

Discover endless possibilities



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AL-MAWARID Bank offers a complete range of cards, designed to give you the freedom to manage your finances and the security to respond to unexpected emergencies.

Choose the credit card that best suits your needs and benefit from a wide range of added-value services!

## → Why choose AL-MAWARID Bank credit cards?

- o Secure and convenient
- o 24 hours a day, 7 days a week, customer service
- o Accepted by all local ATMs and POS merchants, and more than 30 million locations worldwide
- o Free supplementary cards for persons of your choice
- o A set of tailor-made offers and services that make your card experience better than ever!





Cards Ge

## ${f igwedge}$ classic card

Enjoy up to USD 6,000 with zero annual fees! Get your Visa or MasterCard credit card from AL-MAWARID Bank and enjoy the best out of life!

→ Limit range: Up to 6,000

→ Required minimum income: USD 800

→ Retail monthly interest: 1.9%

→ Cash monthly interest: 2.50%

→ Supplementary cards: 2 free cards





## ${\color{gray}{\succeq}}$ gold card

The premium card for high-net-worth individuals and business people. Enjoy up to USD 20,000 with unmatched benefits and zero annual fees!

→ Limit range: USD 4,000 to 20,000

→ Required minimum income: USD 1,250

→ Retail monthly interest: 1.77%

→ Cash monthly interest: 2.50%

→ Supplementary cards: 3 free cards

## 🖄 Syndicate card

Benefit, as a bank employee, from unique pricing schemes and rewards with AL-MAWARID Bank program for the Syndicate of Bank Employees.

→ Limit range: USD 1,000 to 5,000 (Standard) USD 4,000 to 15,000 (Gold)

→ Required minimum income: USD 500 (Standard)

USD 1,250 (Gold)

→ Retail monthly interest: 1.5% → Cash monthly interest: 1.5%

→ Supplementary cards: 3 free cards (Standard)

4 free cards (Gold)





## ${}^{ extstyle igwedge}$ net shopper card

Internet has become the most powerful source for shopping! With AL-MAWARID Bank Net Shopper reloadable card, shop online with confidence for USD 10 a year!

- → Proof of income: not required
- → Bank account: not required
- → Reload charge: USD 1 per reload

# reward programs & added-value services

### → Bonus Point program

Every time you shop with AL-MAWARID Bank credit card, you earn ONE point. Collect and compete for TOP positions to win valuable CASH prizes. It is YOUR race to Win!

### → Decrease interest rate

With this one of its kind program, pay as low as 1% monthly interest rate on your purchases.

After maintaining two consecutive years of good payment history, the retail interest rate starts decreasing by 0.1% each year.

### → "Kermelak" program

Benefit from matchless discounts and special rebates when using AL-MAWARID Bank cards at selected merchants.

### → Seasonal campaigns & offers

Each season, AL-MAWARID Bank offers you tailormade competitions allowing you to win valuable prizes.

### → Bill domiciliation

Domicile your phone, electricity bills on your credit cards with hassle free subscription process & zero domiciliation fees for the first year.

### → SMS service

Every time you use your card, a notification message is sent to your mobile. (USD 1/month)

### → Virtual banking

E-banking & mobile banking allow you to follow up on your payments & outstanding balance in addition to other banking operations.

Just fill out the required application to have a free access to our services.

(Monthly fees apply on some banking operations)

## 2 card bill payment options

Paying monthly dues on your credit cards has never been easier:

- o Cash at any AL-MAWARID Bank branch.
- o Direct debit request from any of your bank accounts.
- o Collection service: Receive and settle your bills through AL-MAWARID Bank within greater Beirut area. (Monthly fees apply).
- o Cash at any LIBANPOST branch.

The information stated in this brochure is correct at the time of printing in October 2012. It can be altered without any prior notification.



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