

FAQS FOR CARDS CUSTOMERS

Your Noor Bank card replacement process

1. Why is my Noor Bank Card being changed to DIB card?

- Noor Bank (NB) has been acquired by Dubai Islamic Bank (DIB) and therefore we are migrating all the products and services to DIB.

2. What will happen to my Noor Bank card?

- Your NB card will be replaced by DIB card and the DIB card will be sent to you. You will be notified about your DIB card delivery on your mobile number.

3. Will my Noor Bank Card continue to function along with my new DIB Card?

- Your Noor Bank Card will continue working until further notification from us.
- By end of Oct 2020, we will update you about your DIB Card usage start date.

4. Will there be any additional fee to replace the card?

- There will be no additional charges for replacing your Noor Bank card with DIB card.

5. When will I receive my DIB card?

- The DIB card delivery process by the courier company will begin from mid-August 2020. However, due to the large number of cards that need to be produced and dispatched, your DIB cards will be delivered to you between 15-Aug 2020 and 15-Oct 2020.
- You shall be contacted by the courier company for delivery of your DIB card.

6. What if I still don't receive my new DIB card by 15th Oct 2020?

- You may contact the courier company with your tracking reference number received via SMS on your mobile number.
Please contact DIB Phone Banking Call 04 609 2222 or +971 4 609 2222 (from outside UAE) to assist you; in case you don't receive your card by 15 Oct 2020.

7. When will I receive my DIB account number details and IBAN?

- You will first receive your DIB debit card through courier
- Subsequently your DIB account details and IBAN will be notified to you through a separate communication.

8. What will happen to my Noor Bank cheque book (that is in my possession) or to the cheques that I have issued to beneficiaries?

- Your Noor Bank cheque book will remain active and valid for use even after migration of your account from Noor Bank to Dubai Islamic Bank.
- Further, any Noor Bank cheques issued by you will be honored by DIB upon presentment.

- You can also apply for a new cheque book from DIB through online banking, mobile app or any DIB branch post migration.

9. What is the limit on my credit card?

- Your credit limit will remain the same, as it will be transferred from NB Credit Card to your new DIB Credit Card.
- Your balance on your new DIB card stays the same as NB card.
- Your Easy Payment Plan (EPP), Easy Cash or Balance Transfer (BT) availed on your Noor Bank Credit Card will be transferred to your new DIB card. You will continue to pay your regular monthly instalments until the tenors come to an end.
- Your retail and cash transactions will be carried over from NB to DIB.

10. How can I continue my transactions on my debit card?

- Your retail and or cash transactions will be carried over from NB to DIB

11. What's new?

- You will receive a Visa Card from DIB (to replace your NB Mastercard)
- Your card benefits will be as per your newly received DIB card
- For complete details of Fees & Charges on your new DIB card, visit <https://www.dib.ae/schedule-of-charges>
- For DIB Card Terms & Conditions, visit www.dib.ae

12. What will be the Annual Fees of my new DIB credit card?

Following chart illustrates the Annual Fees* of respective card products.

Card Type	Annual Fees
Prime Infinite Credit Card	Free
Prime Signature Credit Card	Free
Prime Platinum Credit Card	Free
Prime Gold Credit Card	Free
Prime Classic Credit Card	Free
Consumer Platinum Credit Card	Free for 1 st Year AED 199 from 2 nd Year onwards
Consumer Rewards Credit Card	Free for 1 st Year AED 150 from 2 nd Year onwards

Al Islami Platinum Charge Card	AED 1,050
Al Islami Gold Charge Card	AED 420
Al Islami Classic Charge Card	AED 315
Al Islami Infinite Credit Card	Free
Al Islami Platinum Plus Credit Card	Free
Al Islami Platinum Credit Card	Free
Al Islami Gold Premium Credit Card	Free
Al Islami Gold Credit Card	Free
Al Islami Classic Credit Card	Free

* - The fees is with respect to the services provided with the Credit Card and do not pertain to the provision of the credit limit and the utilization of the limit.

13. What will be the Monthly Profit Rate charged on my Salam-based DIB credit card?

- The Salam Sale Price provided under the Salam Contract has been determined on the basis of a fixed monthly rate of 3.15% at the time of card activation.

14. How is the Salam Sale Price linked with my DIB credit card?

- Considering that the DIB credit card is a covered card, the Salam Sale Price will be placed under a Wakala deposit. Your utilization of the DIB credit card will be through debiting of the Wakala deposit and such utilization will determine your due payments under the DIB credit card.

15. What happens next?

- You need to activate your DIB Card by simply sending the SMS 'ACT' followed by last 6 digits of your DIB card number to 4224
- After your DIB Card becomes usable :
 - a. Make sure to update your new DIB card details with your favorite merchants and subscriptions as well as Apple Pay & Samsung Pay and all the Standing Instructions.
 - b. You can register your DIB Card on Dubai Islamic Banking Online Banking / Mobile App
 - c. You can use your DIB card along with the pre-provided PIN to start enjoying the benefits.

- You can change DIB card PIN via our Online banking/ Mobile app / DIB ATM and Phone Banking +971 4 609 2222.

16. What all can I do when my new DIB card becomes usable?

- You can make bill payments with your DIB Debit and Credit Card
- You can avail Easy Payment Plans on your DIB Credit Card
- You can transfer outstanding balance from other bank cards
- You can enjoy lifestyle benefits on your cards

17. Would all my NB standing instructions/DDA linked to the NB cards; be automatically moved to DIB or do I need to apply again for the same?

- DDA will be moved automatically.
- Standing Instructions within NB internet banking will be moved to DIB automatically.
- Standing Instructions with merchants need to be set-up again. You will need to replace with your new DIB card.

18. If I already have a Dubai Islamic Banking Card will I still get a new DIB card?

- Yes, new DIB card will still be issued , replacing your Noor Bank card

19. I have received my new DIB credit card and it is mentioned in the communication of the Welcome Pack that additional documentation required to produce the card. As I have already received my card then what is additionally required to produce the card?

- There will not be any other card to be produced besides the card that you have already received. However, the credit limit on your credit card will only be loaded if you don't have any reservation on moving your NB credit card structure from Tawarruq to Salam pursuant to the execution of the Salam contract and Wakala documentation on your behalf by your agent as contemplated in the communication of your Welcome Pack. The card that you have received does not have any credit limit loaded on it, the credit limit will be loaded on the "cutover date" as defined in the communication of your Welcome Pack.

Your DIB Card Activation & PIN change Process

20. How to activate my new DIB card?

- You can activate your DIB card by simply sending SMS "ACT" followed by last 6 digits of your DIB card number to 4224

21. How to change my new DIB card PIN?

- You will be able to change your new DIB PIN only after your DIB card is allowed for usage.
- You will be able to change the PIN using the following DIB channels Online Banking , Mobile Banking, DIB ATM and Phone Banking +971 4 609 2222.

22. How to register for e-statements?

- Register your e-mail ID on DIB Online Banking, Mobile Banking or through DIB Branches and subscribe for e-mail statements for your credit card and bank accounts.

Your DIB Online Banking / Mobile App and Digital Wallet registration

23. How to activate your DIB Online Banking?

- You will be able to activate your DIB Online Banking only after your DIB card is allowed for usage.
- Steps to follow: You should have any one of the following : Debit card number and card PIN, Credit card number and card PIN
- Go to www.dib.ae and click "Al Islami Online Banking"
- Click "New User" Tab and select "Register Now"
- Select Individual>>Card Holder
- Follow the instructions to Set up your User ID, password and the required security credentials

24. How to activate your DIB Mobile Banking?

- You will be able to activate your DIB Mobile Banking only after your DIB card is allowed for usage.
- Steps to follow: You should have any one of the following : Debit card number and card PIN, Credit card number and card PIN
- Download the DIB Mobile app to your smart phone by visiting the App Store or Google Play.
- Tap "Register" icon on the DIB Mobile login screen
- Enter your Card & PIN details and verify
- Set Up your User ID, password and security credentials

25. How to activate your DIB card on Apple Pay and Samsung Pay?

- You will be able to add your new DIB credit or debit card to digital wallets like Apple Pay and Samsung Pay. It can be done once your card is allowed for usage.
- Google Pay service is currently not available in DIB

26. Will the Noor Infinity app continue?

- Effective 31st Oct 2020, the Noor Bank Infinity app will no longer be active
- However, you can avail a series of benefits and redemption options for Wala'a rewards from DIB online banking and mobile app.

27. Can I view my NB card history on DIB Online Banking?

- You can view your NB transactions history under 'Statement' section on DIB Online Banking.

Your Noor Bank benefits and offers

28. Will I continue to receive the benefits of Noor Bank Credit Card on DIB credit card as well?

- All the benefits and offers of Noor Bank Card will be replaced by benefits of DIB cards.

29. What happens to my Airline miles?

- You can transfer your miles to your respective Airline Frequent Flyer Programme account, till the period your NB card is valid.

30. I have Credit Shield Insurance (CSI) on my Noor Bank credit card, will it continue on my DIB credit card as well?

- Yes, your DIB credit card comes with CSI feature.

31. I have unsubscribed for CSI service on my Noor Bank credit card, will it be auto deactivated on my DIB credit card as well?

- The CSI feature will not be activated on your DIB card if you have unsubscribed the same on your Noor Bank Credit Card.

Your Loyalty Rewards Points

32. What will happen to my reward points with Noor Bank?

- Your NB reward points will be converted into DIB Wala'a Rewards
- Unredeemed balance of your NB reward points will be migrated to DIB on migration date as Wala'a rewards (equivalent AED value) and posted to customer's Wala'a account.
- For details on Wala'a Rewards, please click here: <https://www.dib.ae/personal/other-services/walaa-rewards>

33. How many Wala'a rewards do I get for my Noor Bank rewards?

- You will get 2 Wala'a Rewards for each Noor Bank reward point

34. When will my new rewards with Dubai Islamic Bank expire?

- Your date of earning rewards points will stay the same.
- Wala'a Rewards expiry will be 36 months from date of points earned at Noor Bank.
- For details on Wala'a Rewards earning, benefits & expiry, please Click here: www.dib.ae/personal/other-services/walaa-rewards

35. Where will we view the Rewards and how do we redeem the Rewards?

- You will be able to view and redeem Wala'a rewards on DIB online banking / mobile app. redemption option will be provided after your new DIB card is allowed for usage.

Your card payments queries and disputes

36. Can I pay my DIB credit card outstanding through Al Ansari Exchange or other third-party payment channels?

- You cannot make payments to your DIB Credit Card through Al Ansari Exchange or any other third-party payment channels.
- You can use multiple payment channels for your outstanding balance like DIB online banking / mobile app, DIB CDMs and DIB branches. Transfer online from your other Bank account in UAE.

37. We have an ongoing payment dispute on credit / debit card transaction? What will happen to the dispute?

- All the open disputes / chargebacks will be carried over from NB to DIB, on your new DIB Card. The dispute will be resolved by DIB team as per standard Mastercard / Visa process
- You will be also able to raise any new dispute / chargeback related to transactions on your old NB card, within 30 days from date of transaction.

38. What will happen if I have lost my Noor Bank Card before the replacement by DIB card?

- You can apply for a NB replacement card until your DIB card is ready for usage.

39. For any further queries?

- You can contact DIB Phone Banking +971 609 2222 or write to us on contactus@dib.ae handled by the call center
- To know more about Dubai Islamic Banking Products and Services please visit dib.ae