

The Corporate Card

The Corporate card is specially designed to provide your company with a convenient and reliable expense management tool for all your business expenses. It gives your employees the ability to pay for their business expenses anywhere in the world, and it comes with extensive privileges and benefits.



Live Rewards Program

Your company's account will be rewarded whenever the card is used for any business related purchase from travel tickets to business lunches.

Earn 1 point or mile for every US dollar (or c/v) spent on your card

Visit "Live Rewards" at www.saradarrewards.com and choose the reward that suits you:

- Airline tickets: choose the destination and airline company of your choice and travel anywhere in the world all taxes included
- Hotel reservations, Car rental and transfers
- Gifts and items: select your gift from different merchants' categories
- E-vouchers to be spent at the merchant of your choice
- CashBack: redeem your points for CashBack



Lifestyle Privileges

Easy Savings

When traveling to the US, Corporate cardholders can earn rebates from approximately 52,000 US merchants, including fuel, hotel and dining.

To find location that does participate, go to www.easysavings.com

Business Savings Offers

Corporate cardholders can benefit from a 20% discount on shipping charges with DHL.

To benefit from this offer, cardholder must use promo code MASTERCARD when paying with his Saradar Bank Corporate Card.

Buy 1 Get 1 offers

Hundreds of complimentary offers throughout the Middle East and Africa across dining's, cafés, entertainment, and attractions.

Cardholders will have to download the Buy 1 Get 1 App.

Priceless Cities

Priceless Cities offers cardholders a unique collection of experiences from dining to travel and entertainment offers.

To check the offers, visit www.priceless.com



Insurance programs

Travel Accident and Medical Insurance

This insurance will protect your employees when traveling.

For the greatest peace of mind, enhanced protection options are available to ensure that their health and safety needs while traveling are efficiently met. All you need to do is pay for your airline ticket with your Saradar Bank Corporate card.

Coverage:

- Medical emergency expenses and personal accident: up to \$25,000
- Emergency medical evacuation and repatriation: up to \$5,000
- Aggregate limit: up to \$250,000

Fraud Protection

Keep your card and account protected.

Being a Saradar Bank Cardholder, you can get reimbursed for unauthorized charges on your lost or stolen card or for charges that you did not approve while the card is in your possession.

Coverage per claim: \$2,000

Coverage per 12 months period: \$4,000

Corporate Liability Waiver

Protects your company against unauthorized use of card by your employees, up to a maximum annual amount of \$25,000 per Cardholder and \$1,600,000 per Company

Notice of Claim

1- In case of a personal accident and medical emergency, notice of claim should be sent to the following:

Fidelity Assurance and Reinsurance co. s.a.l.

Mid Town Center – Jal el Dib

Tel: +961-4-719300

Fax: +961-4-719300

Email: customerservicedept@fidelity.com.lb

2- In case of Fraud and Corporate Liability Waiver, company/cardholder shall inform the bank immediately by calling the 24/7 call center at +961 1 734 828.

A written notice of claim must be given no later than thirty (30) days from the date of the incident. Notice should be sent to:

AIG Lebanon S.A.L., Beirut Central District, Beirut Central District, Uruguay street, Off Fosch Street, Mcattaf Building - 3rd floor, P. O. Box 13-5459 - Beirut – Lebanon

Tel: +961 1 788 134

Fax: +961 1 990 128



Lounge Access

Free Priority Pass Membership

Priority Pass is the world's leading lounge program, with over 600 airport VIP lounges worldwide. With Priority Pass, you can access the participating airport VIP lounges no matter what class he/she is traveling in, simply by presenting your card along with the Priority Pass card provided by the bank. To get the free Priority Pass membership, please refer to your branch.

Your card will be charged \$27 for each visit as well as the same amount for each accompanying guest. Each charge will appear on your credit card statement.

For the most up-to-date lounge information, please visit www.prioritypass.com

Regional Airport Lounge Access

Enjoy unlimited free airport lounge access at international airports in the region* by presenting your Saradar Bank card and boarding pass.

Lounges include:

Egypt: Cairo International Airport, First Class Lounge - Terminal 1 and 3

Jordan: Amman Queen Alia International Airport, Petra VIP Lounge

Kuwait: Kuwait International Airport, MasterCard Pearl Metro Lounge

Saudi Arabia: Jeddah King A Aziz International Airport, First Class Lounge - North Terminal

UAE:

- Dubai International Airport, Marhaba Lounges - Terminal 1 (Concourse C), Terminal 2 (Departure area), Terminal 3 (Concourse A and B)
- Dubai International Airport, Dubai International Business Class Lounge - Terminal 1 (Concourse D)
- Dubai Al Maktoum International Airport, Marhaba Lounge – Passenger Terminal
- Abu Dhabi International Airport, MasterCard Diamond Lounge – VIP Terminal

For more information and the Terms and Conditions, please visit www.mastercard.com



SmartPay Services

The Corporate card comes with a set of smart technologies that facilitate your life while bringing more security to your everyday spending:

Chip and PIN

Your card is embedded with a chip. This technology adds a layer of verification to the transaction process, making your information more secure. You will be asked to insert your PIN with each POS and ATM transaction.

The process of buying goods and services with your card is simple and secure:

- Insert your card into the card reader.
- Enter your PIN (make sure you insert the PIN provided to you by the bank - same one you will use on ATM).

3D Secure

3D Secure is an additional security layer for online card transactions by authenticating the cardholder during a payment transaction in order to reduce payment fraud.

More than 350,000 online merchants are already enrolled in this service and in order to complete the payment transaction, they will ask the cardholder to insert his 3D Secure password.

How it works

The 3D Secure password is a dynamic password that changes with every transaction.

If the cardholder is making an online purchase at a 3D Secure participating merchant, he will be asked to enter his One Time Password (OTP). The Bank will automatically send the cardholder the OTP to his mobile phone in order for cardholder to proceed with payment.

Every OTP is valid for one transaction and for 30 minutes from the time it is generated.



E-Services

SMS / Email Alerts

The SMS / Email service will keep you informed and updated about your card activities.

Among others, you will receive alerts notifying you of the below:

- Approved and Rejected Transactions: Each time you use your card you will receive an SMS / Email notifying you of your transaction details.
- End-of Month Minimum Due: you will receive a message informing you of your monthly dues, your minimum payment and the due date.
- Adding funds to the card: the SMS will inform you about the amount credited to your card and your available balance.
- Card Issuance, Card Replacement, Card Renewal, PIN Reissue: You will receive an SMS to remind you to pick up your card/PIN from your branch.
- Exceeding your limit: an SMS will be sent to you once you reach 80% of your monthly limit.
- Live Rewards: an SMS stating the balance of your accumulated points or miles will be sent to you.

E-Statement

You can choose to receive your monthly credit card statement electronically to your email address.

The e-statement will show all transactions performed on your card along with your remaining balance, your minimum due, payment due date, the balance of your accumulated points or miles, your redeemed points or miles...

Online and Mobile Banking

Our online and mobile banking will provide you with a convenient way to check your card activities anytime anywhere.

All you need to do is log in to <https://onlinebanking.saradarbank.com/#/home> or download Saradar Bank mobile application.

With this service, you will be able to:

- Access and manage your cards anywhere, anytime
- View your financial position and transactions
- Pay your card monthly minimum due
- View your monthly card expenses split by merchant category



Preferential Financial Benefits

Flexible repayment options

Select the payment mode that suits you most. You can choose to pay your amount due at the end of the month in full or by monthly installment (5%, 10%, 20%, 50%).

Grace period of up to 45 days

You can benefit from an up to 45 days grace period and pay back your minimum due interest free.