



Credit Cards

The Emirates NBD Platinum Credit Card

Benefits and Features Guide



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Welcome to the Emirates NBD Platinum Credit Card

Welcome to an unparalleled level of service

You are now part of an exclusive club that brings you a remarkable portfolio of benefits.

The Emirates NBD Platinum Credit Card gives you an unprecedented and diverse range of luxurious privileges, backed by a high level of personalised service and unmatched security. This is a credit card to suit your way of life, with a rewards programme that gives you real choice and a wealth of additional benefits, from travel insurance to a personal concierge service.

Thank you for choosing the Emirates NBD Platinum Credit Card.



For the latest updates on benefits & features and Terms & Conditions, please visit emiratesnbd.com/cards

Rewards Programme

Plus Points

Plus Points earns you great rewards when you use your Emirates NBD Platinum Credit Card for your domestic and international retail spending. For every AED 100 retail spend on your card, you will earn 2 Plus Points. You can redeem your Plus Points for gift vouchers from popular merchants, Frequent Flyer Miles from leading airlines, annual membership fee waivers or Cash Back.

For more information or to redeem your Plus Points, please call **+971 600 54 0000** or visit **[emiratesnbd.com/cards](https://www.emiratesnbd.com/cards)**

- Retail spends made under the category 'Grocery and Supermarkets' as defined by VISA/MasterCard will earn 0.4% Points i.e. for a spend of AED 1,000, cardholder will earn 4 Plus Points.
- Retail spends made under the category 'Petroleum', 'Government Services' (including utility bill payments) as defined by VISA/MasterCard will earn 0.2% Points i.e. for a spend of AED 1,000, cardholder will earn 2 Plus Points.
- This earning will be applicable on both domestic and international spends under these categories.
- All other Terms and Conditions of the Plus Points programme will apply.

Customers who are under a special pricing programme will not be eligible for Plus Points. For latest Plus Points Terms and Conditions, visit **[emiratesnbd.com/cards](https://www.emiratesnbd.com/cards)**.

Lifestyle benefits

1. Complimentary worldwide airport lounges access - added comfort when you travel

- > Your Emirates NBD Platinum Credit Card now entitles you to unlimited complimentary access to over 500 premium airport lounges in more than 300 cities worldwide, irrespective of your airline or travel class. Present your Emirates NBD Platinum Credit Card* at the lounge entrance and relax in the comfort of the luxurious lounges when you travel.

*Platinum Cardholder will enjoy three complimentary visits for a calendar year.

2. Complimentary concierge service - personalised service at your doorstep

- > As an Emirates NBD Platinum Credit Cardholder, you are automatically enrolled into our dedicated concierge service. Put your mind at ease and let the concierge team take care of time-consuming errands for you anywhere in the UAE. Enjoy the luxury of a team of experts providing a comprehensive array of complimentary services, including:

Airport transfers*

Complimentary airport transfers* up to 2 drops per calendar year

- > In the UAE (inter-Emirates transfers are not allowed)
- > In India - Bangalore, Chennai, Delhi, Kolkata and Mumbai (within city limits)

*Travel tickets to be purchased on the Emirates NBD Platinum Credit Card. A one-way transfer is considered a drop.

Documentation services

- > Submissions of visit visa at Dubai and Abu Dhabi airports - complimentary, 4 times a year

Car maintenance and services

Complimentary pick-up and delivery of car in Dubai and Abu Dhabi:

- > Car servicing - once a year
- > Car registration - once a year

Courier services

- > Complimentary local courier services (within UAE) up to 6 times per calendar year

Call **+971 4 704 7110** between 8.30 am and 5.30 pm, Saturday - Thursday to avail these services*.

*Services available only if payment is made using your Emirates NBD Platinum Credit Card. All bookings to be made 48 hours in advance and are subject to availability. Terms and Conditions apply.

3. LiveWell

- > In today's fast paced life, we know that it is hard to maintain a healthy lifestyle. With the Emirates NBD Credit Card, staying healthy is not only easier, but also a lot more rewarding. **LiveWell** Programme is designed to bring you the best in fitness and wellness with exclusive offers and amazing discounts of up to **50% at over 500 spas, medical and wellness centres, gyms, salons and more**. Put your health first and see the difference with the Emirates NBD Credit Card.

To view the various offers under **LiveWell** programme, please visit emiratesnbd.com/cards

4. GoodTimes

- > At Emirates NBD, we believe that spending quality time with friends and family is paramount. With our Leisure and Entertainment programme "**GoodTimes**", you can enjoy up to **50% discounts across theme parks, indoor sports, marine attractions, exciting adventures and more!**

To view the various offers under **GoodTimes**, please visit emiratesnbd.com/cards

5. Complimentary Valet Parking in Dubai and Abu Dhabi

- > Enjoy up to 4 complimentary valet parking services of 1 hour* each at the following popular shopping malls in Dubai and Abu Dhabi:

- > Dubai
 - Ibn Batutta Mall (China Court and Tunisia Court)
 - Wafi Mall (Main Entrance, near Carrefour and Plan B)
- > Abu Dhabi
 - Khalidiya Mall (Main Entrance of the Mall)
 - Yas Mall
 - Ferrari World
 - Yas Waterworld

Simply present your Emirates NBD Platinum Credit Card at the valet service location.

*Every additional Valet Service per hour will be charged per hour at AED 40 in Dubai and at AED 50 in Abu Dhabi. Valid only for Standard Valet Services. Not valid for VIP Valet Parking.

6. Discounts on air tickets and holiday packages

- > Get 5% discount on air tickets and up to 10% discount on holiday packages through the Emirates NBD Travel Desk. Discount is applied on the base rate of the fare/package, excluding taxes and other charges.

Call **04 316 6575** to book your tickets and holiday packages.

7. Bon Appétit 🍴 - An exclusive dining experience

- > Get mouth-watering discounts of up to 30% at over 2,000 restaurants across the UAE, Middle East and Europe with your Emirates NBD Platinum Credit Card. Simply use your card at any of the partner dining outlets to pay and avail of the discounts.

For the complete list of casual and fine dining restaurants where discounts are applicable, please visit emiratesnbd.com/cards

Financial benefits

1. Interest-free days

- > Your Emirates NBD Platinum Credit Card gives you a maximum of 55 interest-free days, provided you continue to pay your outstanding balance in full, by the due date.

2. Flexible payment options

- > Your Emirates NBD Platinum Credit Card gives you the flexibility to pay as little as 5% of the outstanding balance each month, and carry forward the balance to the next statement. You can choose to pay 5%, 10%, 25%, 50% or 100% of your card outstanding balance every month. Choose from the following convenient options to make your card payments:
 - Standing Instruction to debit your Emirates NBD Savings/Current Account
 - Online payment if you are an Emirates NBD Savings/Current Account holder
 - Cash payment through Emirates NBD branches, Cash Deposit Machines in Emirates NBD branches and through Al Ansari Exchange* and UAE Exchange* branches
 - Cheque payments to Emirates NBD Card Payments Division, PO Box 31813, Dubai, UAE

For more information, please call **+ 971 600 54 0000**.

*A nominal service fee per transaction will be charged for bill payments through the Exchange Houses. This service fee is in addition to your card payment amount and should be paid along with the bill payment at the Exchange House. Please visit emiratesnbd.com/cards for more details.

3. Instant cash

- > Enjoy instant access to up to 50% of your credit limit as cash with your Emirates NBD Platinum Credit Card at over 810,000 ATMs worldwide or over the counter at any bank branch around the world that displays the Visa or MasterCard symbols. A cash advance fee (or foreign currency equivalent, where applicable), whichever is higher, will be charged.

4. Protect Plus Insurance

- > With Protect Plus Insurance, you can enjoy the spending power of your card with the assurance that, in the event of any unforeseen circumstances, your Emirates NBD Platinum Credit Card outstanding balance will be taken care of.

Enjoy two months complimentary cover and pay a nominal rate on the Credit Card outstanding balances thereafter. Protect Plus covers the following:

- > Job loss cover
- > Loss of life
- > Permanent total disability
- > Critical illness
- > Hospital cash benefit

You are automatically enrolled into Protect Plus. If, at any time, you wish to cancel Protect Plus, please call **600 54 0000**. For more details, please visit emiratesnbd.com/cards

5. The Emirates NBD Installment Plan

- > With the Emirates NBD Installment Plan you can buy now and pay conveniently in monthly installments at a low monthly interest rate, making it easier for you to manage those large, unexpected expenses.
 - It's simple - no forms, no faxes; just a phone call, after you have made your purchase on your Emirates NBD Platinum Credit Card
 - It's flexible - choose your preferred installment term - 3, 6, 12, 24 or 36 months
 - It's economical - low monthly interest rate

To convert your purchases to the Installment Plan, just call us on **+971 600 54 0000** within 50 days of making your purchase and choose a plan that best suits your needs.

6. Free Travel Insurance

- > Your Emirates NBD Platinum Credit Card provides you complimentary travel insurance which covers all trips of up to 60 days per trip and provides comprehensive protection.

List of benefits

Travel accident insurance	(Cover in USD)
Accidental death	280,000
Permanent total disability	280,000

Travel inconvenience insurance

Baggage Loss (Common Carrier)	3,000
Baggage Delay (Delay in excess of 6 hours)	120 per hour up to Max 12 hours

Flight Delay (Delay in excess of 6 hours)	75 per hour up to Max. 12 hours
Trip Cancellation	Up to 5,000
Emergency Medical Evacuation	500,000
Death Repatriation	15,000
Legal Fees	5,000
Loss of Passport	750
Personal Liability	75,000

For further assistance or to submit a claim, please call **+971 2 408 0100**.

Emergency & security services

1. SMS alerts

> Get additional security with free SMS alerts for every transaction made on your card. You are automatically enrolled for this service.

2. Free 24/7 Roadside Assistance Centre

> Help from Roadside Assistance Centre is just a phone call away, anytime, anywhere in the UAE if you require any of the following services: lockout service, towing service, fuel delivery, battery boost and flat tyre service.

Call **04 273 2889** to avail of Roadside Assistance Centre and present your card to enjoy free assistance.

*Roadside assistance service is limited to 3 usages per year. Inter-Emirate towing will not be applicable. Log on to emiratesnbd.com/cards for latest Terms and Conditions.

3. 24-hour assistance

> Call + 971 600 54 0000 for any queries related to your card, 24 hours a day, 365 days a year.

4. Online access

> Enjoy online access to your card account from anywhere in the world, allowing you to monitor your card balances and transactions as well as make payments from your Emirates NBD account.

For more information, please call **+ 971 600 54 0000**.



Visa benefits

Available on Emirates NBD Visa Platinum Credit Card

1. Emergency medical and legal referral service

> Your Emirates NBD Visa Platinum Credit Card entitles you to emergency medical and legal assistance anywhere in the world, through SOS International. You also have 24-hour enquiry services, travel information and other services - from interpreters to technicians. To make use of this service, please ensure you purchase your travel ticket using your Emirates NBD Platinum Credit Card.

For medical and legal referral services, call **+971 4 509 6111** or **+1 817 826 7276**

2. Emergency cash and card replacement

> In case of an emergency, you can get up to US\$2,000 as an emergency cash advance, anywhere in the world. You can also request an emergency card replacement, should you lose your card while travelling.

Simply call our 24-hour Alarm Centre on **800 0021**, wait for the prompt and then enter **8666 540 112 (UAE)** or call collect on **+1 303 967 1096**.

3. Purchase protection

> If any item purchased on your card is stolen, destroyed or damaged by fire or accident within 90 days from the date of purchase, you are covered up to \$5,000 per incident and \$20,000 per year maximum. All you need to do is submit your claim within 48 hours from the date of the incident, along with proof of purchase. The item will then either be replaced or repaired. Alternatively, the cost of the item will be reimbursed.

For further information, or to submit your claim, please visit **visacemea.com** or call **+971 4 509 6111**

4. Extended warranty

- > Purchase household appliances on your Emirates NBD Visa Platinum Credit Card and double the warranty period beyond the manufacturer/retailer warranty. This cover is available up to a maximum of 24 months from the date of purchase, offered up to \$2,500 per item and a maximum of \$20,000 per year

For further information, please call **+971 4 509 6111**.

5. Privileges and special offers

- > Enjoy a diverse selection of exceptional privileges, gifts, savings and opportunities, specially tailored for you.

Please visit **visacemea.com** for more details and Terms and Conditions.

MasterCard benefits

Available on Emirates NBD MasterCard Platinum Credit Card

1. Complimentary airport lounges access

- > As an Emirates NBD Platinum Cardholder, enjoy unlimited airport lounges access at airport lounges across the Middle East, no matter how often or which class you travel. Simply present your Platinum Card at the lounge counter, step in, enjoy and unwind.

For list of lounges, Terms and Conditions of use of lounge, please visit **mastercard.com**.

2. Purchase protection

- > If any item purchased on your card is stolen, destroyed or damaged by fire or accident within 90 days from the date of purchase, you are covered up to US\$ 2,000 per incident (maximum of US\$ 5,000 in any one year). All you need to do is submit your claim along with proof of purchase. The item will then either be replaced or repaired. Alternatively, the cost of the item will be reimbursed.

For further information, please call **+971 4 509 6103**.

3. Fraud protection

- > Fraud Protection cover offers you protection against card and identity fraud:
 - If your card is lost, you are covered up to US\$2,000 per incident (maximum of US\$3,000 in any one year). Any unauthorised payments will be reimbursed up to 24 hours prior to you reporting the activity.
 - If your card is not lost, you are covered up to US\$2,000 per incident (maximum of US\$3,000 in any one year). Any unauthorised payments will be reimbursed up to 2 months prior to you reporting the activity.

For further information please call **+971 4 509 6103**.



For more information,
> Visit emiratesnbd.com/cards

For the latest credit card Terms & Conditions, please visit emiratesnbd.com/cards.