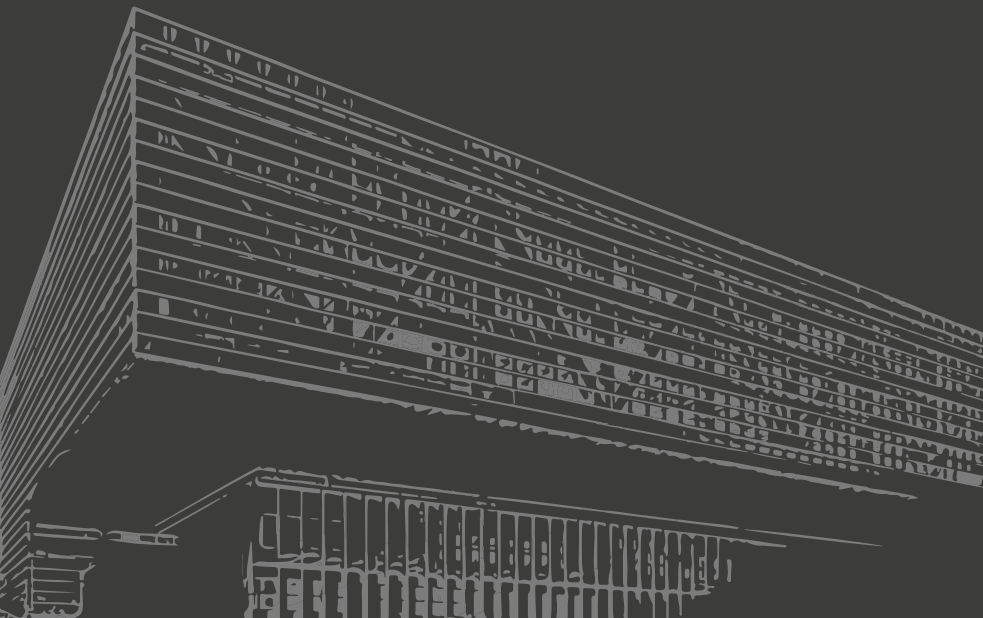


User Manual



Dear Valued Cardholder,

Welcome to World Elite™ Mastercard®. We are glad to offer you a wealth of in-depth global knowledge, so you can enjoy the unmatched world travel and lifestyle expertise.

World Elite™ Mastercard® is more than just a card. It's a luxury service provider designed to enrich your passion and enliven your interests, while offering you one of the world's leading concierge services.

With World Elite™ Mastercard®, you'll have access to a wide variety of travel benefits including free access to airport 1,200 airport lounges, hotel room upgrades, premium insurance coverage, special travel and shopping offers and admission to exclusive worldwide events.

With World Elite™ Mastercard®, Your exciting Journey has just started.
Thank you for your trust in Housing Bank.

Housing Bank

The Benefits Of Being Elite
Every Step Is Personal



World Elite™ Concierge

World Elite™ Mastercard® Concierge is the passport to global, 24-hour English and Arabic assistance, so you plan your schedule and refine your lifestyle, from:

- Luxury travel planning and access to the best and exclusive events
- Creating extraordinary experiences or perfect vacations – from reserving the chef's table for a special anniversary to lining up a celebrity guest for a birthday celebration
- Scheduling personalized shopping experiences at luxury retail brands, securing a limousine, making dinner reservations, and more

All this is provided for you at your fingertips – just one call or click away.

With the World Elite™ Mastercard® Concierge, all bookings are in one place, so you always know where you need to be:

- By providing likes and dislikes, personalized results will be tailored just for you.
- Live life worry free with 24/7 support from a world class team who make sure everything goes smoothly along the way

Simply visit www.mastercard.com/worldelite for more information on how to contact the World Elite™ Mastercard® Concierge

Go Carefree

Make Every Trip Your Own



VIP Airport Lounge Access



Free membership in the Priority Pass program – giving you and one guest of yours a free access to over than 1,200 airport lounges worldwide irrespective of any class of travel or airline used.

To view the list of all participating lounges, please visit

<http://www.prioritypass.com/> or download the Priority Pass app on your mobile.

Qatar Airways Privilege Club Gold Tier

World Elite™ Mastercard® cardholders can receive a complimentary upgrade to Gold status in Qatar Airways Privilege Club frequent flyer program, which provides top-tier benefits, such as:

- Complimentary access (with one guest) at over 600 oneworld® airport lounges
- Priority check-in
- Excess baggage allowance

Additionally, as Privilege Club Gold members, cardholders can receive these benefits and more across the oneworld® airline alliance, which includes the below and more:

- American Airlines
- British Airways
- Cathay Pacific
- Japan Airlines
- LATAM Airlines Group
- Qantas Airways
- Royal Jordanian Airlines

Call the World Elite™ Concierge on your Qatar Airways Privilege Club membership number to get upgraded to Gold tier.

Mastercard® Airport Concierge

Enjoy Mastercard® Airport Concierge and receive a personal, dedicated Meet & Greet service to facilitate a smooth journey at the airport. Whether departing, arriving, or catching a connecting flight, you can enjoy special savings of 15% off on VIP services at over 470 airports globally. This service can include:

- A curb-side Meet & Greet agent as you are arriving prior to your flight or exiting the jet bridge
- Escort to the check-in desk, aircraft gate, or security/immigration
- Expedited security/immigration processes
- Assistance with any visas or other documentation
- Help with additional services that can be reserved, such as luggage assistance, lounge bookings, executive car transfers/limousines, tarmac transfers, and more

Simply call the World Elite™ Mastercard® Concierge to book your service.

Global Hotel Alliance DISCOVERY Black Membership

World Elite™ Mastercard® cardholders can make their next hotel stay even better with Black membership offered in the Global Hotel Alliance DISCOVERY loyalty program. Cardholders get exclusive benefits, such as:

- Guaranteed room availability for bookings up to 24 hours prior to arrival
- Double room upgrades
- Late checkout until 6 pm
- All Black membership benefits across GHA's 33 hotel brands, including:

Anantara, Corinthia, Kempinski, and Pan Pacific Hotels and Resorts, with more than 500 luxury hotels and resorts in 76 countries around the world

Simply call the World Elite™ Concierge to enroll and get upgraded to Black membership.

Make Your Stay Truly Rewarding

Get complimentary nights when you stay with Marriott Bonvoy™ & ensure your stay is truly rewarding with your World Elite™ Mastercard®.

- Book two nights at participating Marriott Bonvoy™ hotels and get the third night free.
- Alternatively, book three nights and get the fourth night free or book four nights and get the fifth and sixth nights free.

The offer is applicable at more than 250 participating hotels & resorts across the Middle East and Africa, including:

- St. Regis
- The Ritz-Carlton
- JW Marriott
- W Hotels
- Marriott
- Westin
- Le Méridien
- Sheraton

Just visit [Marriott.com/mastercardmea](https://www.marriott.com/mastercardmea) to book your stay and get complimentary nights.

Lushescapes Privileges

When booking through Lushescapes as a World Elite™ 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 check-out at 6pm*
- Complimentary room upgrades when available
- Dining or spa voucher**
- Guaranteed best refundable rate

Simply call the World Elite™ Mastercard® Concierge to book your stay.

To view the list of participating hotels, please visit virtuoso.com/member/lushescapes.

Mastercard "World Elite"
Is A Way Of Living



Hertz Gold Plus Rewards® President's Circle Membership

World Elite™ Mastercard® cardholders are automatically eligible for Hertz Gold Plus Rewards® President's Circle membership, which is otherwise obtainable through 20 qualifying Hertz Gold Plus Rewards® in a 12-month period. With Hertz Gold Plus Rewards® President's Circle, cardholders get preferred benefits, such as:

- Bypassing the rental queue at many of the world's busiest airport
- Guaranteed one car class upgrade at participating locations
- Faster returns with Hertz Instant Return
- Discount rates

If you are not yet a member of Hertz Gold Plus Rewards®, go to www.hertz.com/worldelite, click on the World Elite™ Mastercard® banner, and then click "Join Now." If you are already a member of Hertz Gold Plus Rewards®, login to your profile and add CDP 1795034.

Avis Car Rental & Chauffeur Service

Whether you are traveling with your family or in a business trip, enjoy exclusive benefits with Avis. With your World Elite™ 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 call the World Elite™ Mastercard® Concierge or visit www.avisworld.com/mastercardmea

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 your interest.

European Shopping Villages Offers

The Bicester Village Shopping Collection is defined by its luxury brands, charming open-air village settings, a welcoming and superior service, a calendar of events and, last but not least, exceptional value for money. World-leading brands offer savings up to 60%, and sometimes more, on the recommended retail price, in their own luxuriously appointed boutiques, all year round. As a World Elite™ 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 at participating villages
- 15% discount on Shopping Express
- Access to VIP lounges (subject to availability)

All of this and more is available at the following villages:

- Bicester Village - London, UK
- Las Rozas Village - Madrid, Spain
- Fidenza Village - Milan, Italy
- La Vallee Village - Paris, France
- Ingolstadt Village - Munich, Germany
- Maasmechelen Village - Brussels, Belgium
- Kildare Village - Dublin, Ireland
- Wertheim Village - Frankfurt, Germany
- La Roca Village - Barcelona, Spain

Simply go to www.thebicestervillageshoppingcollection.com/mastercard-mea to avail these offers.

Housing Bank Iskan Coins Program

With Iskan Coins Program, the more you use your card the more you are rewarded!

With your Housing Bank World Elite™ MasterCard®.

Your accumulated coins can be redeemed for many rewards options, which you can choose from our partners. All Housing Bank credit cards will be automatically added to the Iskan Coins Program.

For more details about the Iskan Coins Program, please visit www.hbtf.com or call Iskan 247/ on +96265200400.

Bring Convenience And Protection With You
With Insurance Comes Assurance



Travel Inconvenience & Cancellation Insurance

Inconvenience is sometimes part of travel - but you shouldn't have to deal with it alone. When your luggage goes amiss or flight delays interrupt your plans, World Elite™ MasterCard® can compensate you for the inconvenience. When you need to reach us, rest assured that we're just one call away. Our professional and prepared Affluent Gateway team can be reached 24365/7/ by simply calling the number on the back of your card.

World Elite™ MasterCard® provides coverage for lost luggage and delays, trip delays, trip cancellations, missed connections, and more:

- Baggage loss - up to \$3,000
- Baggage delay - \$500
- Trip cancellation - up to \$7,500
- Trip curtailment - up to \$7,500
- Trip delay - \$500
- Missed connection - \$500

Travel Accident & Medical Insurance

You and your loved ones deserve peace of mind every time you travel. The World Elite™ MasterCard® travel accident and medical insurance allows you to rest assured that if you need medical care or emergency help, you will receive compensation to cover your needs. From anywhere anytime, call the number on the back of your card to reach the Affluent Gateway for instant support and information about local resources.

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. These include:

- Personal accident insurance up to \$500,000
- Emergency medical evacuation and repatriation up to \$500,000
- Medical emergency expenses up to \$500,000
- Hospital daily indemnity up to \$100 per day

Free Life Insurance Program

With Housing Bank Credit Cards, you can take advantage of our comprehensive Life Insurance program, which covers 100% of the outstanding credit card balance, in the event of death of the primary cardholder.

Rental Collision and Loss Damage Waiver

Accidents happen, but when they do, you can rest assured that we'll take care of the rest. Comprehensive Collision Damage Coverage is a benefit you'll enjoy each time you pay for a full car rental with your World Elite™ MasterCard®.

Cover the damages of rental cars worldwide by using World Elite™ MasterCard® to reserve and pay for the entire auto rental, this insurance will be automatically in force up to the stated limits of \$50,000 a year.

Stay Close 24/7

Stay up to date with your credit card account and benefit from the free access to Housing Bank state-of-art electronic channels.

1. Online Banking (Iskan Online)
2. Mobile Banking (Iskan Mobile)
3. Iskan SMS Banking
4. Housing Bank ATM Network
5. Housing Bank Call Center (Iskan 24/7)

For more information, please visit your nearest branch, contact us at Iskan 24/7: 06-5200400, (Toll Free 080022111)

or visit our website www.hbtf.com

You can download Iskan Mobile App at



Scan the QR code
to download the mobile app

