



# Cashback was never so easy.

Up to 10% cashback with the X credit card, when you spend online, in a foreign currency or via mobile wallet.

here for good™

## Welcome to getting cash every time you spend, with the X credit card.

We know that you're making more of your purchases online or through apps. That's why the X credit card is designed for the way you spend.





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## Up to 10% cashback on online spends

Enjoy up to 10% cashback on all your AED online purchases and bill payments made through your mobile, laptop or tablet.

For example:

- All ride hailing apps (example: Careem)
  - All travel booking sites (example: Hotels.com)
  - All food delivery apps (example: Deliveroo)
  - All shopping sites (example: Amazon.ae)
- ... and everything else you can think of, which is online.

Cashback amounts vary depending on your overall spends every month – please refer to the table below.

Total spends (AED)	Cashback % on online spends	Maximum cashback per month (AED)
0 – 2,499	0%	0
2,500 – 14,999	3%	100
15,000 – 29,999	5%	200
30,000 and above	10%	400

Remember, your total spends are not limited to online purchases, but are calculated on all payments made using your X credit card in a month.

## Up to 10% cashback on foreign currency spends

From the flight to the restaurant to the tour of the city – if you pay in a foreign currency on trips abroad, you will earn cashback. The X credit card gives you up to 10% cashback on all non-AED purchases. And don't forget, these also include online purchases made in a foreign currency. Cashback amounts vary depending on your overall spends every month – please refer to the table below.

Total spends (AED)	Cashback % on foreign currency spends	Maximum cashback per month (AED)
0 – 2,499	0%	0
2,500 – 14,999	3%	100
15,000 – 29,999	5%	200
30,000 and above	10%	400

Remember, your total spends are not limited to foreign currency purchases but are calculated on all payments made using your X credit card in a month.



## Up to 10% cashback on mobile wallet spends

You can earn cashback for everything and anything you buy over the counter every day. Say goodbye to your wallet forever. Your mobile wallet can now give you up to 10% cashback on every one of your AED purchases made via Apple Pay, Samsung Pay, Google Pay and Fitbit Pay at all your favourite outlets.



Cashback amounts vary depending on your overall spends every month – please refer to the table below.

Total spends (AED)	Cashback % on mobile wallet spends	Maximum cashback per month (AED)
0 - 2,499	0%	0
2,500 - 14,999	3%	100
15,000 - 29,999	5%	200
30,000 and above	10%	200

Remember, your total spends are not limited to mobile wallet spends but are calculated on all payments made using your X credit card in a month.



## Things you need to know about your Cashback Points

### What are Cashback Points?

Cashback Points are rewards points you earn every time you use your X credit card to pay online, in any foreign currency or via a mobile wallet.

### What is the maximum cashback I can earn in a month?

You can earn Cashback Points worth up to a maximum of AED 1,000 per month.

### How can I redeem them?

Redeem your Cashback points through Online banking or the SC Mobile app. Each Cashback Point is equivalent to AED 1.

### Will I earn Cashback Points on spends on my supplementary credit card(s)?

Yes, you can earn Cashback Points for spends on your supplementary credit card(s).

### Do I need to apply or register to receive cashback?

No, by holding an X credit card you are automatically eligible to receive cashback, as long as the minimum monthly spend criteria is met.

### When will the cashback be credited to my account?

Cashback will be credited to your account within two working days from the date of cashback redemption.

### Do Cashback Points expire?

Yes, cashback must be redeemed within 12 months from the date you earned your Cashback Points.

### Are there any transactions that aren't eligible?

Yes, the following transactions on your credit card aren't eligible for Cashback Points:

- Balance transfers
- Smart or Easy Payment Plans
- Cash advances
- Interest charges
- Fees and commissions
- Other credit card payments
- Merchant refunds
- Any other transactions determined by Standard Chartered Bank from time to time



## Illustration of monthly spend and cashback earned

	Spends	Cashback category	Spend amount (AED)	Total monthly spend	Cashback earned	Total cashback value
Typical month in the UAE	Daily Careem ride to work (AED)	Online	2,000	15,000	200	600
	Daily dinner from Deliveroo (AED)		2,000			
	Ticket purchase on Expedia.com (EUR)	Foreign currency	3,000		200	
	Clothes bought from online shop in the UK (GBP)		2,000			
	Dining out with Apple Pay (AED)	Mobile wallet	2,000		200	
	Grocery purchase with Samsung Pay (AED)		4,000			

All values are in AED.

	Spends	Cashback category	Spend amount (AED)	Total monthly spend	Cashback earned	Total cashback value
Typical shopping and travel in a month	Ticket to London from Emirates.com (AED)	Online	5,000	30,000	400	1,000
	Purchases from Amazon.ae (AED)		5,000			
	Vacation in London (GBP)	Foreign currency	6,000		400	
	iPhone purchase from Amazon.com (USD)		5,000			
	Dubai Duty Free purchase with Apple Pay (AED)	Mobile wallet	5,000		200	
	Suitcase bought with Samsung Pay (AED)		4,000			

All values are in AED.

## Additional benefits with your card

### Airport lounge access

Travel in style with your X credit card. Enjoy eight complimentary visits\* per year to any of the 1000+ airport lounges in more than 300 cities around the world. Just present your card and relax.

Visit the [loungekey.com](https://loungekey.com) website or mobile app for a list of lounges.

\*T&Cs apply.







## Dine and fly with DragonPass

Enjoy exclusive discounts of up to 20% at over 200 airport restaurants around the world with DragonPass.

This fantastic airport dining discount program allows you to enjoy superb deals on a wide range of delicious meals before every flight.

To enjoy this offer, simply:

- Download the DragonPass Dine & Travel app from the App Store or Google Play Store
- Sign up for a new account by entering your details
- Mention 'DragonPass' to restaurant staff to get the discount

## Privileges

Your credit card has been designed to delight you every time you use it, whether it is for a great travel experience, hotel stays, buy 1 get 1 free offers or discounts of up to 50%.

### Buy 1 Get 1 Free

Get a hot or cold coffee on us with the Buy 1 Get 1 Free offer. Treat your friends with free coffee at any of the 150+ Costa Coffee outlets in the UAE.



## Visa Luxury Hotel Collection

Enjoy VIP guest status at over 900 prestigious properties, from boutique gems to world-famous hotels, with the following extra benefits:

- Best available rate guarantee
- Automatic room upgrade and 3PM check-out on request
- Complimentary continental breakfast daily and in-room Wi-Fi
- USD 25 food or beverage credit

For more information, visit [visaluxuryhotels.com](https://visaluxuryhotels.com)

## Up to 8% off at Hotels.com

Enjoy up to 8% off at Hotels.com any time you wish to travel. Simply book with your X credit card and use the exclusive promo code VISA8.

Go to [hotels.com/visa](https://hotels.com/visa) to make your booking.

## Agoda offers

Whether you're looking for a staycation or a trip abroad, you can enjoy up to 12% discount with your X credit card on almost a million hotels and vacation rentals worldwide. Simply visit [agoda.com/visamena](https://agoda.com/visamena), choose your hotel, enter your credit card details and the discount will be automatically applied to your booking.

## YQ Meet & Assist

YQ's global network of specialist airport meet & assist partners can ease your trip through airports. Enjoy up to 25% off YQ published rates at over 450 destinations.

- Clearance through customs and immigration
- Also book limo transfers, visa on arrival services, baggage porters and more

## Medical & Travel Coverage

Travel the world knowing your card will protect you. You're covered with the following benefits:

- Telephone medical advice
- Medical service provider referral
- Essential medicine and equipment delivery
- Dispatch of a doctor to your location
- Medical evaluation and repatriation
- Legal referral
- Interpreter referral

For more information, call +44 (0) 208 762 8373.



## Visa Concierge Service

Enjoy the convenience of Visa Concierge 24 hours a day, 7 days a week with personalised privileges, rewards and service anywhere in the world. From last-minute restaurant reservations to planning a special occasion, your Visa concierge is more than happy to help you save valuable time and make your life easier. And by taking note of your personal tastes and preferences, we can surprise you with the perfect recommendation at the perfect moment. Best of all, the service is entirely complimentary\*. Flight reservations / Hotel reservations / Restaurant reservations / Car rental reservations / Event ticket purchases / Trip planning / Other general requests.

To make a request, please call 800 0441 3487 or (+971) 4 361 1234.



\*Terms and conditions apply. Visa Concierge is complimentary, but items purchased should only be charged to your X credit card.

## Buyers Protection

Buyers Protection provides you with extra peace of mind when purchasing an eligible item. When you use your X credit card or payment device to pay for an eligible item, purchased in-store or online, you will receive complimentary Buyers Protection Insurance, providing cover for theft, accidental damage or non-delivery of eligible purchases, subject to the Terms and Conditions of the policy.

### Claims procedure

The cardholder should email the Claims Helpline at [visa@broadspire.eu](mailto:visa@broadspire.eu)  
You will need to provide: Cardholder's name; first 9 digits of the X credit card number; cardholder's address; the policy or section under which you wish to make a claim (Purchase Protection); brief details of your claim.



## Control how, when, and where your card may be used

With the new Card Settings available on the SC Mobile app and Online Banking, you can now decide what kind of card transactions should be declined, and which should trigger SMS notifications to your registered mobile number.



### Temporary lock

Cannot find your card? Worried about fraud or other misuse? You now have the power to turn your card on or off at the tap of a button.



### Manage overseas transactions

You have full flexibility to choose which countries your card may be used in.



### Set your own limits

Control large spends by setting separate limits on any of your cards, including supplementary cards.



### Restrict how your card can be used

Instantly switch on or off online, contactless, and contact transactions for added security.



### Stay on top of all purchases

Be alerted immediately when your card is used for buying clothes, gas, groceries, and more.

## Set up your cards now

1. Log in to SC Mobile app or Online Banking. Navigate to “Help & Services”
2. Under “Card Management” click on “Card Settings”
3. Select your X card from the list; if you have supplementary cards they will be listed separately
4. You can now choose how, when, and where that card may be used. Your settings will be applied instantly and you can change them at any time.

## Apple Pay

Get used to a faster way to pay. Apple Pay is accepted at many places you already enjoy, making it the easiest way to shop and dine using your iPhone, Apple Watch or iPad.



### Easy

Paying happens in one natural motion with Touch ID/Face ID. When it beeps, you've paid.



### Private

Apple won't save or share your credit card details or transaction information.



### Secure

If you lose your device, reset it remotely or activate 'Lost Mode' to suspend Apple Pay.



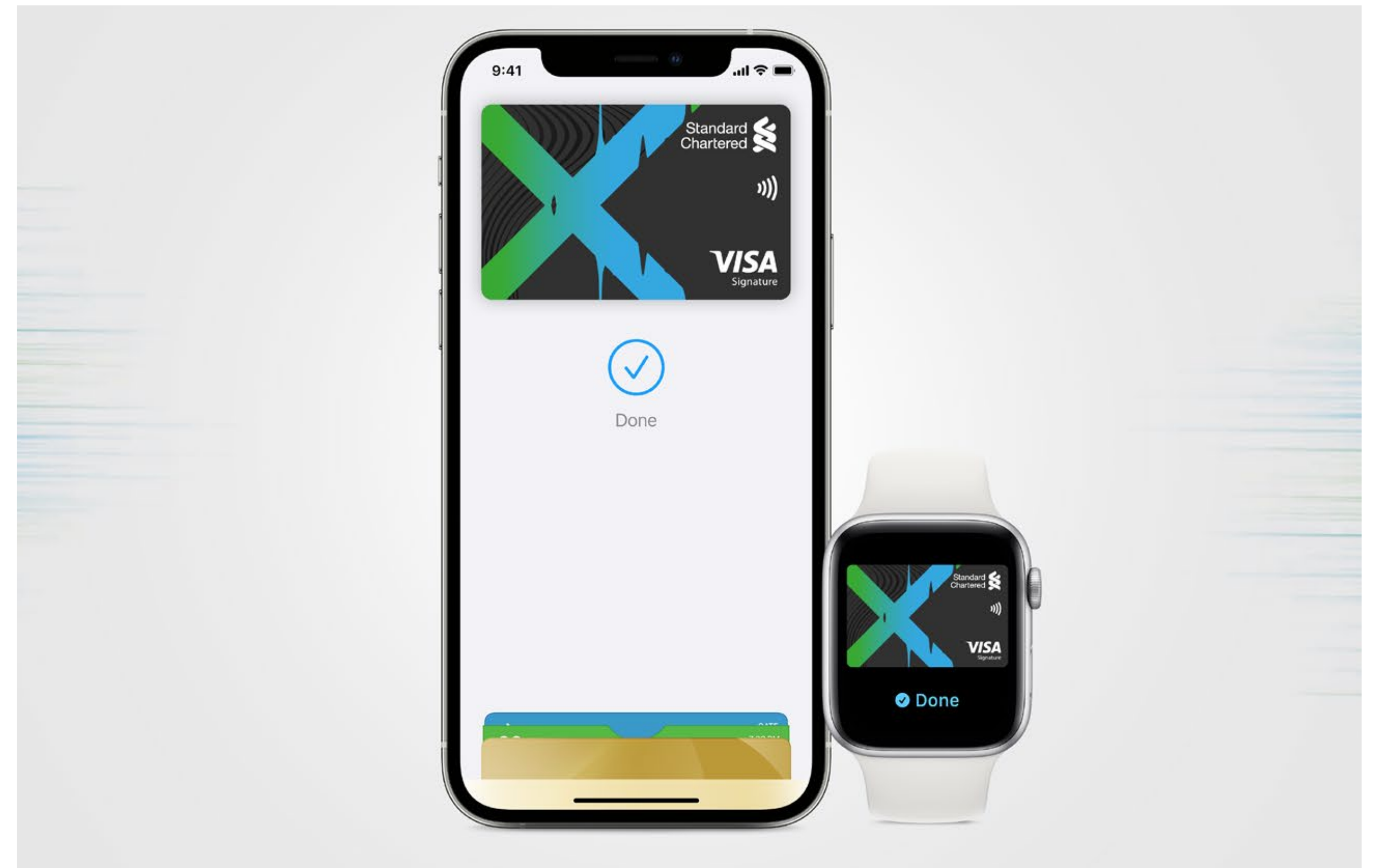
### To pay in apps or online

Select Apple Pay as the payment method and place your finger on Touch ID/Face ID.



### To pay in stores

Hold your iPhone or iPad near the reader with your finger on Touch ID. Or activate Apple Pay on your Apple Watch and simply hold it near the reader.



### Get started today

1. Open the Wallet app and tap the + sign in the upper right corner
2. Scan your X credit card or enter the details manually
3. Enter your security code, then read and accept terms & conditions
4. Set your X credit card as the default card on Apple Pay

OR Log in to SC Mobile app to add your card on Apple Pay.

## Samsung Pay

Turn your phone into your wallet with Samsung Pay. It works almost anywhere in the UAE, and even around the world, making shopping or dining easier and more convenient than ever.

### Pay in 3 simple steps

1. Swipe up to launch Samsung Pay on your phone
2. Authenticate the payment with your fingerprint or 4-digit PIN
3. Tap your phone over the terminal to pay

### Get started today

1. Ensure your device has the latest Android™ software installed (Settings > About device > Software info > Android version)
2. Add the Samsung Account to your device (Settings > Accounts > Add Samsung Account)
3. Click on the Samsung Pay icon and install the Samsung Pay app
4. Once downloaded, scan your X credit card or input your card details manually. You're all set!

Users of Samsung S8, Note 8 and above can directly download Samsung Pay from the Google Play Store and follow step 2.



## Google Pay

Google Pay is a fast and simple way to pay in stores, online and more.

### Get started today

1. Download the app from Google Play or check to see if it's already installed on your phone
2. To add your X credit card, simply scan your card and follow the instructions in the app
3. Just unlock your phone and hold it near the contactless terminal. You don't even need to open the app.



## Fitbit Pay

Buying things on the move is easier than ever with Fitbit Pay. Grab a coffee on your commute or pick up a water bottle after your workout without needing your phone or wallet. Just one tap of your Fitbit smartwatch or tracker and you've paid with your wrist.

### How to set up Fitbit Pay

1. Download the Fitbit app
2. Open Fitbit Wallet under device settings in the app
3. Add your X credit card and create a PIN
4. Fitbit Pay is ready to use

### How to pay with Fitbit Pay

1. Enter your PIN on your Fitbit
2. Select the card you'd like to use
3. Hold the button on your Fitbit for one second
4. Tap it on the payment terminal

You will be notified on your Fitbit and phone instantly upon successful payment.

