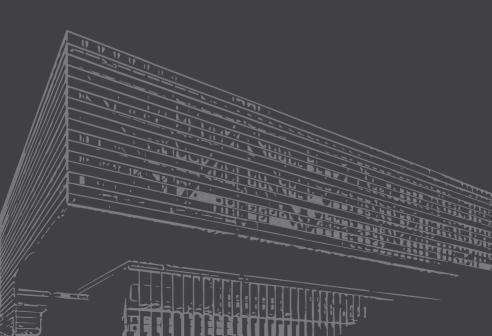




Features Booklet



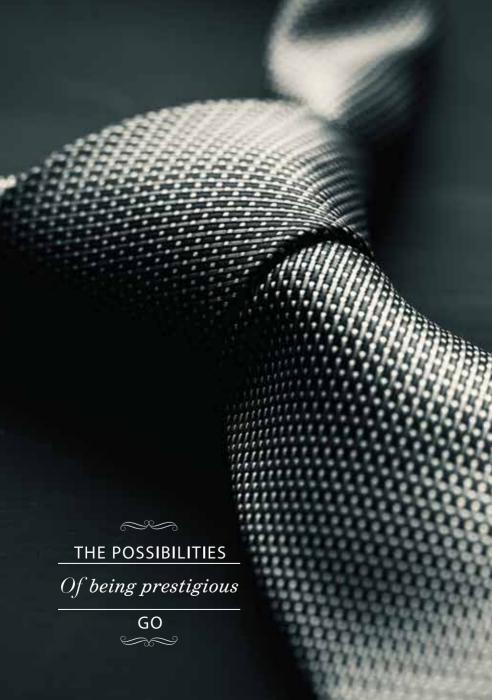


Dear Valued Cardholder,

Housing Bank Visa Infinite provides frictionless access to the finest things in life, no matter where. It offers an extraordinary selection of distinctive travel, dining, shopping and lifestyle opportunities. It gives you complimentary access to concierge services that exist to satisfy your every whim, and Visa's international support network can step in to help you, in your own language, in any a medical emergency.

With Housing Bank Visa Infinite® explore a new world.

Housing Bank



Visa Infinite Concierge Includes:

- Travel
- Dining
- Shopping
- Lifestyle

Visa Infinite Concierge

Infinite Access

Your Visa Infinite Concierge is exactly that infinite. We're your 24 hour personal assistant, arranging dinner reservations, chauffeurs and taxis; theatre tickets, gifts and everything else you need to enhance your leisure and business trips. Your unmatched Visa takes notes of your personal tastes and preferences. Visa's Concierge service can surprise you with the perfect recommendation at the perfect moment. Best of all, the service is entirely complimentary.

Call Visa Infinite Gateway on +971 4 361 1234 to unlock Visa Infinite Concierge



Visa Concierge Services take care of your travel plans, chauffeur reservations, airport transfers, travel and health advice, insurance queries and currency advice.

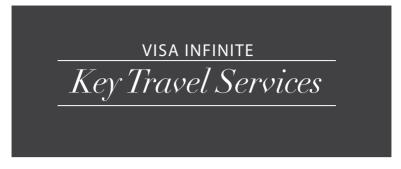
You can also visit

https://jo.visamiddleeast.com/en_JO/pay-with-visa/find-a-card/infinite.html and view full list of available services

Travel Benefits

Whatever your wanderlust, make your complimentary Visa Infinite Travel Concierge your first port of call.

With Visa Infinite, look forward to reaching your destination in style, then discovering the most distinctive experiences while you're there. With all the reassurance and security that Visa's worldwide presence provides.



Airport lounge access with "LoungeKey" Program

The "LoungeKey" program for Visa Infinite welcomes you at +1000 airport lounges worldwide.

Sit back and relax as you wait for your flight in the lap of luxury. Savour the moment, go online, watch a movie or have refreshments at the lounge. And when the time comes, board the plane at your leisure.

To register and view a list of all participating lounges, please visit https://www.loungekey.com/visainfinitemena

In a yearly basis, you are entitled to two complementary visits, and upon using your card for at least one international transaction with a minimum of 1 USD during the year. It may take up to 14 days for the transaction to be visible on the "LoungeKey" system. You will be entitled to enjoy infinite number of visits for you and one companion.

Any extra visits or guest costs will be charged to the cardholder.

Flights, car hire and hotel bookings

For flight bookings, the Visa Infinite Travel Concierge employs a wide range of booking systems to ensure that good value scheduled flights are available on the days you require.

Visa reservation system for flights, car hire and hotels is complemented with an extensive supplier network. So whether you're looking for a safari for the family, a business flight or a romantic weekend getaway, all is taken care of.



Villas, cottages, train tickets, visas and day trips

As a one-stop travel shop, Visa can recommend and reserve villas and cottages, book train tickets, sort out visas, day tours and adventure trips. Visa Concierge Service will recommend the places most suited to your likes and dislikes, and advise you on all the things you can do during your stay. Ultimately, there are no limits to what can be arranged.

Bespoke package tours

Visa Travel Services have strong relationships with travel companies that specialize in uniquely luxurious, secluded, relaxing, romantic – or simply unique – destinations. With their help, Visa take pleasure in creating uniquely tailored travel packages, with accommodations ranging from villas to chalets and even castles. For each bespoke request you make, you'll receive at least two fabulous options, and once you've made your decision, we'll go ahead and make the appropriate arrangements.

Hotel recommendations

Give Visa your requirements and you and count on their recommendations. This international service ensures that all hotels are properly insured.

with



Lifestyle Concierge

You deserve comprehensive, creative, personalized assistance whenever you need it. Your Visa Infinite Concierge Services is your passport to global, 24-hour assistance as you plan your life and refine your lifestyle. Wherever you are, whatever you like to do, just call the Lifestyle Concierge Service and your desire will be a priority.

To contact your concierge service, simply call +971 4 361 1234

Take advantage of the assistance your concierge can provide you with 24 hours a day, 7 days a week, 365 days a year.

Lifestyle Concierge services:

Tickets - to theaters, concerts, sports and other events.

Guest list service – helps you gain access to exclusive venues and occasions, including private members' clubs.

Catering and personal chef – either delivering prepared food with cooking instructions or providing a full catering services, whether for an intimate dinner for two or canapés for 600.

Golf – Visa International Golf Course Referral and Arrangement service will organize tee-times and professional instructions, subject to availability and on a best effort basis.

Yachting and power boating – whether you prefer to be the skipper or you need a full crew.

Personal trainers or masseurs – providing referrals and assisting with bookings.

Child minding – help with referrals and appointments.

Home improvement – contractor referrals and appointments.

Home minder – house sitting services while you're away.

Motoring needs – vehicle hire or purchase advice.

Infinite Protection

Travel Insurance

Use Visa Infinite to pay for your travel with no need to buy travel insurance. Infinite means comprehensive travel insurance for everyone in the family, wherever you travel, business or leisure. So when you get the opportunity on holiday to try snowboarding or kite surfing, go.

Visa multi-trip travel insurance protects your international and local trips for up to 90 days duration, including:

- Loss of Baggage/Personal effects (up to USD 2,500)
- Trip cancellation (up to \$7,500)
- Trip delay (up to \$1000)
- Baggage delay (up to \$500)
- Emergency medical expenses (up to \$1,000,000)
- Personal accident cover (up to \$1,000,000)
- Hospital cash (up to \$3,000)

From anywhere and at anytime, call +97143611234 or vist: https://cardholderbenefitsonline.com/ to submit your insurance claim

Extended Warranty

When you buy quality, you expect it to last. That's why Visa provides the extended warranty benefit which duplicates the terms of the original manufacturer warranty up to (1) one full year.

You don't even need to register the purchase, no matter if it's for your own use or bought as a gift. For moreinformation please call +97143611234

- Coverage up to \$5,000 for a single item and \$7,500 annual aggregate limit.
- Coverage is valid for electrical household items for which 100% of your items is charged to your Visa card. The items must be purchased in a store located in your country of residence.

Purchase Protection

Purchase Protection includes the loss or damage and no registration of the purchase is necessary. Coverage includes:

- Coverage up to \$7,500 per incident and \$20,000 per year maximum.
- An excess of \$50 is applicable to each and every claim.
- Loss or damage must occur within 365 days of purchase.
- Cover is valid for items for which 100% of your items is charged to your Visa card.

Infinite Protaction

Medical And Legal Referral

Visa's medical and legal referral service supports you and your immediate family when you are travelling together to a location outside your principal country of residence for up to 90 days. Complimentary medical services include medical telephone advice, referral to a local medical service provider and the monitoring of a medical condition both during and after hospitalization.

Visa's medical and legal assistance service is highly comprehensive and has been developed with real attention to detail. The list below summarizes them for you.

Telephone Medical Advice

If you cannot see a doctor whilst you are travelling, the assistance service is on hand and will arrange for the suitable advice to be given over the phone.

Legal Referral

Visa refers you to lawyers and legal practitioners. However, you will be responsible for covering legal fees and related charges.



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

- Banking Online "Online Banking".
- Banking Mobile "Iskan Mobile".
- Iskan SMS Mobile Banking
- Housing Bank ATM Network
- Iskan 24/7 on: +96265200400

Housing Banking Electronic Channels give you a wide arrange of services range from Account Balance Inquiry, Card Transaction Inquiry, and account Money Transfer up to Bills Payment and many other services.

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