six nights

Visit [www.marriott.com/Mastercardmea](http://www.marriott.com/Mastercardmea)

to book your stay and get complimentary nights.

### Luxury Serviced Apartments Discounts

- Preferred discounts at Onefinestay:
  - ✔ Onefinestay – 10% discount on bookings at over 2,500 properties across London, Paris, Rome, Milan, New York, Los Angeles, San Francisco, Miami, and Boston. Now you can also access exclusive Collections in The Hamptons, Southern California, French Riviera, and Edinburgh

✔ Visit [www.Mastercard.com/world](https://www.Mastercard.com/world) for more details

- ✔ While booking your stay on the Onefinestay website, enter promo code MCWORLD when checking out and pay with your World Mastercard

## Hotels.com Discount

- With hundreds of thousands of properties in over 200 countries and territories, Hotels.com provides incomparable choices. Now when you pay for your next vacation with your Mastercard® you can enjoy:
  - ✔ Up to a 10% discount off the price of your booking for selected properties
  - ✔ Eligible properties will be marked with the Mastercard promo code. Discount only applies to one room per booking.
  - ✔ Simply go to <https://www.hotels.com/hotel-deals/Mastercard-ar/?rffrid=mdp.hcom.GL.403.000.00> and apply the promo code MastercardMEA upon checkout with your Mastercard.
  - ✔ Applicable to bookings paid in full online with an eligible card.

## Shopping:

### European Shopping Villages Offers

- The Bicester Village Shopping Collection is where world-leading brands offer savings of up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round.
- World Mastercard® cardholders can get access to:
  - ✔ VIP invitation (to be exchanged for a VIP card with additional 10% discount on purchases in participating boutiques)
  - ✔ 15% discount on shopping packages
  - ✔ 15% discount on chauffeur drive experience at participating villages.
  - ✔ 15% discount on shopping express
  - ✔ Access to VIP lounges (subjects to availability)
  - ✔ Please visit [www.thebicestervillageshoppingcollection.com/Mastercard-mea](https://www.thebicestervillageshoppingcollection.com/Mastercard-mea) to avail these offer.

### Farfetch Discount

- Farfetch exists for the love of fashion. It operates a truly global luxury digital marketplace, empowering individuality and connecting creators, curators and consumers worldwide
- With over 700 boutiques and brands from around the world, Farfetch ships to customers in almost 190 countries.
- You can now enjoy 10% off site wide products
- Explore the marketplace <https://www.farfetch.com/>
- Simply use the code Mastercard10 upon checkout. This discount is eligible off full priced items only.



## Shopping and Discount with MyUS:

- Shop at over 100,000 U.S. retailers, including Apple, Amazon and Ralph Lauren and get fast, reliable, affordable international shipping with MyUS, #1 in the industry with over 10 million packages shipped since 1997.
- As a World Mastercard cardholder, you will receive:
  - ✔ A MyUS address to use at checkout with your favourite online stores
  - ✔ Free Premium Membership for 2 years (a \$120 value)
  - ✔ Free account setup (a \$20 value)
  - ✔ 30% off shipping for the first month following registration.
  - ✔ 20% off shipping for remainder of 2 years membership.

Simply Visit: [www.myus.com/welcome/Mastercardpremium](http://www.myus.com/welcome/Mastercardpremium) to register with your World Mastercard® card

## Merchant offer, Mastercard Buy 1 Get 1 offers:

- Hundreds of complimentary offers throughout Middle East & Africa across fine dining, premium spas or activities such as:
  - ✔ Complimentary main menu item when one main menu item is purchased.
  - ✔ Complimentary 60 minute therapeutic massage when one 60 minute therapeutic massage is purchased
  - ✔ 850+ offers available across multiple countries
  - ✔ Unlimited redemption/usage on all offers.
  - ✔ Download the Mastercard Buy 1Get 1 App (IOS - Google Play) and register with first 8 digits of your card to start saving.

## Mastercard Global Emergency Services:

- World Mastercard® provides you with comprehensive Emergency Services include:
  - ✔ Lost or Stolen Card Reporting (LSR)
  - ✔ Emergency Card Replacement (ECR) -replaced within 24 hours once approved by issuer
  - ✔ Emergency Cash Advance (ECA) -made accessible within an hour once approved by issuer
  - ✔ Virtual Payment Concierge



## Mastercard Platinum

### Travel

Enjoy complimentary services at the Mastercard Platinum Lounges:

- Travel should always feel like a privilege. And, with Platinum Mastercard Lounge Program, it does. As a cardholder you receive:
  - Unlimited, complimentary access for you to over 25 regional and international lounges across UAE, Saudi Arabia, Jordan, Kuwait, Egypt, Morocco, USA, UK, Canada, Germany, France, Singapore, and more.
  - Access to business facilities—email, Internet, phones, fax machines, and conference space in some lounges
  - Complimentary refreshments and snacks
- Simply, show your Platinum Mastercard at participating lounges to gain access. Primary and Supplementary cardholders need to show individual cards to avoid guest charges
- Download and register into Loungekey app from App Store or Google Play Store to view the lounges.
- Lounges subject to T&Cs and change based on the card's scheme.

#### Cleartrip airline discounts

- Complimentary Access to Muscat, Salalah & Bangkok Lounge
- Visit the Cleartrip website and book any airline or hotel using your Platinum Mastercard® and enjoy an up-to-30% discount on your travel booking (refer to the below table)
- Simply go to [www.cleartrip.ae](http://www.cleartrip.ae), select your flights and/ or hotel, enter promo code Mastercard and make sure to pay with you Platinum Mastercard®
- Fulfill Visa Assistance.
- Fulfill is a fully digital solution that allows customers in Oman to apply and book appointments for their travel visa needs.
- With Fulfill visa assistance Platinum Mastercard® cardholders will be able to apply and book appointments for a flat fee of USD 15.

- Drastically reduce your time spent applying for Travel Visa
  - Avoid filling complicated forms, we will do that for you
  - Receive document checklist for your Travel Visa submission (when you are required to personally submit the Travel Visa application).
- Visit [www.fulfillolutions.com/Mastercard](http://www.fulfillolutions.com/Mastercard) to access the Fulfill website and apply for your travel visa.

## Chauffeur Services with Careem

- Now when you travel across countries in the Middle East with Platinum Mastercard®, you can enjoy:
  - 20% off 3 rides every month.
  - Download Careem from the App Store or Google Play Store
  - To enable the 20% discount on up to three rides per month, enter promo code **Mastercard** when booking

## Rental Discount Avis:

- Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your Platinum Mastercard, you can now enjoy access to:
    - 15% off your next car rental across Europe, the Middle East, Africa and Asia
    - 12% off your next car rental in the United States and Canada
    - A complimentary upgrade with every rental, worldwide.
- Simply visit [www.avisworld.com/Mastercardmea](http://www.avisworld.com/Mastercardmea) and use your Platinum Mastercard to reserve your vehicle

## Accommodation:

### Hotels.com Discount

- With hundreds of thousands of properties in over 200 countries and territories, Hotels.com provides incomparable choices. Now when you pay for your next vacation with your Mastercard® you can enjoy:
    - Up to a 10% discount off the price of your booking for selected properties
    - Eligible properties will be marked with the Mastercard promo code. Discount only applies to one room per booking.
- Simply go to <https://www.hotels.com/hotel-deals/Mastercard-ar/?rffrid=mdp.hcom.GL.403.000.00> and apply the promo code **MastercardMEA** upon checkout with your Mastercard.
- Applicable to bookings paid in full online with an eligible card.

# Shopping:

## European Shopping Villages Offers

- The Bicester Village Shopping Collection is where world-leading brands offer savings of up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round.
- Platinum Mastercard® cardholders can get access to:
  - VIP invitation (to be exchanged for a VIP card with additional 10% discount on purchases in participating boutiques)
  - 15% discount on shopping packages
  - 15% discount on chauffeur drive experience at participating villages.
  - 15% discount on shopping express
  - Access to VIP lounges (subjects to availability)
  - To avail these offers please visit

[www.thebicestervillageshoppingcollection.com/Mastercard-mea](http://www.thebicestervillageshoppingcollection.com/Mastercard-mea)

## Farfetch Discount

- Farfetch exists for the love of fashion. It operates a truly global luxury digital marketplace, empowering individuality and connecting creators, curators and consumers worldwide
  - With over 700 boutiques and brands from around the world, Farfetch ships to customers in almost 190 countries.
  - You can now enjoy 10% off site wide products
  - Explore the marketplace <https://www.farfetch.com/>
  - Simply use the code Mastercard10 upon checkout. This discount is eligible off full priced items only.

# Shopping and Discount with MyUS:

- Shop at over 100,000 U.S. retailers, including Apple, Amazon and Ralph Lauren and get fast, reliable, affordable international shipping with MyUS, #1 in the industry with over 10 million packages shipped since 1997.
- As a Platinum Mastercard cardholder, you will receive:
  - A MyUS address to use at checkout with your favourite online stores
  - Free Premium Membership for 2 years (a \$120 value)
  - Free account setup (a \$20 value)
  - 30% off shipping for the first month following registration.
  - 20% off shipping for remainder of 2 years membership.

- Simply Visit [www.myus.com/welcome/Mastercardpremium](http://www.myus.com/welcome/Mastercardpremium) to register with your Platinum Mastercard® card

# Merchant offer, Mastercard Buy 1 Get 1 offers:

- Hundreds of complimentary offers throughout Middle East & Africa across fine dining, premium spas or activities such as:
  - Complimentary main menu item when one main menu item is purchased.
  - 600+ offers available across multiple countries
  - Unlimited redemption/usage on all offers.
  - Download the Mastercard Buy 1Get 1 App (IOS - Google Play) and register with first 8 digits of your card to start saving.

## How to Claim (insurance claim process)

- Claiming on your insurance is now easy as 1-2-3-4. As a Platinum Mastercard® cardholder you can complete your entire claim process online, on your mobile or desktop, seamlessly and immediately.

Simply go to Mastercard for you mobile app or directly to

[www.mcpeaceofmind.com/platinum/](http://www.mcpeaceofmind.com/platinum/) and follow the steps:

### steps:

- 1- Go online.
- 2- Enter claim details.
- 3- Take photo of supporting documents.
- 4- Upload image and submit your claim.



## Mastercard Gold & Visa Gold

Upgrade to higher benefits with BankDhofar Gold Credit Card. Make your strong credit work for you and enjoy the recognition, protection and advantages; no matter where you go.

### Card Features:

- Earn Rewards Points to be redeemed in multiple merchants.
- 50% off cinema tickets in VOX cinema.
- Offer & Discounts in different merchants.
- Free travel insurance when you purchase airline tickets with the card.
- Online Transactions through VBV or Mastercard Secure – OTP.
- Complementary Access to Muscat, Salalah & Bangkok Lounge for the cardholder.
- Up to 47 days free grace period on purchase transaction.
- Supplementary Cards for Family.
- Lost/Stolen Card Protection.
- Zero lost Card liability.
- 24 X 7 customer helpline.



## Mastercard Silver & Visa Silver

The BankDhofar Silver Credit Card brings world-class services to your doorstep. No matter where you are treat yourself and your family to well-tailored bouquet of services & privileges.

### Card Features:

- Earn Rewards Points to be redeemed in multiple merchants.
- 50% off cinema tickets in VOX cinema.
- Offer & Discounts in different merchants.
- Free travel insurance when you purchase airline tickets with the card.
- Online Transactions through VBV or Mastercard Secure – OTP
- Up to 47 days free grace period on purchase transaction.
- Supplementary Cards for Family.
- Lost/Stolen Card Protection.
- Zero lost Card liability.
- 24 X 7 customer helpline.



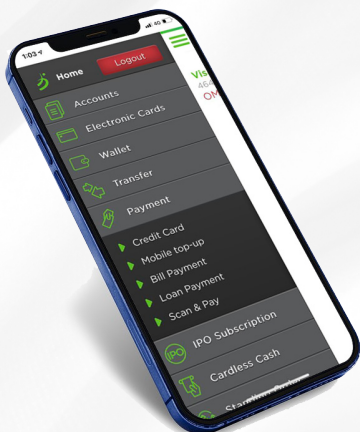
## E-Com Card

The E-Com Card from BankDhofar offers the opportunity to shop online with the lowest risk.

### Eligibility:

- Minimum credit limit as requested by the customer
- Grace period up to 47 days based on date of purchase
- Pay instalment up to 3% from the due amount monthly
- Can be used as Credit Card or Prepaid Card (as per customer request)
- Card is issued only for internet shopping and cannot be used in ATMs or in shops
- Annual fee of OMR 10
- Valid for 1 year





## Credit Card services through Mobile Banking

enjoy various innovative services through our Mobile Banking App:

- Credit Card PIN View
- Stop / Block Credit Card
- Transfer from Credit Card to Operative Accounts
- Credit Card Statement View
- Credit Card A/R : basic view of credit card details
- Loyalty Points Redeem and View
- Credit Card Payment
- Credit Card Recovery : Able to change the % credit card payment amount which can be done every 3 months