



World Debit MasterCard Experience Guide

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Dear Valued Customer,

ADIB-Egypt is pleased to introduce to you the new World Debit MasterCard issued with the latest contactless technology offering you a great experience and a full set of new and exclusive benefits.

Use your World Debit MasterCard and enjoy the following Benefits

Travel, lifestyle and Insurance

With your World Debit MasterCard you have access to luxury travel benefits at some of the most luxurious travel destinations.

You can use the MasterCard travel & lifestyle services online platform to book your hotels and flights in one place so you always know where you need to be. Hit the road worry free with 24/7 support from a world class team who make sure everything goes smoothly along the way.

Simply Visit travel.mastercard.com to register your card, search, and book your next trip.

As a World Debit MasterCard Cardholder, you will benefit from the below while you are enjoying your trip:

1. World MasterCard Lounge program

Unlimited, complimentary access to over 900 loungeKey, Marhaba, and CAC (Egypt) lounges in more than 450 cities worldwide.

By presenting your World Debit MasterCard at participating lounges, you will receive:

- Complimentary airport lounge membership
- Unlimited complimentary access to over 900 loungeKey, Marhaba and CAC lounges in more than 450 cities in over 135 countries, worldwide.
- Access to business facilities – email, internet, phones, fax machines, and conference space in some lounges
- Complimentary refreshments and snacks.

* Primary and supplementary cardholders need to show their individual World Debit MasterCard to avoid guest charges.

*For a full list of lounges, simply go to www.mastercard.com/world , select lounges benefit under the travel section, and search for a lounge in a city or airport of your choice.

*Lounge Terms & Conditions apply

2. Marriott Bonvoy™ Hotels Complimentary Hotel Nights

Book two nights at participating Marriott Bonvoy™ Hotels, and get the third night free.

Book three nights and get the fourth night free. Alternatively, book four nights and get the fifth and sixth nights free.

Offer is applicable at more than 100 properties across the Middle East and Africa, including:

- St. Regis
- Le Méridien
- Luxury Collection
- W Hotels
- Westin
- Sheraton

Simply go to www.marriott.com/Mastercard to book your stay and get complimentary nights.

3. Luxury Serviced Apartment Discounts

Now when you travel for extended periods of time, feel at home with discounts of up to 10% on their stay at prime luxury serviced apartments,

complimentary daily house cleaning on stays over 7 nights at 2,000 onefinestay properties across Europe, US, and Australia.

Simply go www.mastercard.com/world to learn more and avail the offers.



4. Travel Inconvenience and Cancellation Insurance

World MasterCard will compensate you for delayed/lost luggage or delayed/missed flights when travelling, provided that purchased ticket is with your World MasterCard.

Your World MasterCard will compensate you for :

- Loss of Baggage loss - up to USD 3,000
- Delay of Baggage – in excess of 4 hours USD 300
- Trip cancellation - up to USD 7,500
- Trip curtailment - up to USD 7,500
- Trip delay – in excess of 4 hours USD 300
- Missed connection - USD 300

To file a claim, simply visit www.mcpeaceofmind.com/world

5. Travel Accident and Medical Insurance

You and your loved ones deserve peace of mind every time you travel.

When you purchase a ticket with World Mastercard, Rest assured that you will receive compensation for medical care or emergency help if you need it.

As a World MasterCard Cardholder, you will get :

- Personal accident insurance - up to USD 500,000
- Emergency medical evacuation and repatriation - up to USD 500,000
- Medical emergency expenses - up to USD 500,000
- Daily in-hospital cash benefit - USD 100 per day
- increase coverage for spouse from 50% to 100%, increase coverage for children from 10% to 25%, and will introduce a coverage for domestic helpers at 25% covered – a first in the market.

To file a claim online or generate a travel letter, simply visit www.mcpeaceofmind.com/world

Simply visit www.mcpeaceofmind.com/world to redeem their travel letter

6. Travel Insurance confirmation letter

Obtaining a travel insurance confirmation letter has never been easier. As a World Mastercard cardholder you can generate a letter online seamlessly and immediately for your Schengen or other visa requirements.

Simply visit www.mcpeaceofmind.com/world to redeem your travel letter

7. Cleartrip Travel Discounts

Going on a holiday or booking that business trip? Book your ticket on Cleartrip using your World Mastercard and enjoy:

- 10% discount on any international roundtrip airfare.
- No minimum amount restriction



- Discounts on airfares are applicable on all airlines

Go to the cleartrip website, select any roundtrip international airfare and enter promo code MCWORLD when checking out.

8. Lushescapes Benefits

When booking through Lushescapes as a World Mastercard cardholder, you will now have access to Virtuoso benefits at 1,200 hotels, worldwide. Benefits include:

- Complimentary breakfast for your entire stay
- Early check-in at 9am*
- Late checkout at 6pm*
- Complimentary room upgrades when available
- Dining or spa voucher**
- Guaranteed best refundable rate

Simply visit virtuoso.com/member/lushescapes, select your preferred hotel and rate, and submit their request online. Lushescapes will contact you within 24 hours to finalize the booking.

*subject to availability

**Value of credit varies by participating hotel

9. Priceless Cities

Priceless cities is a unique collection of thousands experiences and offers in over 40 cities and countries around the world, Specially tailored for MasterCard Cardholders.

From Dining to travel and entertainment, enjoy exclusive access and benefits that will make your trip abroad or stay at home even more rewarding.

For more details, visit priceless.com, register and simply choose your place of interest.

Car Rentals

1. Hertz Gold Plus Rewards® Five Star Membership

Renting a car is now hassle-free. With World Mastercard, you are automatically eligible for Hertz Gold Plus Rewards® Five Star, which is otherwise obtainable through 7 qualifying Hertz Gold Plus Rewards® rentals in a 12-month period. Enjoy special privileges and benefits, such as:

- Bypass the rental queue at many of the world's busiest airports
- One car class upgrade at participating locations (subject to availability)
- Faster returns with Hertz Instant Return®
- Up to 15% off best publicly available rates at participating Hertz locations worldwide.
- Free additional driver (spouse/domestic partner for Gold Plus Rewards Members)

If you are not yet a Gold plus Rewards member, simply go to www.hertz.com/mcworld and click "Join Now" to enroll in Gold Plus Rewards and get upgraded to Five Star status.

If you are already a Hertz Gold Plus Rewards member, visit www.hertz.com/mcworld, login to your profile, and add CDP 814540 to get upgraded to Five Star status.

2. Avis Car Rental & Chauffeur Services

Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis.



With your World MasterCard, you can now enjoy access to:

- Up to 25% off your next car rental
- A complimentary upgrade with every rental, worldwide
- 10% off Premium Chauffeur Drive services

Simply visit www.avisworld.com/mastercardmea and use your World MasterCard card to reserve your vehicle.

3. Discounted Rides with Careem

Book a ride with Careem and enjoy the following benefits when you travel across countries in the Middle East :

- Your first ride free (for new Careem customers only)
- 20% OFF three rides every month

Shopping

1. Mastercard Buy 1 Get 1 Offers

Choose from hundreds of complimentary offers throughout Middle East & Africa across fine dining, spas, entertainment, and more when paying with your World MasterCard.

These offers may include:

- Complimentary main course when one main course is purchased
- Complimentary 60 minutes SPA treatment when a 60 minute treatment is purchased
- Access to over 850 offers.

Download Mastercard Buy 1 Get 1 from the App Store or Google Play Store and register with your card details.

2. Bicester Village Shopping Collection Benefits

The Collection of Bicester Village Shopping Collection is defined by its luxury brands, charming open-air European 'village' settings, a welcoming and superior service, and exceptional value for money.

As a World Mastercard cardholder you can get access to :

- VIP invitation (To be exchanged for a VIP card that offers an additional 10% discount on purchases in participating boutiques)
- 15% discount on shopping packages
- 15% discount on chauffeur drive experience
- 15% discount on Shopping Express
- Access to VIP lounges (Subject to availability)

Simply visit <http://www.thebicestervillageshoppingcollection.com/mastercard-mea> to avail the offers

3. MyUS Premium Membership & Shipping Discount

Shop at over 100,000 U.S. retailers, including Apple, Amazon and Ralph Lauren and get fast, reliable, affordable international shipping with MyUS, #1 in the industry with over 10 million packages shipped since 1997.

As a Mastercard cardholder, you will receive:

- A MyUS address to use at checkout with your favorite online stores
- Free Premium Membership for 2 years (a \$120 value)
- Free account setup (a \$20 value)



- 30% off shipping for first month following registration
- 20% off shipping for remainder of 2 year membership

Simply go to <http://www.myus.com/welcome/Mastercardpremium> to register and use your MasterCard on the payment page.

Exclusive Shariaa Compliant benefits offered by ADIB – Egypt

Not only this, but you can now enjoy new Sharia'a compliant benefits exclusively offered by ADIB-Egypt. Your ADIB World Debit Mastercard gives you access to great offers and exclusive lifestyle benefits.

1. Halalbooking.com Discounts

Book your next vacation with halalbooking.com, the region's largest online search and booking platform for halal-friendly accommodation, worldwide.

As a World Debit MasterCard cardholder, you will receive:

- Automatic enrolment into the halalbooking.com Diamond status
- Up to 20% discounts on select hotels

Diamond privileges include:

- Double late check-out
- Early check-in
- Double room upgrade
- Breakfast
- Airport transfers in select Diamond participating hotels.

Simply visit www.halalbooking.com/mastercard to enroll into the halalbooking.com diamond Status membership program and access your benefits.

2. Halaltrip Travel Package Discounts

Book your next holiday with Halaltrip and enjoy exclusive travel packages and holiday experiences. Halaltrip is accredited by CrescentRating, the world's leading authority on halal-friendly travel.

As a World Debit Mastercard® cardholder, you will receive:

- Special prices on over 15 travel holiday packages
- Get up to 10% discount on your next holiday

Simply visit www.halaltrip.com/mastercard to plan your next trip and access your benefits.

3. International Halal Dining Program

Dine at one of the 80 Halal Dining Program restaurants in New York, Paris, London, Frankfurt and Munich, and receive special offers and discounts.

As a World Debit Mastercard cardholder, you have access to enjoy offers that range from "buy 1 get 1" free on main course menu items, complimentary starter, beverage, or dessert, percentage discounts, and more!

Simply visit www.halaldining-program.com/mastercard, pick a restaurant, generate a voucher, and use your World Mastercard card at payment to avail this offer.

4. Mastercard® Buy 1 Get 1 Offers (redeem additional offers)

Get access to soothing spa treatments, amazing travel offers, the best restaurants in town, and much more.

Simply choose your location to see all of the offers available in your area and redeem them from the palm of your hand.



Simply download the Mastercard Buy 1 Get 1 App from the App Store or Google Play Store to browse and redeem additional exclusive offers.

5. Miella Shopping Privileges

Miella has worked with creative designers from various backgrounds to offer modern designs and reflect latest fashion trends, while remaining modest and true to your values.

As a World Debit Mastercard cardholder, you have access to a 25% discount on all purchases on Miella.

Simply visit www.miella.com to start shopping. Just enter promo code MASTERCARD25 and use your World Debit MasterCard card to pay for your purchases.

6. Eastessence Shopping Discounts

Shop at EastEssence.com, the largest online Modest clothing company headquartered in USA. With over 600,000 customers across the world, the primary focus is to offer modest clothing at affordable prices.

As a World Debit Mastercard® cardholder, you will receive:

- 10% discount
- Free shipping on orders over USD 50

Simply visit www.eastessence.com to avail the offer. Note that your discount will be automatically applied at checkout provided that a World Debit Mastercard card is used to complete your purchase.

*MasterCard has the right to change, add or remove benefits without prior customer notification.

*Merchant and MasterCard terms and conditions apply.

Please visit www.mastercard.com/world or download "mastercard for you" mobile application for updated benefits and terms and conditions.



Spending Limits

Spend using your world Debit MasterCard and enjoy the new limits tailored specially for you with no Monthly limits applied.

World Debit MasterCard Spending Limits		
Local transactions		
	Cash Withdrawal	50,000 EGP
	Purchases	200,000 EGP
International transactions		
	Cash Withdrawal	30,000 EGP
	Purchases	100,000 EGP

Schedule of Charges

Fee Type	Fee Amount
Card Issuance / Annual Fee (Primary & Supplementary)	EGP 300
Card Replacement Fee	EGP 150
Pin Reissuance / Change Fee	EGP 100
Cash withdrawals inside Egypt - ADIB ATMs	Free
Cash withdrawals inside Egypt - Non-ADIB ATMs	First 2 withdrawals Free , 3rd transaction onwards 4% with minimum EGP 20
Cash withdrawals outside Egypt	2.5% with Min. EGP 25
Mark UP	3%
ATM Balance Inquiry (ONUS ATM)	Free
ATM Balance Inquiry (Offus ATM)	EGP 2
Courier Charges	NA
SMS Alert Fees	Free
Rejected Cash Disputes or Charge Back	EGP 100

Card Activation and Banking Services

Enjoy our banking services 24 hours, 7 days a week through ADIB Egypt call center at your on 19951 locally or +20238289300 internationally.

Exclusive Offers

ADIB offers you special offers and discounts at big and diversified network of merchants. Simply visit www.adib.eg for more details about participating merchants.

For More Details and Terms & Conditions, Please Visit www.adib.eg