

# Frequently Asked Questions – Najm Visa Platinum Credit Card

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## PremiumRewards

### What is PremiumRewards?

PremiumRewards is the UAE's most innovative and dynamic loyalty program that allows you to earn PremiumRewards at the best earn rate and provides real-time redemption of travel rewards anytime, from anywhere, on any route in the world with no black-out dates.

### What can I do with these Rewards?

PremiumRewards allows you to redeem your rewards instantly and in real time for online travel bookings, online hotel bookings and lifestyle rewards which include:

- +360 national, regional and international airlines including premium airlines
- 200,000 hotels worldwide
- Movie tickets at VOX Cinemas
- Lifestyle experiences such as – balloon rides, desert safari, speedboat racing, Lamborghini driving or a stay at Bab Al Shams

For details refer to [www.premiumrewards.ae](http://www.premiumrewards.ae)

### How can I access the PremiumRewards account?

To access and view your PremiumRewards account kindly activate your PremiumRewards account by visiting [www.premiumrewards.ae](http://www.premiumrewards.ae) and using the membership number and password sent to you on e-mail & SMS.

### What are the benefits if I activate my PremiumRewards account?

You can now:

- Keep track of how many PremiumRewards you have earned by viewing your detailed transaction & account details anytime anywhere
- Redeem your PremiumRewards for flight tickets on +360 National, Regional & International airlines including premium airlines
- Redeem your PremiumRewards for hotel stays at over 200,000 hotels worldwide
- Redeem your PremiumRewards for lifestyle experiences including VOX Cinema tickets, mall vouchers, hot air balloon rides & desert safari and much more

### Can I access my account via phone?

Yes you can access your PremiumRewards account via mobile phone if you have a smart phone and data package. You can also call us at 800 NAJM (6256) for any queries.

**How long would my PremiumRewards membership be valid?**

You can access and use your PremiumRewards as long as you hold a Najm Visa Platinum Credit Card.

**What is the validity of my PremiumRewards?**

Your PremiumRewards are valid for 36months from date of earning of your PremiumRewards.

## Earning Premium Rewards

### **How do I earn Regular Premium Rewards?**

You will earn Premium Rewards on all your daily retail spends locally and internationally.

- Earn 2.25 Premium Rewards for every 1USD equivalent on your overseas spends
- Earn 1.65 Premium Rewards for every 1USD equivalent on your local spends

### **What is accelerator Premium Rewards?**

Accelerator Premium Rewards are bonus rewards that are earned when you spend at our select rewards partners. For eg: You earn **3 Bonus Rewards** additional to the regular Spend Rewards that you earn on spends made at VOX Cinemas

### **What is Joining Bonus Rewards?**

Yes you can receive up to 36,000 bonus Premium Rewards.

- Receive 16,000 Premium Rewards on payment of your annual membership fee
- Earn 4,000 Bonus Rewards when your spend AED 6000 within 60 days of the card approval date over and above your regular spend rewards
- You can top up your Joining Bonus rewards by 16,000 Premium Rewards when you pay an optional one-time joining fee

### **How much is the annual membership fee?**

The Annual membership fee is AED 750 and on payment of this fee, you will receive 16,000 bonus Premium Rewards.

### **What is “joining fee”?**

Joining fee is a one-time fee which allows you to accelerate your rewards and is optional. On payment of the joining fee, you will earn 16,000 bonus rewards in addition to the bonus rewards you receive on payment of your annual membership fee

### **When will I receive my Premium Rewards in my account?**

You will receive the Premium Rewards in your account after your monthly statement.

### **What is Cash for Rewards?**

You can purchase as many Premium Rewards as you want and pay using your Najm Visa Platinum Credit Card. Simply call 800 NAJM (6256).

### **What is the cost of Premium Rewards if I need to purchase?**

You can purchase Premium Rewards at the cost of USD 0.03 per Premium Reward.

## Redeeming PremiumRewards

### **When can I start redeeming my PremiumRewards?**

You can start redeeming your PremiumRewards as soon as you have earned the Joining Bonus rewards on payment of your annual membership fee in full within 60 days of approval of your card.

### **What can I do with my PremiumRewards?**

You can redeem your PremiumRewards for airline tickets, hotel stays, movies, leisure and entertainment experiences. Below is an illustrative table of indicative PremiumRewards based on current average costs and airline choice which could be subject to change:

#### **Illustration:**

Rewards	Destination	Required PremiumRewards
Airline tickets	Mumbai	24,000
	London	45,000
	Beirut	20,000
	Europe	40,000
Hotel Stay	Atlantis – 1 night stay	37,000
Entertainment	Aquaventure	2,500
Movies	2 Vox Cinema tickets	1,270

### **How do I know how many PremiumRewards I have?**

- You will receive a monthly PremiumRewards e-statement which will be sent to the e-mail address provided by you to us.
- You can also visit [www.premiumrewards.ae](http://www.premiumrewards.ae) logon to your account and view your statement online

### **How can I redeem my PremiumRewards?**

You need to do the following in order to redeem your PremiumRewards.

1. Visit [www.premiumrewards.ae](http://www.premiumrewards.ae) to activate your PremiumRewards account
2. Login with your 12 digit PR Membership number and the password provided to you through an email and SMS at the time of card approval
3. Select from the range of redemption options that include Airline tickets, Hotel stays, Movies and Lifestyle experiences

### **Where can I redeem my PremiumRewards?**

You can redeem your PremiumRewards by:

- Visiting [www.premiumrewards.ae](http://www.premiumrewards.ae) for instant real time redemption for flight tickets on any class on +360 National, Regional & International airline including premium airlines
- Visiting [www.premiumrewards.ae](http://www.premiumrewards.ae) for instant real time redemption for hotel stays at over 200,000 hotels worldwide
- You can also request for a host of lifestyle & entertainment options with our lifestyle rewards partners including VOX Cinema tickets, mall vouchers and other lifestyle experiences on [www.premiumrewards.ae](http://www.premiumrewards.ae) The lifestyle vouchers will be couriered to you within 10 working days from the date of redemption

### **What are the Lifestyle Rewards?**

You can redeem PremiumRewards for lifestyle experience and they include the following:

- **Movies:** Redeem your PremiumRewards for movie tickets for all the latest blockbusters at any VOX Cinemas in the UAE.
- **Leisure and Entertainment:** Entertain your whole family by redeeming your PremiumRewards at our leisure partners including Ski Dubai, Magic Planet, Aquaventure and much more
- **Fashion:** Redeem your PremiumRewards for premium fashion brands such as MEXX Fashion and Jane Norman.

### **What is Cash Plus Rewards?**

You can top up your PremiumRewards and redeem a full reward or buy additional tickets by purchasing PremiumRewards with your Najm Visa Platinum Credit Card – it's instant and online.

### **Do I need to be a member of frequent flyer program to redeem my PremiumRewards?**

No you do not need to be a member of any frequent flyer program to redeem your PremiumRewards.

### **How do I earn frequent flyer miles?**

You can earn frequent flyer miles when you redeem your PremiumRewards for a ticket on the airline where you have a frequent flyer member.

### **Do I have to pay anything for the redemption tickets?**

All rewards redeemed are inclusive of airport taxes and surcharges.

**Where can I find out the number of PremiumRewards required for the various flight tickets?**

Please visit [www.premiumrewards.ae](http://www.premiumrewards.ae) and click on the Flight tab on the Home page. Once you choose your destination and dates, you will be directed to the choice of the flights with the required PremiumRewards listed

**Can I redeem my PremiumRewards for tickets for my family?**

Yes, you can redeem your PremiumRewards for family members and friends.

**Can I make an online booking for a child below 12 years of age traveling alone?**

You cannot book for a child below 12 years of age, if he/she is traveling alone. You will have to contact airline for such bookings.

**Can I make amendments to my itinerary at anytime?**

No, you cannot modify your itinerary once the redemption is confirmed and the ticket has been issued.

**Can I cancel my ticket at anytime?**

Yes, you can cancel your ticket but your PremiumRewards will not be refunded.

**If I do not have sufficient rewards to redeem a booking, can I pay the remaining amount using my Najm Visa Platinum credit card?**

Yes, you top up your PremiumRewards and redeem a buy reward or buy additional tickets by purchasing PremiumRewards using your Najm Visa Platinum Credit Card. Simply call 800 NAJM (6256)

**Are there blackout dates for redemptions for travel bookings?**

No, there are no blackout dates. This means you have the freedom to travel anytime of the year - even during the holidays, as long as a seat, hotel room or car is available for booking through PremiumRewards Portal.

**My Transaction has been declined on the PremiumRewards site, what should I do?**

Pls check for the following:

1. Your account should have sufficient PremiumRewards
2. Your Najm Visa Platinum Credit Card is not cancelled or blocked

Please call our 24hour contact center on 800 NAJM (6256) for any further assistance

**Will I be issued a Ticket when redeemed for Flights?**

You will be issued an e-ticket when you redeem your PremiumRewards for flights. You need to carry your e-ticket to check-in at the airline counter.

**What will be my baggage limit?**

Your baggage limit is provided by the airline. Kindly contact the airline or visit their website for the allowances.

**How do I cancel my flight booking?**

You can cancel the your flight ticket booking by calling the travel desk number: 971+ 3863394 4

**What happens if I want to make amendments to the existing booking? What is the number should I call?**

You can make amendments to your existing booking by calling the travel desk number: 971+ 4 3863394

**What is the maximum number of seats that I can book using PremiumRewards?**

You can book up to 5 seats with your PremiumRewards.

**My booking was cancelled by the airline. Will I get a refund of PremiumRewards?**

Yes you can get a refund of your PremiumRewards by calling the travel desk number: 971+ 4 3863394

**Will I get my PremiumRewards back if I cancel my booking?**

No your PremiumRewards will be forfeited if you cancel your booking.

## Najm Visa Platinum Credit Card

### **What is the annual fee on the Najm Visa Platinum Credit Card?**

The annual membership fee for Najm Visa Platinum credit card is AED 750.

### **What is “joining fee”?**

Joining fee is a one-time fee, which is optional to you. On payment of the joining fee, you will earn 16,000 bonus rewards in addition to the bonus rewards you receive on payment of your annual membership fee

### **Can I apply for a supplementary card and how many can I avail?**

Yes, you can apply for supplementary card and you can get upto 5 Free supplementary Credit cards

### **I have a Najm Gold Credit Card, can I also get Najm Platinum Credit Card?**

Yes, you can by applying for the Najm Visa Platinum Card by paying an annual membership fee of AED 750.

### **Can I cancel my Najm Gold Card and apply for the Najm Platinum Credit Card?**

If you cancel your Najm Gold Card you cannot apply for Najm Platinum card for a period of 6 months. However you can keep your Najm Gold card and apply for Najm Platinum card.

### **If I decide to cancel my Najm Silver or Najm Gold card can I transfer the Cashback to the Najm Platinum Card?**

No, you cannot transfer the Cashback points.

### **Will I get the %10 or the %4 Cashback on the Najm Visa Platinum Credit card?**

You will receive PremiumRewards for all your retail spends both domestic and international. Cashback rewards are not available on Najm Visa Platinum Credit Card.

### **Will I receive a free ticket on payment of Annual Fee and Joining Fee?**

You will earn Joining Bonus rewards of 16,000 on payment of annual membership fee and upon a minimum spend of AED 6000 in the first 60 days from card approval you will earn 4,000 Bonus

rewards in addition to your regular spend rewards. This will add up to 20,000 PremiumRewards and you can redeem for a free ticket to any of the GCC locations.

**Will my monthly Credit Card statement tell me about the number of PremiumRewards earned?**

You will receive a separate PremiumRewards statement summary indicating your monthly accrual in addition to your Credit Card Statement of account.

**When will I receive my Monthly billing statement?**

You will receive your e-statement on the email id provided to us at the time of applying for the card. Your statement date is on the 2<sup>nd</sup> of every month.

**Do I an option to get paper statement?**

Yes, you can request for paper statement for a nominal fee of AED 15 per paper statement.

**What is Chip and PIN?**

Chip and PIN is a security feature on your Najm Visa Platinum Credit Card. Your Najm Visa Platinum Credit Card has a chip that gets authenticated using a Personal Identification Number (PIN) for all your retail and cash transactions.

**How does it work?**

When you wish to pay for goods, the Najm Visa Platinum credit card is placed into a "Point of Sale" terminal, which accesses the chip on the card. Once the card has been verified as authentic, the customer needs to enter a 4-digit PIN, which is sent separately to the customer. If the two match, the chip tells the terminal the PIN was correct and transaction is processed. If the PIN Number is incorrect, the transaction will be declined for correct entry of the PIN number.

**How do I get my PIN Number?**

You can create your own 4-digit PIN number that you will remember by calling 800 NAJM (6256). If you forgot your PIN and need a replacement, you simply need to call 800 NAJM (6256) and follow the instructions.

**Important things to note:**

Do not share your PIN Number with anyone.

**What other benefits do I get on the Najm Visa Platinum Credit Card?**

As a Najm Visa Platinum Credit Cardmember, you will enjoy the following exclusive privileges

## Travel Privileges:

### 1. Complimentary unlimited access to +60 VIP airport lounges across the Middle East, Asia and Europe

Which are the Airport lounges that I can have access to?

As a Najm Visa Platinum Credit Cardmember you have access to over +60 VIP airport lounges. The directory of the airport lounges is made available on [www.premiumrewards.ae](http://www.premiumrewards.ae)

How can I avail the lounge access?

You need to simply present your Najm Visa Platinum Credit Card at the lounge. The representative at the Lounge will swipe your card on the POS machine to validate the card and you can access the lounge.

Is there a limit on the number of times I can avail the lounge access?

No, as a Najm Visa Platinum Credit Cardmember you are provided with complimentary unlimited access and hence there is no limit on the number of times you can avail the lounge access.

Can my supplementary Cardmember avail the lounge access?

Yes, your Supplementary Cardmember can avail the lounge access

### 2. Travel concierge service:

What is the Travel Concierge service?

- Complimentary limousine transfer, overseas travel insurance and car hire upgrades on booking a holiday package of AED 6,500 or more
- Complimentary overseas travel insurance and car hire upgrades on booking a holiday package of AED 4,000 or more
- %5 Discount on airline tickets with home delivery
- Exclusive rates on Marhaba Meet and Assist, limousine transfers and outbound visa services

How can I make a travel reservation to avail the Travel Concierge service?

The Travel Concierge Service is offered by Al Futtaim Travels. You can contact them at any of the following numbers:

- Mall of the Emirates branch, Dubai: 9714+-8/3410237, email [moec@alfuttaim.ae](mailto:moec@alfuttaim.ae)
- Al Ghurair Mall branch, Dubai: 9714+-2177500, email [holidays@alfuttaim.ae](mailto:holidays@alfuttaim.ae)
- Khalifa Street branch, AUH: 9712+-4910484, email [Sirine.Abujaudeh@alfuttaim.ae](mailto:Sirine.Abujaudeh@alfuttaim.ae)

- Up to **%75 discount on accommodation** at over 50,000 hotels around the world and guaranteed best available room rates

**How can I avail the discount on hotel bookings?**

To make your booking please visit [www.premiumrewards.ae](http://www.premiumrewards.ae) or [click here](#).

**Lifestyle Privileges:**

- Golf Privileges: Receive %30 discount on green fees at over 300 golf courses worldwide and at premium golf clubs in the UAE

**Do I need to book in advance to avail Golf Privileges?**

Yes, you need make an advance booking to avail the Golf Privileges. The booking form is available on [www.premiumrewards.ae](http://www.premiumrewards.ae).

The offer is valid from 1 April 2013 to 31 March 2014

**What are the Golf Courses in UAE that I can access?**

Following are the list of Golf courses in UAE that you can access with your Najm Visa Platinum Credit Card.

Name of Club	City
The Montgomerie	Dubai
Al Hamra Golf Club	RAK
Arabian Ranches Golf Club	Dubai

- Dining: Upto %15 off at many of the UAE's finest hotels, including Kempinski, Westin, Hyatt and Fairmont

**How can I avail my dining discounts?**

As a Najm Visa Platinum Credit Cardmember, you can avail discounts on fine dining upon presenting your card at our dining partner outlets. For an updated list of partner outlets, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)

- Enjoy upto %30 discounts on shopping, fashion, jewellery and books

**How can I avail discounts on shopping, fashion, jewellery and books?**

As a Najm Visa Platinum Credit Cardmember, you can avail discounts upon presenting your card at our partner outlets. For an updated list of partner outlets, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)

- Explore exciting leisure experiences with great discounts and offers

**What are the leisure experiences?**

For detailed information on the various privileges on your Najm Visa Platinum Credit Card, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)

## Platinum Benefits

### How can I avail Travel Accident Insurance?

Travel Accident Insurance provides you cover for unforeseen circumstances. The coverage includes:

Occurrence	Benefit
Per Accident (common carrier)	Up to ٢٥٠,٠٠٠,٠٠\$
Travel Delay	٢٥,٠٠\$ per hour maximum ١٥٠,٠٠\$
Baggage Delay	٢٥,٠٠\$ per hour maximum ١٥٠,٠٠\$
Lost Baggage	١٥٠,٠٠\$) ٣٠٠,٠٠\$ per bag & ١٥,٠٠\$ per item)
Lost Passport	٥٠٠,٠٠\$

For claims, please call 800 NAJM (6256).

### What is Purchase protection and how can I make a claim?

Purchase protection provides coverage against loss or damage that occurs within 90 days of the date of purchase. No registration of the purchase is necessary. As a Najm Visa Platinum Cardmember, your purchases are covered up to UASD 1500 per item, USD 5000 per incident and USD 20,000 per year maximum. To make a claim or for detailed Terms and conditions, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae) or

### What is Extended Warranty and how do I get it on my purchases?

As a Najm Visa Platinum Cardmember your purchases get a cover for 24 months automatically. You do not need to register to avail of the extended warranty. Your purchases are covered up to UASD 1500 per item, USD 5000 per incident and USD 20,000 per year maximum. To make a claim or for detailed Terms and conditions, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)

### What is Medical & Legal Referral Service?

As a Najm Visa Platinum Cardmember you are automatically entitled to avail Visa's medical and legal referral service that helps support you and your immediate family when you are travelling together to a location outside your principal country of residence for up to 90 days. Complimentary services include helping you get medical telephone advice, putting you in touch with a local medical service provider and with someone to monitor your medical condition both during and after hospitalization.

As part of the Legal Referral Service, we can refer you to lawyers and legal practitioners; however, you will be responsible for covering legal fees and related charges.

To get in touch for a Medical or Legal Referral service, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)

**How can I get Global Emergency Assistance?**

Your Najm Visa Platinum Credit Card is covered by a Global Emergency Assistance Service provided by Visa, which covers reporting lost or stolen cards, emergency card replacement and emergency cash disbursement.

To get in touch for any of the Global Emergency Assistance, please visit [www.premiumrewards.ae](http://www.premiumrewards.ae)