

MasterCard Titanium Debit Card

A perfect companion for your everyday purchases

The Saradar Bank Titanium Debit card offers you the ultimate convenience to access your bank account anytime anywhere.

Purchases and withdrawals you make using your Card are deducted directly from your Saradar Bank account.

Use it worldwide at merchants' locations and over the ATM wherever MasterCard is accepted.

Your Titanium Debit card comes to you with a host of benefits and privileges that suits your lifestyle:



Live Rewards Program

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

Visit "Live Rewards" www.saradarrewards.com and choose your reward from our online catalog where you can find the most exquisite gifts to the latest personal gadgets, fashion accessories and shopping vouchers from the country's premier stores delivered free of charge to your doorstep or via email.

Live Rewards also puts at your disposal a travel engine allowing you to accumulate miles and travel the world with any airline anytime, all taxes included.



SmartPay Services

- **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 adds 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 his payment.

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



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

*Terms and Conditions applies



E-Services

- **SMS Alerts**

The SMS service will keep you informed and updated about your card activities. Among others, you will receive SMS alerts to your mobile number notifying you of the below:

 - ✓ Approved and Rejected Transactions: Each time you use your card you will receive an SMS notifying you of your transaction details.
 - ✓ 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.
 - ✓ Live Rewards: an SMS stating the balance of your accumulated points or miles will be sent to you.
- **Online Account Access**

Our online platform will provide you with a convenient way to check your card activities anytime anywhere. All you need to do is log in to www.saradarbank.com.



Insurance Program

- **Fraud Protection**

Keep your card and account protected.

Being a Titanium Debit 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**

In case of Fraud, cardholder shall inform the bank immediately by calling the 24/7 call center at +961-1-734828.

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: +9611 990 128.