

The Internet Card

The MasterCard Internet card from Saradar Bank is a secure payment solution that enables you to process safe payments online, over the phone or by mail order.

Your internet card comes in a cutting edge design and is packed with exciting features and benefits allowing you to surf the web with greater convenience and peace of mind.



Live Rewards Program

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



SmartPay Services

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

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.

CMO Mobile Payment App

Changing the way you pay

CMO is a mobile payment platform that offers you an easy way to transform your smartphone into a secure payment tool. To register to CMO, please fill the CMO application form at your branch. Once you have successfully registered for the CMO service, you will receive an SMS to help you get started.

CMO can be used with any mobile device; all you need to do is download the CMO application from the Apple Store or Google Play.

Your CMO account will be linked to your credit card account and all transactions performed through CMO application will be listed in your credit card monthly statement.

All CMO transactions require the use of a One-Time-Password (OTP) to be authenticated. You will receive the OTP via SMS.

CMO mobile application allows you to:

- Pay to merchant (P2M):
Pay any CMO participating merchant by providing your mobile number and OTP.
- Person to Person Transfers (P2P):
Transfer funds locally to another CMO user simply by entering the amount to be transferred and OTP.
- MoneyGram Money Transfer:
Transfer funds internationally using a Cash United ID within MoneyGram's network.
- Recharge prepaid mobile lines
- Pay internet bills

CMO App Parameters:

Functions	Max amount per transaction	Max amount per day	Max amount per week
P2M	\$350	\$1,500	\$3,000
P2P	\$100	\$250	\$500

To know more about CMO Mobile Application and the participating merchants, please refer to www.paycmo.com



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, your 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.