



مصرف الشارقة الإسلامي
SHARJAH ISLAMIC BANK

User Guide



Your key to a world of benefits

Dear Customer, welcome to a world of benefits!

Congratulations...!

Being one of Sharjah Islamic Bank customers entitles you to enjoy a world of benefits through your new Sharjah Islamic Bank Mastercard Debit Card that is packed with a host of valuable and tangible benefits.

Global Acceptance

Your Sharjah Islamic Bank Mastercard Debit 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 Pay Contactless payment

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

Instant Cash

Although you can use your card for purchases at millions of outlets, with Sharjah Islamic Bank Mastercard Debit 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 Sharjah Islamic Bank Mastercard Debit Card 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 Sharjah Islamic Bank Mastercard Debit Card 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 Mastercard Debit Card

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 5999999, 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 5999999 anytime, anywhere or visit www.sib.ae.

Services & Charges

Issuance / renewal	Free
Card replacement	AED 26.25
PIN replacement	AED 26.25
Copy of purchase slip	AED 26.25
SIB ATM - all transactions	Free
UAE switch transactions	
Withdrawal	AED 2.10
Balance inquiry	AED 1.05
GCC switch transactions:	
Withdrawal	AED 6.3
Balance inquiry	AED 3.15
Cash withdrawal outside UAE	1.05% (min AED 31.5)
Administration fee for non-AED transactions	2% ⁽²⁾
Debit Card Daily Limits	
Withdrawal	AED 15,000
Purchase	AED 50,000
Online Purchase	AED 25,000

Please note:

- For all enquiries regarding fees and charges, please call + 971 6 5999999 within or outside UAE or visit www.sib.ae

Terms & Conditions

Definitions

'ATM' means any Automated Teller Machine.

'Available funds' means the available balance in the customer account.

'Bank' means Sharjah Islamic Bank.

'Account' means any transaction account opened and maintained in the name of one or more individual person jointly or severally in the name of the customer as specified in the Personal Account Application which may be linked with the card.

'Card' means a Debit Card issued by the Bank to the Customer (includes new, renewed, reissued and replacement Card), which is used to avail the Card services provided by the Bank, or access the available funds held in the Customer's Account.

'Customer' means one or more individual persons that have jointly or severally, opened and are maintaining the Account with the Bank in his / their name as identified in the Personal Account Application, or the authorized Power of Attorney holder of the Customer.

'Cardholder' means a Customer, having an Account with the Bank in his / their name as mentioned in the Personal Account Application, which is linked to the Card issued by the Bank bearing his / their name or supplementary card linked to the same account.

'Card Number' is the sixteen-digit number printed or embossed on the face of the Card.

'Card Transactions' means any Financial or Non-Financial Transactions by using the Card with or without use of the PIN or Signature, regardless of any slip or other voucher signed by the Cardholder(s).

'Cash Withdrawal' means any amounts withdrawn in any manner provided under these Terms and Conditions by debiting the Customer's Account.

'Cash Deposit' means any amounts deposited in any manner provided under these Terms and Conditions by crediting the Account of the Customer.

'Charges' means amounts, including any fees, commission or charges, payable by the Customer arising from usage of services under these Terms and Conditions and includes, without limitation all transactions fees, additional expenses, damages, legal costs, and disbursements, which shall be debited to the Customer's Account.

'Chip' refers to the microprocessor embedded in the Card.

'Default Limit' means the daily limit set for usage on the Card for cash withdrawal or purchase of goods and services, subject to availability of funds in the Customer's Account. The set default limit on the Card may be changed at any time by the Bank.

'Financial Transaction' means any function or services provided by the Bank, which involve any financial impact on the Customer's Account.

'International Transactions' means the transactions performed by the Customer outside United Arab Emirates.

'Merchant / Merchant Establishment' means any establishment, corporate entity, person or other virtual establishment, supplying goods and / or services, which accepts / honors the Card as a mode of payment.

'Month' means Gregorian calendar month.

'Non-Financial Transactions' means usage of any function or services provided by the Bank, which do not involve any financial impact on the Customer's Account.

'Personal Identification Number' (PIN) means a random secure computer generated number by the Bank and issued to the Cardholder(s) to enable the usage of the Card at any ATM or POS terminal.

'Personal Account Application' means a duly signed application (in the Bank's standard format) including the declaration / mandate submitted by the Customer for opening an Account in his / her name by giving full information / details as required in the application.

'Point of Sale (POS) Terminal' means an electronic terminal available at Merchant Establishments whether local or international, capable of processing the Card Transaction for purchase of goods & services.

'Statement of Account' means the Bank's periodic statement sent to the Customer, which includes particulars of the Debit Card transactions conducted by the Customer during the period and debit or credit of the Customer's Account.

'Specified Entities' means in relation to the bill payment service provided to the Customer using Bank's ATM, any such entities that have been approved by the Bank e.g. Etisalat, Dubai Electricity and Water Authority (DEWA) etc.

'Phone Banking Service' means the telephone instructions and information service, whether automated or through a customer service agent made available by the Bank's Call Center.

Terms & Conditions

1. The Card is and will continue to remain the property of the Bank at all times and must be returned to the Bank immediately if so requested by the Bank.
2. The Card is issued entirely at the risk of the Account holder and the Bank shall bear no liability whatsoever for any loss or damage arising from the issuance of the Card, howsoever caused.
3. Use of the Card for any transaction shall be at the sole risk of the Cardholder and the Cardholder confirms to assume any and all risks incidental to or arising out of use of the Card.
4. The Card is issued for use at ATM, POS Terminal or any Card operated machine or device whether belonging to the Bank or other participating banks or financial institutions where the logos appearing on the Card are displayed / accepted.

5. The Card is issued on the basis that all Card transactions initiated with the use of the Card will be debited to the Customer's Account with the Bank. The Card will not be used to obtain credit of any description on its own basis.
6. It is the Account holder's responsibility to ensure that sufficient balance is available in the Customer's Account prior to entering into any Card Transaction. If, for any reason whatsoever, the Customer's Account is debited in excess of the available funds by use of the Card or towards any fees or charges, the Account holder shall be responsible for immediately meeting any such shortfall. In the event of the Account holder failed to comply with this condition, the Bank reserves the right to cancel the Card and / or debit any outstanding amount on behalf of the Account holder from any other Account maintained by the Account holder with the Bank.
7. The Card will be delivered by courier, or any other mean, to the address notified by the Account holder at his risk or the same may be collected personally at the Bank's Branch as nominated in the application for issuance of Debit Card or decided by the Bank, in either mode selected by the Account holder, the Account holder will be required to provide an acceptable mean of personal identification as determined by the Bank from time to time.
8. Upon receipt of the Card, the Account holder shall sign on the reversed side of the Card immediately to validate the Card. The Card will be activated by the Bank based on the application signed by the customer or may be activated by the Account holder using the Bank's Phone Banking Service either automated service or speaking to a phone banking agent before the same can be used.
9. In the event where the Account holder does not wish to be bound by these Conditions governing the Card, the Account holder shall cut the Card in half and return both halves to the Bank.
10. The Card is not transferable and must be used exclusively by the Cardholder. Regardless of any circumstances whatsoever, the Cardholder may not allow the Card and / or PIN to be used by any other individual and will not pledge the Card as security for any purpose and the Cardholder agrees to indemnify the Bank on demand for any consequences whatsoever that accrue from a default by the Account holder under the provisions of this sub-clause.
11. The Cardholder shall at all times ensure that the Card and PIN are kept in safe custody. The Cardholder should not, under any circumstances whatsoever, disclose the PIN to any other person and the Cardholder must exercise all reasonable care to ensure security of the Card in order to prevent any misuse. The Account holder undertakes to act in good faith at all times in relation to any dealings pertaining to the Card with the Bank.
12. The Card may be used for Card Transactions up to the Default Limit allocated on the Card and within the Available Funds and within the validity period embossed / indented on its face. Not with standing the fact that the Cardholder's Default limit or the Account balance has not been exhausted, the Bank shall be entitled to, at any time and without notice and providing any reason and without any liability towards the Cardholder, withdraw or restrict the Account holder right to use the Card or refuse to authorize any Card Transaction.
13. The Cardholder shall immediately notify the Bank, of any loss, damage or theft of the Card. The Bank shall not be liable for any unauthorized transaction which occurred from the time the card was lost or stolen till the time the Card was reported to the Bank. If a Cardholder loses or damages his Card or requests for the Card's renewal, replacement or an additional Card, the Bank may at its discretion issue such Card. A new PIN shall be generated by the Cardholder through the Bank Phone Banking system whenever the Bank issues a new Card or a replacement Card. The Bank is authorized to debit the Customer's Account with all expenses incurred in processing of such Card Transactions, fees and charges relating to the issue / re-issue or replacement of the Card and any other charges for use of the Card.
14. If the Card is lost (or) stolen (or) for any other reason liable to misuse (or) if the PIN is disclosed in branch of this condition, the Cardholder must immediately notify Sharjah Islamic Bank. Card Operation Department, P.O. Box - 4, Sharjah - UAE Tel: +9716 5999999 followed by a written confirmation within 48 hours. The Cardholder must give the Bank all the information in cardholder possession as to the circumstance of the loss, theft (or) the disclosure of PIN and take all possible steps deemed by the Bank to assist the recovery of the missing Card and or to issue a replacement Card. If the Cardholder recovers a Card previously reported as lost, stolen, the Card must not be used, but cut in half and returned to Bank.

15. The Card may be used locally and internationally at Merchants' Establishments, ATMs and POS Terminals, where the logos appearing on the Card are displayed / accepted, for making purchases, cash withdrawals, balance enquiries and other services as offered by the Bank to the Cardholder from time to time. The Bank shall debit the Customer's Account towards any such cash withdrawals and purchase of goods and services using the Card. Foreign currency transactions will be converted into Arab Emirates Dirham currency at the exchange rate determined at the date of transaction settlement, prevailing as on the date of transaction, with an appropriate commission / fees charged on the transaction amount.
16. The Cardholder may use the Card for cash withdrawals, purchase of goods and services and other financial services subject to availability of adequate funds in the Customer's Account, if the Customer's Account has insufficient available funds to cover the amount of an authorization request, the Bank will be entitled to decline the requested transaction.
17. In case of use of the Card at any ATM of the Bank or any other bank or institution, the amount of each withdrawal will be subject to the applicable withdrawal & purchase limit set for the particular ATM by such bank or institution, and in the event of use of the Card at any ATM belonging to any other bank or institution, the amount of each withdrawal shall be subject to additional switch charges.
18. Each Card transaction attempted or made with the Card will be subject to approval of the Bank. The Bank reserves the right to approve or decline any Card Transaction and will take into account all previous payments that have been authorized, made or agreed to be made from the Account, whether or not such payments have actually been deducted from the Customer's Account. Transaction approval will be based on the funds available in the Account and will be declined if sufficient funds are not available in the Account.
19. The Bank may also refuse to approve a Card Transaction if, for any reason whatsoever, it believes that the Card or Customer's Account is being misused or where the Bank suspects fraudulent use of the Card. As part of fraud prevention procedures, the Bank may contact the Cardholder via phone / SMS or refer an approval request to the Merchant, requesting further details about the Cardholder or requiring additional proof of the Cardholder's identification. The Bank will never request the Cardholder to reveal his / her PIN to a Merchant or to any other party, including the Bank's employees and any such request should be rejected by the Cardholder who is requested to immediately report such attempt to the Bank.
20. The Cardholder acknowledges that the available balance in the Customer's Account may be different from the balance amount as printed on the statement, due to the Card transactions or other holds on the Customer's Account.
21. The Bank will not be responsible for the Card not being honored at any ATM or POS Terminal for any reason. The Bank is not liable, responsible or accountable in any way whatsoever for any and all actions, proceedings, costs, and losses or damages, including legal costs, howsoever arising / caused by any mechanical defect or insufficiency of funds or malfunctions of any such ATM's or POS Terminals.
22. The Account holder agrees to fully indemnify the Bank and hold the Bank harmless against any and all actions, proceedings, costs, losses or damages, including legal costs, it may incur in connection with the usage of the Card or misuse of the Card, PIN and / or other facilities provided to the Card. The Bank issues the Card on the Customer's Account to the individual and Joint Account holder(s) as applied for in the Debit Card Application.
23. The Cardholder's use of the Card for making any Card Transaction shall constitute an agreement by the Account holder to pay any and all fees, commission and charges on any Card Transaction as prescribed by the Bank from time to time.
24. The Cardholder confirms that he / she is aware that the Card facilities provided to the Cardholder is subject to the Bank's schedule of fees and charges as amended and published from time to time.
25. The Bank reserves the right to cancel the Card at any time with a notification to the Cardholder.
26. The Bank may at anytime change the Terms and Conditions with prior notice.
27. These Terms and Conditions shall be governed, construed, defined as to the scope of its application, and supplemented – as for the Terms & Conditions not mentioned therein – in accordance with the provisions of the Islamic Sharia'a and the Articles of Association of the Bank as well as the laws in force in the UAE Central Bank and the established custom practices not conflicting therewith.