

Excellence
إِستِئْسَان



SIB

Welcome to a world of privileges User Guide

As a Sharjah Islamic Bank customer, you are entitled to enjoy a world of benefits with your new

SIB Excellence World Debit Mastercard

that is packed with a host of valuable and tangible benefits.

User Guide

Global Acceptance

Your SIB Excellence World Debit Mastercard Card enjoys international acceptance. It can be used at millions of establishments worldwide at more than 150 countries in addition to online, this offers you convenience, recognition and security wherever you are.

Smart Chip Technology

Your new EMV compliant smart-chip debit card uses the latest security and encryption technologies; this should give you a peace of mind when using the card at any point of sale, locally and internationally. Additionally, using your new card for daily purchases is considered to be safer than carrying cash.

Online & Mobile Banking

Enjoy access to our state-of-the-art and highly secured Online & Mobile Banking services that enable you to get your account details, carry out transfer and bill payments and more anytime, anywhere. Simply visit www.sib.ae or download the free SIB Digital app and start banking at your convenience.

Apple Pay and Samsung Wallet Contactless payment

You won't need to carry a card anymore, simply add your Card to your device to pay your daily purchases.

Mastercard Offers

Although you can use your card for purchases at millions of outlets, with SIB Excellence World Debit Mastercard you can avail instant cash from over 840,000 ATM and financial institutions displaying the Mastercard logo worldwide.

Instant Cash

Although you can use your card for purchases at millions of outlets, with SIB Excellence World Debit Mastercard Card you can avail instant cash from over 840,000 ATM and financial institutions displaying the Mastercard logo worldwide.

Fraud Early Warning System

Adding an extra mile to your benefits and convenience with your SIB Excellence World Debit Mastercard you can rest assured that the risk of misuse is minimized. The Fraud Early Warning System is a unique system that continuously monitors transactions on your card to prevent fraudulent usage. In case of any suspicious transactions occurring on your card account, which are in discrepancy with your normal usage pattern, we will automatically give you a call to confirm whether the transaction is genuine or not.

Security

Your new SIB Excellence World Debit Mastercard comes with a transaction alert to notify you of transactions done on the card through an instant SMS on your mobile phone, which should add up to your comfort.

Tips and information about your SIB Excellence World Debit Mastercard

1. Sign on the signature panel on the reverse of your card immediately to prevent any possible misuse.
2. Keep a photocopy of the front and back of your card for your record after you have signed on the signature panel, you can refer to it whenever you need information about your card.
3. Activate your card by calling us on +9716 59999999, anytime and from anywhere.
4. Your card is valid for an initial period of 5 years and it will be renewed automatically.
5. Please inform us of any changes in your particulars recorded with us, such as address, telephone numbers, etc. as soon as possible.
6. Write your account number or card number in all correspondences for reference to your card.
7. Please go through the SIB Terms & Conditions before signing or using your card.
8. Read the SIB Tariff & Charges for more details
9. For further information related to your SIB Mastercard, please call +9716 59999999 anytime, anywhere or www.sib.ae.

v i s i t

Services & Charges

Issuance / renewal	Free	GCC switch transactions:	
		Withdrawal	AED 6.3
Card replacement	Free	Balance inquiry	AED 3.15
PIN replacement	AED 26.25	Cash withdrawal outside UAE	1.05% (min AED 31.5)
Copy of purchase slip	AED 26.25	Administration fee for non-AED transactions	2%
SIB ATM – all transactions	Free	Debit Card Daily Limits:	
		Withdrawal	AED 100,000
UAE switch transactions:		Purchase / Online Purchase	AED 150,000
Withdrawal	AED 2.10		
Balance inquiry	AED 1.05		

Please note:
For all enquiries regarding fees and charges, please call + 97165999999 within or outside UAE or visit www.sib.ae

Talabat grocery & food delivery offers

Talabat is the leading online food & grocery delivery service in Middle East & North Africa, seamlessly connecting customers with their favorite restaurants, grocery store & supermarkets. It takes just few taps on the Talabat app to place an order from your favorite place.

Get 20% off food and grocery delivery orders, once per month when placing the order on the Talabat app and paying with your eligible SIB Excellence World Debit Mastercard® card using the promo code (Mastercard).

Simply order via Talabat app using SIB Excellence World Debit Mastercard® card using the code (Mastercard).

World Mastercard® Card Lounge Program

Relax at over 1,300 lounges with Mastercard Travel Pass

Travel should always feel like a pleasure, with the World Mastercard® Card Lounge Program. SIB Excellence World Debit Mastercard® card cardholders can download the Mastercard Travel Pass mobile app and get access to:

- 8 Complimentary access for you (cardholder) every calendar year* to over 1,300 airport lounges in more than 450 cities in over 135 countries, worldwide as part of the Dragon Pass airport lounges network.
 - Simply make a minimum spend of USD 1 or equivalent Non- AED currency, internationally either at point of sale or e-commerce, 3 calendar months prior to the lounge visit
 - Access to business facilities: email, internet, phones, fax machines and conference space in some lounges
 - Complimentary refreshments and snacks
1. Download the Mastercard Travel Pass app
 2. Register your Mastercard card securely.
 3. Use the app to locate lounges near you.
 4. Confirm complimentary visits eligibility.*
 5. Present the app QR code to the lounge receptionist.**
 6. Enjoy your lounge access.

*A calendar year is defined as the period starting from January 1st to December 31st in any given year. However, for 2025, the calendar year will be from May 1st to December 31st

Lingokids Plus Discount

Lingokids is a learning app for kids from 2 to 8 years of age, through which they will learn English in a fun, playful way.

With Lingokids, children will practice over 3000 new words and can learn about 60 different topics by listening to audiobooks and singing along with songs. The program is ad-free and kid SAFE certified by Oxford University Press, all activities are teacher-approved and the kid-friendly navigation lets children play by themselves. By learning through play, your child will develop skills like creativity, collaboration, critical thinking, and communication.

Millions of families and teachers across the globe use Lingokids as a fun learning tool. Join the ride!

Use your SIB Excellence World Debit Mastercard® card to subscribe through the dedicated page, and enjoy:

- 1 week of complimentary Lingokids Plus membership
- 50% discount on subsequent memberships for an unlimited time (all future monthly subscriptions for new and existing)
- Promo code: MASTERCARD50

Simply visit <https://lingokids.com/mastercardmea>, log in or create a new account and purchase courses with your SIB Excellence World Debit Mastercard® card

Priceless Cities

Priceless Cities is a unique collection of thousands of experiences and offers in over 40 cities and countries around the world, specially tailored for your SIB Excellence World Debit Mastercard® card. From dining to travel and entertainment, enjoy exclusive access and benefits that will make your trip abroad or stay at home even more rewarding

Mastercard Travel Rewards

Mastercard Travel Rewards is a travel loyalty program that enables you to receive rewards when you shop with your SIB Excellence World Debit Mastercard® card abroad.

Use your SIB Excellence World Debit Mastercard® card abroad and save. No coupons. Just money back. You have planned everything to make your trip abroad perfect—now unlock automatic savings with your SIB Excellence World Debit Mastercard® card.

- Search offers available at your destination
- Simply shop with your SIB Excellence World Debit Mastercard® card at participating merchants abroad and get some of your money back.
- No coupons or offer codes needed.

You can save on just about everything you need: shopping, dining, excursions and local transportation. Just embark and enjoy.

IHG Hotels & Resorts

Open up your world with true hospitality for good

Explore IHG Hotels & Resorts offers across Europe, Maldives, India, Middle-East & Africa when you pay with your Mastercard:

- 15% discount on hotel rooms
- Complimentary welcome drink on arrival at participating properties
- Complimentary late check-out from the participating properties

Book your stay visit the

https://www.ihg.com/content/ae/ar/deals/partner-offers/mastercard-imea?qCpid=787056394&srb_u=1&cm_mmc=WEB-_6C-_IMEA-_QE-_PTR-_MastercardIMEA_645200-_vanity and pay with your Mastercard to redeem the offer

Booking.com Cashback

Use your SIB Excellence World Debit Mastercard® card to book your next staycation or vacation on booking.com's Mastercard landing page and enjoy up to 10% money back across millions of properties locally and around the world.

Planning and booking a trip or a vacation is made even easier with Booking.com and Mastercard.

Use your SIB Excellence World Debit Mastercard® card to book your next staycation or vacation on Booking.com/mastercardmea and enjoy up to 7% wallet credit on your next stay when booking it on booking.com's Mastercard landing page across millions of properties locally and around the world.

Cashback will be credited to your booking.com wallet within 70 days.

*A maximum cap of EUR 200 per booking applies.

*This offer is valid until December 31st, 2025

Rentalcars.com discount

Enjoy 10% off on your car rental

Rentalcars.com is the world's leading online car rental service and arranges car rental in 60,000 locations, across 160 countries, in over 40 languages.

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

Now when you rent a car with your SIB Excellence World Debit Mastercard®, you can enjoy 10% off the price of your booking.

Hertz Gold Plus Rewards Five Star Membership

Bypass rental queues with Hertz Gold Plus Rewards

Renting a car is now hassle-free. As a SIB Excellence World Debit Mastercard® cardholder, you are automatically eligible for Hertz Gold Plus Rewards Five Star, which is otherwise only 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 (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 hertz.com/mcworld and click «Join Now» to enroll and get upgraded to Five Star status.

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

Avis car rental and chauffeur Services

Enjoy up to 35% off your next car rental with Avis & complimentary Avis President's Club membership

Whether you are traveling with your family or on a business trip, enjoy exclusive benefits with Avis. With your SIB Excellence World Debit Mastercard® card you can now enjoy access to:

- Up to 35% off your next car rental
- Complimentary Avis President's Club membership
- A complimentary upgrade with every rental
- 10% off Premium Chauffeur Drive services

Visit avisworld.com/mastercardmea and use your Mastercard® card to reserve your vehicle.

Budget Truck & Car Rental

Get access to affordable truck & car rental offers

Budget is an industry leader in providing vehicle rental services to value-conscious travelers. With your eligible Mastercard, you can enjoy up to 10% off on your car & truck rental with Budget.

Simply visit www.budgetinternational.com/mastercard and reserve your vehicle.

Fulfill Visa Services

Hassle-free travel visa fulfilment

Fulfill is a fully digital solution that allows you to apply and book appointments for your travel visa needs from the UAE, KSA, Bahrain, Oman, Kuwait, Kenya, Nigeria.

With Fulfill visa assistance, you are able to apply and book appointments for a flat fee of USD 15.

- Drastically reduce your time spent applying for travel visas
- Avoid filling complicated forms, we will do that for you
- Receive document checklist for your Travel Visa submission (when you are required to personally submit the Travel Visa application)

Simply visit fulfillsolutions.com/mastercard and follow the steps for a hassle-free visa fulfillment.

Global Blue VIP Services

Global Blue is a leading tourism tax-free shopping company that aims at enhancing the international shopping experience with added-value services for travelers. When using your **SIB Excellence World Debit Mastercard®** you can enjoy:

- Complimentary access to Global Blue City VIP Lounges to receive VAT right back
- Complimentary access to the Global Blue fast track services at the Airport VIP Fast Lanes available at the refund points and operated directly by Global Blue
- Automatic completion of the Tax Free Forms upon register for Shop Tax Free Card when shopping at a participating Global Blue merchant.

Access Global Blue VIP Services for tax-free shopping with Mastercard. Register at Global Blue VIP and present your Mastercard card for complimentary access.

Global Data Roaming (Flexiroam)

Travelling soon? Stay connected with your loved ones with Flexiroam and eliminate the hassle of buying and changing SIMs at every country or carrying Wi-Fi dongles around.

With your **SIB Excellence World Debit Mastercard®** card, you can now enjoy your complimentary global data roaming package:

- 1 GB x 3 times per year (each 1 GB valid for 5 days from the start date of your choice)
- 15% discount on all subsequent Flexiroam data roaming plans
- Higher seasonal discounts available

Simply download Flexiroam app from the App Store or Google Play Store, click on the Mastercard banner and redeem your complimentary roaming data today with your **SIB Excellence World Debit Mastercard®** card..

Medical Tourism Concierge

Get treatments with the best medical experts, hospitals, and clinics in India, Turkey, UAE, Germany, and Thailand.

Connect with the best medical experts, hospitals, and clinics to identify the right healthcare options for you and get up to 10% discount using your SIB Excellence World Debit Mastercard®.

With this service, you can get:

- 10% discount on service fees for treatments in Turkey and India
- 5% discount on service fees for treatments in the United Arab Emirates
- A second opinion from top specialists in India
- Complimentary Concierge Services in Thailand and Germany
- UAE Hospitals: Burjeel Hospital, Aster, American Hospital Dubai, Kings College, Saudi German, Al Zahra

Get discounts and complimentary concierge services when seeking medical treatment in Turkey, India, UAE, Thailand or Germany with Vaidam Medical Tourism Concierge.

To redeem www.vaidam.com/mastercard-offers

Costa Coffee

Make the time you spend at the airport more enjoyable with Costa. Enjoy a complimentary food or drink item whenever you are flying through one of UAE's airports with your eligible **SIB Excellence World Debit Mastercard®** card and selected Mastercard® Lounge Program. Redeem your complimentary Costa items through the Mastercard Travel pass app:

Each cardholder, both primary and supplementary, should show case their individual QR code and boarding pass to benefit from the offer.

Bicester Village Shopping Collection

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

World-leading brands offer savings of up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round.

As a **SIB Excellence World Debit Mastercard®** cardholder you get access to:

- VIP invitation (to be exchanged for a VIP card with an additional 10% discount on purchases in participating boutiques)
- 15% discount on shopping packages
- 15% discount on chauffeur drive experiences at participating villages
- 15% discount on Shopping Express
- Access to VIP lounges (subject to availability)

Simply visit The Bicester Villages Shopping Collection to avail these offers.

Complimentary Airport Rides with Careem

Book your airport ride with Careem and have your own personal driver take you to the airport. Choose the car type that suits your taste, book on the spot or schedule for a later pickup and enjoy the comfort of your ride.

Travel across countries in the Middle East & enjoy:

SIB Excellence World Debit Mastercard® card: 1 complimentary airport rides/year (promocode is: MAUAE2)

Note that each ride has a maximum value of USD 23

How to Use

- Download Careem app from the App Store or Google Play Store.
- Put your eligible Mastercard card for the payment.
- Select your ride "to" or "from" the airport.
- Enter the relevant promo code when booking to enable your complimentary airport ride.

MyUS shipping premium membership

Enjoy free membership and discounts up to 30%

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.

Card Benefits:

- A MyUS address to use at check-out at 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 visit MyUs to register and use your SIB Excellence World Debit Mastercard® card on the payment page.

Luxury brand discounts with Farfetch

Enjoy 10% off incredible fashion with Farfetch

With over 3,000 different luxury fashion brands, Farfetch offers an unrivalled range of incredible products from the world's best designers and boutiques.

You can now enjoy 10% off on selected brands when you spend USD 300 or above using your SIB Excellence World Debit Mastercard®

Visit [FARFETCH](https://www.farfetch.com) and use the code `MC10MEAFF` upon checkout.

Bring gym to your home with Fiit

Achieve your fitness goals wherever you are, whenever you want with Fiit

Enjoy 25% discount on your first Fiit subscription payment with your SIB Excellence World Debit Mastercard® card and:

- Get fit with 800+ workouts with world class trainers
- Never get bored with multiple disciplines: Barre, HITT, strength, yoga and more
- Enjoy training plans for every level
- Track your progress with smart watches

Subscribe to Fiit.tv and pay with your **SIB Excellence World Debit Mastercard®** card. After a 14-day free trial, you will enjoy 25% off on the first payment for your Fiit subscription whether you choose a monthly or yearly plan. <https://getfiit.tv/mastercard>

Mastercard Gamer Pass with Go Gamers

Get your Mastercard Gamer Pass to participate in one of the biggest online gaming community consisting of online coaching sessions and online tournaments of your favorite games and win prizes:

- **50% off on Go Gamers Premium Membership** to unlock access to world renown tournaments like FIFA, League of Legends
- **Access to Mastercard Championship Series** - Play in weekly, monthly and quarterly tournaments and win big prizes (vouchers for in gaming currency, gaming accessories)
- **Get coaching sessions from experts** on Mastercard Championship Series

When paying with your **SIB Excellence World Debit Mastercard®**.

How to use:

- 1 Sign up or log into Go Gamers Gaming Community on www.gogamers.tech
- 2 Use your Smiles World Mastercard® to purchase "Mastercard Premium Membership"
- 3 Register in coaching sessions and tournaments

Shahid VIP Plan Discount

Get 50% off on Shahid VIP monthly plan when paying with your SIB Excellence World Debit Mastercard® card for the first time.

The Shahid VIP plan allows you to access the trendiest and most popular series and movies in the Arab world.

Simply go to www.shahid.net/Mastercard, create or log in to Shahid account and add your SIB Excellence World Debit Mastercard® to redeem the offer and enjoy the shows.

Carrefour discount on online purchases

Get up to AED 60 off, when you shop at Carrefour online

Enjoy shopping at Carrefour with an unrivaled choice of more than 500,000 food and non-food products and a locally inspired exemplary customer experience for everyone every day.

Use your SIB Excellence World Debit Mastercard® card at Carrefour online and get up to AED 60 discount on unlimited shopping products, for one order, every month.

World Mastercard cards: Spend a minimum of AED 250 to get AED 40 off

The discount is valid through promo code only: For World: MA40

Transactions through Apple Pay will not be eligible for the discount

Geekay Games Discount on merchandise and others

Get 10% off merchandise, apparel, and action figures on Geekay's website.

Elevate your gaming experience with Geekay Games and buy all your needed gaming merchandise at a discounted price.

Promo code: MC10

How to use:

Step 1: Go to www.geekay.com/mastercard

Step 2: Add the products you wish to purchase to your shopping cart and click on the "Proceed to Checkout" option.

Step 3: Register or Login

Step 4: Enter your details and your shipping method

Step 5: On the checkout page, enter the coupon code "MC10" into the designated field.

Step 6: Use your SIB Excellence World Debit Mastercard® card to pay and enjoy your discount!

Travel inconvenience insurance

Inconvenience is sometimes a part of travel, but you shouldn't have to deal with it alone.

When your luggage goes amiss or flight delays interrupt your plans, SIB Excellence World Debit Mastercard® can compensate you for:

- Loss of baggage - up to USD 3,000 with no deductible
- Delay of baggage - up to USD 300
- Trip cancellation - up to USD 7,500
- Trip curtailment - up to USD 7,500
- Trip delays - up to USD 500
- Missed connection - up to USD 500

To file a claim online, simply visit mcpeaceofmind.com.

Travel medical insurance

Travel accident and medical insurance.

You and your loved ones deserve peace of mind every time you travel. Rest assured that you will receive compensation for medical care or emergency help if you need it.

For the greatest peace of mind, enhanced protection options are available to ensure that while you're traveling, your health and safety needs are met promptly and efficiently.

As a **SIB Excellence World Debit Mastercard®** cardholder, you as well as your family and your helper* 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

* Your spouse is covered 100%, your children 25% and your domestic helper 25%.

Simply visit mcpeaceofmind.com to file a claim online.!

Travel insurance confirmation letter

Generate a travel insurance letter seamlessly and instantaneously for your visa application needs, obtaining a travel insurance confirmation letter has never been easier. As a SIB Excellence World Debit Mastercard® cardholder you can generate a letter online seamlessly and immediately for your Schengen or other visa requirements.

To generate a travel letter, simply visit mcpeaceofmind.com