

### **The Titanium MasterCard Card**

The MasterCard Titanium card from Saradar Bank is your ideal choice to turn everyday purchases into extraordinary rewards.

The card is available in US Dollar and LBP and it is packed with exciting features and benefits which make your shopping experience truly rewarding.



#### **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](http://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 Titanium card comes with a set of smart technologies that facilitate your life while bringing more security to your everyday spending:

#### **CMO Mobile Payment**

Changing the way you pay

CMO is a new and innovative mobile payment method that allows cardholders to quickly pay for their purchases without the need of their physical credit card.

CMO can be used through the following:

- **CMO Mobile Application**
- **CMO Sticker**

To register to the service, please fill and sign the CMO application form at your branch.

#### **CMO Mobile Application**

It is a mobile payment platform that offers you an easy way to transform your smartphone into a secure payment tool. Once you have successfully registered for the CMO service at your branch, 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.
- **Cardless ATM Withdrawals:**  
Withdraw cash from any CSC Network ATM by choosing "Cardless" from the main screen and using the code provided to you instead of your physical card.
- **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
<b>P2M</b>	\$350	\$1,500	\$3,000
<b>P2P</b>	\$100	\$250	\$500
<b>Cardless ATM</b>	\$200	\$350	\$500

To know more about CMO Mobile Application and the participating merchants, please refer to [www.paycmo.com](http://www.paycmo.com)

#### **CMO Sticker**

CMO Sticker allows you to make secure contactless payments just by tapping your sticker on any terminal displaying the MasterCard contactless payment symbol in Lebanon and abroad.

Just place the CMO Sticker on your mobile device and start making quick payments for small purchases without the need to insert your PIN.

Your CMO Sticker will be linked to your credit card account and all transactions performed using your sticker will be listed in your credit card monthly statement.

Maximum allowed transaction value: \$50

Maximum allowed daily transactions value: \$150

Maximum daily allowed number of transactions: 5

#### **Contactless Payment**

With contactless, make fast and secure payments for small purchases without your PIN.

You can use the contactless feature at any merchant displaying the MasterCard Paypass logo anywhere in Lebanon and abroad. All you need to do is:

- Look for MasterCard Paypass logo on the POS machine
- Tap your card against the contactless POS machine
- For amounts higher than a certain limit set on the machine, you will have to insert your PIN

#### **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, 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.

### MasterCard For You App

To know more about the benefits on your card, you can download MasterCard For You App from the Apple Store or from Google Play.



### Insurance programs

#### Travel Accident and Medical Insurance

This insurance will protect you and your loved ones when traveling. For the greatest peace of mind, enhanced protection options are available to ensure that your health and safety needs while traveling are efficiently met. All you need to do is pay for your airline ticket with your Saradar Bank 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: \$1,000

Coverage per 12 months period: \$2,000

#### 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 4 719 300

Fax: +961 4 719 300

Email: [customerservicedept@fidelity.com.lb](mailto:customerservicedept@fidelity.com.lb)

2- In case of fraud, cardholder shall inform the bank immediately by calling the 24/7 call center at +961 1 734 828.

Claims can be submitted through the following channels:

**Digital Claim:** With this benefit, cardholders will be able to submit **their Fraud Protection claims** online simply by visiting <https://www.mcpeaceofmind.com/titanium>

**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 1,000 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](http://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 download "MasterCard for You" app or visit [www.mastercard.com](http://www.mastercard.com)



## Lifestyle Privileges

### Discounted Chauffeur Rides

When traveling across countries in the Middle East, Cardholders can enjoy:

- First ride for free (for new Careem customers only)
- Twice-monthly 20% discounts

Cardholders simply need to download the Careem App, register with card and enter the promo code MASTERCARD when booking the ride.

### 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](http://www.priceless.com)



## 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.