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with ease  
**wherever**  
you go

## RAKBANK Debit Card Guide



## **Your guide to convenience and benefits on your RAKBANK Debit Card**

Your new Debit Card now comes with unmatched benefits like the Mastercard® Contactless Tap & Go ))) technology that offers you the convenience of shopping without cash and the advanced Chip & PIN technology that makes all your transactions secure anywhere in the world.

This short guide contains useful information enabling you to make the most of your Card and enjoy its various benefits to their fullest.

### **A host of benefits**

Your RAKBANK Debit Card gives you some great advantages.



### **Global acceptance & cash withdrawals anywhere!**

Your Debit Card is accepted in over 36 million establishments displaying the MasterCard logo in more than 150 countries. You can use your Debit Card to withdraw money from ATMs worldwide that display the MasterCard and/or Cirrus logo.

### **RAKfoodie Dining Benefits**

Treat yourself and enjoy delicious discounts up to 30% on your favourite cuisines at over 2000 restaurants, Buy 1 Get 1 free and Best Foodie Fridays offers across the UAE with RAKfoodie. Please visit [www.rakbank.ae/rakfoodie](http://www.rakbank.ae/rakfoodie) for offers details.

### **Travel benefits**

The savings never end with your Card. Book your flight tickets with MMI Travels using your Debit Card and enjoy 5% discount on your tickets (minimum ticket amount of AED 1000 and offer not valid on tickets for intra-Gulf flights). Simply call 04 316 6579 and book your tickets.

### **Utility bill payments made easy**

You can pay your Etisalat (GSM, Landline, Al Shamil, Dialup, e-life, Wasel Recharge and Wasel Renewal), DEWA, du, Salik services and load your RAKBANK Prepaid Card by logging into Digital Banking or by calling 600 54 4049.



### **RAKdirect – 24x7 Phone Banking**

You can reach us anytime by calling 04 213 00 00 to speak to our Phone Banking representative who will be happy to answer all your queries or call 600 54 4049 to access our Interactive Voice Response Phone Banking (IVR).

### **Cardless Payments**

Enjoy cardless payments with Apple Pay, Samsung Pay, Google Pay, Fitbit Pay or Garmin Pay plus cardless cash withdrawals at contactless enabled RAKBANK ATMs.

### **Digital Banking**

Carry your bank wherever you go with RAKBANK Digital Banking App. It's simple, convenient, safe and fast. Simply:

- Register for the service on [www.rakbank.ae](http://www.rakbank.ae)
- Download the Digital Banking App
- Activate it on your phone

When you activate Digital Banking, you will receive SMS notifications of any activity on your Debit Card enabling you to keep track of all your Debit Card spends and helps prevent any misuse of your Card.

### **Debit Card important information**

#### **Card Activation & PIN Retrieval**

- You can activate your Card and retrieve your PIN by calling 600 54 4049 with your activation code
- Request for an Activation Code by sending an SMS to 4595 from your mobile number registered with the bank in the following format:  
ACT [First 4 digits of Card number] [Last 4 digits of Card number]
- You can change your PIN at any RAKBANK ATM

## Card Usage

- Please ensure to sign on the back of your Debit Card immediately on receipt to prevent any possible misuse
- When using your Debit Card for ATM & retail transactions, you will be required to enter your secure 4-digit PIN to complete your transaction
- If your Debit Card is used at any RAKBANK / U.A.E. SWITCH / GCCNET ATM, then the amount would be debited to your account immediately
- If your Debit Card is used at a MasterCard retail (within U.A.E. or abroad) or ATM (excluding RAKBANK / U.A.E. SWITCH / GCCNET), then a hold for the transaction amount will be placed on your account equivalent in U.A.E. Dirhams. When the settlement transaction is received from MasterCard, this hold will be released and the amount will be debited to your account
- Please note that all your Debit Card transactions will be reflected in your monthly account statement
- In case your Debit Card is lost or stolen, please report the same immediately by calling 600 54 4049 from anywhere in U.A.E. or +971 4 213 00 00 from outside U.A.E.
- In case you are travelling outside U.A.E. and have a Card related emergency such as reporting a lost or stolen Card or requesting for an emergency Card replacement, you can call the MasterCard Global Services (MGS) which is a worldwide customer service program via a toll-free phone call on +1-636-722-7111 anytime, anywhere.

## Joint Account Cards

In case you are a joint account holder, a separate RAKBANK Debit Card will be issued to each of you. You can then enjoy separate transaction limits set by each of you, subject to Bank's approval.

## Transaction limit

The default daily transaction limit on your Debit Card is AED 20,000. This includes a daily cash withdrawal limit of AED 9,000. You may request to change the daily transaction limit subject to Bank's approval.

We're sure you'll love all the advantages your Card gives you. There are still lots more to know about your new Card, including offers, discounts, services and more.

For details, call 04 213 00 00 or visit [www.rakbank.ae/debit](http://www.rakbank.ae/debit)

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