



ABK Emirates World MasterCard Features

Whether traveling around the globe or enjoying the comforts of home, you need a credit card that lets you live life to the fullest. The ABK Emirates World MasterCard credit card, exclusively for our Premium Clients, offers everything you expect from a world-class credit card and more:

Free Premium Skywards Miles from Emirates airlines

Our ABK Emirates World MasterCard credit card comes with an exciting value added rewards program. We've teamed up with Emirates airlines to offer you "Skywards", the award winning frequent flyer program.

Earn Skywards Miles every time you spend on your ABK Emirates World MasterCard credit card. In addition to free flights, hotel reservations and car rental, your Skywards Miles can also be used at "The Emirates High Street Collection" and redeemed for valuable gifts, jewelry, watches, accessories, and electronics among others.

Earn 7 Skywards Miles for every KD you spend on your ABK Emirates World MasterCard overseas and 5 Skywards Miles locally.

Complimentary Priority Pass Airport Lounge Access

As an ABK Emirates World MasterCard credit cardholder, you can have access to complimentary Priority Pass, the world's largest independent airport lounge access program, which makes you an instant member to over 600 airport lounges in over 100 countries and more than 300 cities around the world.

With Priority Pass you and one guest, can enjoy the relaxing ambience, complimentary drinks and snacks, and access to the internet all packaged in an excellent working and leisure facility, regardless of your choice of airline, class of travel or membership of airline club.

The Priority Pass special access card will be delivered to the customer along with the World MasterCard card. Visit (www.prioritypass.com) to check an airport lounge and to download built in phone applications.

Please be advised that any additional guests that wish to accompany you into the lounges will be charged an amount of KD8 to be billed to your World MasterCard.



Complimentary Starwood Preferred Guest SPG membership (Starwood hotels and resorts)

With your ABK Emirates World MasterCard credit card, you are entitled to a complimentary Gold Starwood Preferred Guest (SPG) membership which lets you access more than 1,000 hotels and resorts around the world from brands such as Le Meridien, Sheraton, Westin and St. Regis to name a few.

Your Gold SPG membership delivers rich rewards, beginning with valuable Starpoints that are redeemable for free flights, free night awards with no blackouts on standard rooms, room upgrades, and a host of other fantastic travel and entertainment privileges. Starpoints are also redeemable for a great selection of merchandise from trusted partners like Westin At Home, GAP, Amazon, Audience Rewards, Williams-Sonoma and Avis among other premium brands.

Gold membership is acquired after a successful online registration and a stay in a Starwood Hotel in Asia Pacific paid with the World MasterCard.

Visit www.spg.com/WorldMasterCardGoldUpgrade

Purchase Protection and Extended Warranty

ABK Emirates World MasterCard credit cardholders can relax when they shop with purchase protection against items they buy on their card. Purchases are covered against accidental damage of purchased items, including internet purchases and items the cardholder gives as gifts (*Coverage of USD 3,000 per occurrence and an aggregate of USD 20,000*).

The coverage is valid for 90 days from the date of purchase as indicated on the original store receipt, and is subject to terms and conditions detailed on the MasterCard official website (www.mastercard.com/mel).

In addition to the Purchase Protection Program, your purchases are also covered with an extended warranty (which duplicates the terms of the original manufacturer's warranty on covered items) for up to one full year from the expiry date of the original manufacturer's warranty and for a maximum of three combined years (*Coverage of USD 500 per occurrence and an aggregate of USD 2,000*).

Claims are to be submitted to CHARTIS MEMSA Insurance co.



ABK Local Concierge

To help organize your daily schedule, and to provide you with a better lifestyle, ABK Emirates World MasterCard offers you a unique local concierge service. ‘ABK Local Concierge Service’ provides services ranging from Event Planning to Car Registration and Servicing, Holiday and Travel Organizing to Restaurant Booking’s, we can even arrange for Airport Transfers.

The service has been designed specifically to suit the needs of the Kuwait market and is supported by a variety of high quality local companies which are hand-picked and monitored to maintain the highest level of efficiency and service.

So if you are thinking of ordering flowers or you need home and lifestyle solutions, simply contact ‘ABK Local Concierge’, from the comfort of your home or business and it will be our pleasure to serve you.

You can call the ABK Concierge at **+965-2231 7733** between 9.00am and 6.00pm every day except Fridays and Public holidays, or email them at **ABKconcierge@qiblah.com.kw** (the service is facilitated by Qiblah Concierge). Please note that the actual service cost shall be borne by the cardholder, and you can use your ABK Emirates World MasterCard for convenience.

ABK Local Concierge Services		
Airport Transfer	Traffic fine Payment	Home Styling
Flight Arrival & Departure timings	Road Assistance	Life Style Solutions
Travel Coordination	Moving Services	Restaurant Reservation
Visa Assistance	Electrician/computer technician	Key Date Reminder Service
Courier Services	Flower Delivery Services	Book & Music Searches
Car Servicing	Gift Wrap Art	Sports Lessons
Car Registration	Event/Party Planning	Tutors & Educational Searches

World Privilege Access Concierge

Being an ABK Emirates World MasterCard cardholder, you need to feel privileged and taken care of even when you tread outside your country of residence. With your World MasterCard card you don’t have to lift a finger for hotel reservations, car hire or even last-minute flower deliveries. We take care of the details so you can enjoy travelling without the fuss.



World Privilege Concierge specialists will assist you in obtaining the following services from an extensive portfolio of providers worldwide. Please note the cost of all the services provided shall be borne by the cardholder.

- Vacation planning, holiday packages, air travel, rail, ferry information and reservation services
- Hotel information and reservation services
- Luxury car rental and limousine information and reservation service
- Pre-trip information, embassies, passport, visa, and immunization/inoculation requirements, entry and exit requirements, medical requirements, currency rates
- Destination information, weather, medical facilities, local customs, business etiquette, banking, attractions, shopping information and locations
- Restaurants referrals and reservations
- Flowers and quality gifts purchase and delivery
- Golf Course referrals and reservations
- Tickets for the opera, ballet, theater, trade fair exhibitions, concerts, sporting events, museums among other entertainment
- Business service information and arrangements, meeting room bookings and secretarial services and business equipment rental (computer, cellular phone, etc.)
- Performance and special event information and reservations
- Location of hard-to-find items such as art objects, out of print books, and specialty items

You can call World Privilege Concierge specialists on ABK Emirates World MasterCard cardholders' exclusive phone number: **+44 203 285 7990**

MasterCard Global Emergency Services

No matter where your travels might take you, ABK Emirates World MasterCard credit cardholders can always count on *MasterCard Global Services* to be at hand for any card related emergency. You can call MasterCard Global Services 24 hours a day, 365 days a year and you will be connected with a representative who speaks your language, and can help with your:

- Lost or stolen card
- Emergency card replacement and delivery to top 75 locations worldwide without added fees
- Emergency cash advance available in one hour from request and/or 15 minutes after authorization at the most convenient pick-up location in large cities



- Virtual payment when card “is not present” for transactions at dining, hotel and transportation merchants (pending merchant approval) while an emergency card is in transit
- Locate an ATM that accepts MasterCard, Maestro, and Cirrus brands
- Access card related information
- Access any applicable card benefits

For an emergency within the United States you can call: **1-800-627-8372**

For an emergency outside the United States (telephone number collect to the USA) you can call: **1-636-722-7111**

Special Offers by Hertz

Your ABK Emirates World MasterCard credit card gives you access to one of the world’s largest car rental company, always offering the right choice of cars for you.

Hertz offers you a complementary membership to the Hertz #1 Club Gold along with competitive and discounted rates up to 15% on a wide variety of cars. Hertz has more than 8,100 rental locations in over 147 countries worldwide with over 1,600 neighborhood locations in the United States itself.

For a single day to a weekend away or longer, Hertz is the natural first choice for you, no matter if you are a business or leisure traveler, you can benefit from its special savings and offers worldwide.

Participating destinations: Egypt, Kuwait, Qatar, South Africa, United Arab Emirates, Nigeria, Saudi Arabia, Jordan (limited to off-peak season only), Lebanon, Austria, Azores, Belgium, Bosnia & Herzegovina, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Israel, Italy, Kazakhstan, Luxembourg, Macedonia, Madeira, Malta, Netherlands, N Ireland, Norway, Poland, Portugal, Russia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, UK

MasterCard Moments

MasterCard Moments is an exclusive program specially created to give you access to memorable experiences that are priceless yet intensely personal, from the best brands all over the world encompassing travel, recreation, gourmet, wellness and retail, where you can travel overseas and enjoy luxurious hotel benefits, enjoy spectacular golf courses and



theatre performances, savor exotic cuisines at fine dining restaurants, soothe your body and mind at a revitalizing health spa, and shop in style for designer fashion and jewelry.

At the heart of this program is a host of exceptional experiences designed to inspire and enrich the lives of the program members who will be able to enjoy additional benefits.

You will be part of the select few to indulge in special privileges and a host of hand-picked, exclusive benefits that will inspire you to escape, play, savor, be rejuvenated, or shop in style – and live for the Moment.

These benefits will include:

- First-hand access to the latest exclusive moments
- Special offers, privileges or added values
- Member-only invitations to special events and unique experiences
- Regular lifestyle and travel articles to help you keep up with trends
- Personalized moments tailored according to your interests
- The Moments Wish list to manage your chosen moments

For more details please visit www.mastercardmoments.com.

ABK Advantage Program

Shopping with your ABK Emirates World MasterCard credit card locally has never been better. ABK Advantage, a merchant discount program offers you up to 45% instant discounts all year round at our partners' retail outlets in Kuwait.

Partnerships range across Hotels & Resorts, Fashion, Jewelry & Watches, Furniture, Restaurants & Cafe's, Health & Beauty, Gifts & Services, Lifestyle and more.

All you have to do is present your ABK Emirates World MasterCard credit card at the counter in any participating outlet in the program to be eligible for an instant discount available at a large, constantly growing network of outlets pertaining to merchants from different industries.

You can visit our website www.eahli.com to view the latest ABK Advantage participating outlets, or use the following link (http://www.eahli.com/abk/retail_cards06.aspx).



Travel Accident Insurance and Medical Coverage (up to USD 1,000,000)

With your ABK Emirates World MasterCard credit card, you will have fewer things to worry about when travelling abroad.

ABK brings you peace of mind with exclusive emergency medical and travel services, as well as travel inconvenience and cancellation compensation, when you travel outside your country of residence.

Offered to ABK World MasterCard cardholders automatically and free of charge through CHARTIS MEMSA Insurance Company Limited, subject that air tickets are purchased with the ABK World MasterCard, we make sure World MasterCard cardholders are well looked after wherever you are in the world.

Coverage*	Maximum Coverage Amount
Travel Accident & Insured Journey	
Travel Accident-International Trips	Up to USD 1,000,000
Travel Accident-Domestic Trips	Up to USD 100,000
Insured Journey Travel Accident - International Trips	Up to USD 150,000
Insured Journey Travel Accident - Domestic Trips	Up to USD 75,000
Travel Medical Benefits	
Medical Expenses (Injury or Sickness)	Up to USD 1,000,000 excess of a USD 500 deductible for trips less than 180 days
Emergency Medical Evacuation/Return of Mortal Remains	Up to USD 2,000,000
Daily In-Hospital Cash Benefit	Up to USD 100 per day
Trip Inconvenience Protection	
Trip Cancellation	Up to USD 7,500 excess of a USD 500 deductible
Trip Curtailment	Up to USD 7,500 excess of a USD 500 deductible
Trip Delay	For delays in excess of 6 hours, Up to USD 100 per hour up to 9 hours maximum
Missed Connection	Up to USD 650, excess of a USD 50 deductible
Luggage Protection	
Common Carrier Lost Baggage	Up to USD 3,000 excess of a USD 75 deductible and subject to a single item max limit of USD 625
Common Carrier Baggage Delay	For delays in excess of 12 hours, up to USD 450

*Travel tickets should be purchased with an ABK Emirates World MasterCard credit card to avail the coverage.