



بنك الإمارات دبي الوطني  
Emirates NBD

# Frequently Asked Questions (FAQs)

## Rules of Issuance and Operation of Credit Cards

### 1447H - 2025



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## Frequently Asked Questions (FAQs)

Credit Card Issuance	
Question-1	Is the card issuer permitted to issue a credit card without receiving a request from the customer?
Answer-1	No, The card issuer may not issue a credit card unless it has received a documented request from the customer.
Question-2	What is the timeframe within which the card issuer must notify the customer of the acceptance or rejection of a credit card application?
Answer-2	The card issuer must notify the customer via SMS within three (3) business days of the acceptance or rejection of the credit card application. The rejection notice must include the reasons for the rejection and the procedure for submitting an objection.
Question-3	Is the card issuer permitted to reissue a credit card?
Answer-3	The card issuer may reissue a credit card provided that the customer is notified via SMS and enabled to accept or reject the reissued card. The customer shall be deemed to have agreed to its issuance if no objection is raised within (14) days from the date of notification, or upon activation of the card. The reissued card must have the same category, terms, conditions, fees, and charges as the original card, except where the reissuance is based on the customer's request to upgrade or downgrade the card category.
Question-4	Is it permissible to issue a supplementary credit card to a person other than the customer?
Answer-4	Yes, The card issuer may issue a supplementary credit card upon receiving a documented request from the customer. The card issuer is responsible for the process of recognizing and verifying the identity and information of the supplementary Credit Cardholder, in addition to notifying the customer of any transactions made through this card.
Question-5	Is the card issuer permitted to issue a credit card to customers under the age of (18) Hijri years?
Answer-5	No, The card issuer may not issue a credit card to customers under the age of (18) Hijri years, except where the card is a supplementary card issued in accordance with Article (6) of the Rules.



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### Credit Card Fees and Charges

Question-6	If the fees, charges, or benefits of the credit card are amended, does the customer have the right to cancel the card and recover the annual fees after deducting the fees for the period used?
Answer-6	Yes, the customer has the right to cancel the credit card and recover the annual fees after deducting the fees for the period used, provided this is done within (14) days from the date of receiving the notification of the amendments to the terms and conditions of card use, including fees, charges, and benefits.
Question-7	Is the card issuer permitted to charge late payment fees if the customer pays only the minimum amount due during the grace period?
Answer-7	No, the card issuer may not charge late payment fees as long as the customer makes the payment within the specified grace period, even if the payment is limited to only the minimum amount due.
Question-8	Is the card issuer permitted to charge international purchase transaction fees on cash withdrawals made outside the Kingdom of Saudi Arabia?
Answer-8	No, the card issuer may not charge international purchase transaction fees on cash withdrawals made outside the Kingdom; only the fee specific to the transaction (Cash Withdrawal Fees) applies.
Question-9	Is the card issuer permitted to increase the agreed-upon term cost with the customer as a result of the customer's delinquency or default?
Answer-9	No, the card issuer may not increase the agreed-upon term cost with the customer as a result of the Customer's delinquency or default.
Question-10	Is the card issuer permitted to charge the annual fee for the credit card before it is activated by the customer?
Answer-10	No, the card issuer may not charge the annual fee for the credit card until the customer activates the card.
Question-11	What types of transactions is the card issuer permitted to charge international purchase transaction fees for?
Answer-11	Payment transactions made with the credit card for online stores and point-of-sale (POS) terminals when the merchant is located outside Saudi Arabia.
Question-12	Is the card issuer permitted to charge a daily profit margin on cash withdrawals, transfers, and E-wallet recharge?
Answer-12	No, the card issuer may not charge a daily profit margin on cash withdrawals, transfers, or E-wallet recharges. The Rules stipulate that the cardholder must be granted a grace period of no less than (25) days from the account statement issuance date, during which no term costs or additional fees may be charged.
Question-13	Are digital payment companies and Digital Banks treated the same in terms of recharge fees?
Answer-13	No, there is a difference in how fees are calculated based on the type of transaction, as follows: 1. E-wallet recharges using a credit card are free of charge. 2. Digital Bank account recharges using a credit card are considered transfers, rather than recharges, and the fees specified in the Rules apply.



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### Payment of the Credit Card Amount Due

Question-14	What is the period during which the customer can pay the amount due without incurring any fees or charges?
Answer-14	The card issuer must grant the customer a grace period of no less than (25) days from the account statement issuance date to pay the amount due in accordance with the agreed payment arrangements without incurring any fees or charges.
Question-15	Is the card issuer permitted to force the customer to pay only the minimum amount due?
Answer-15	The card issuer is prohibited from forcing the customer to pay only the minimum amount due; the card issuer must also make all payment options available to the customer, including the option to pay the full amount due.

### Credit Card Account Statement

Question-16	When must the monthly credit card account statement be sent?
Answer-16	The card issuer must provide the customer with the monthly credit card account statement at least (25) days before the due date. The customer must be notified via SMS upon its issuance, including the amount due, the minimum payment, and the due date.
Question-17	What is the timeframe within which the customer may submit an objection against an error in the account statement?
Answer-17	The customer may submit an objection to the account statement within (30) days from the date of notification of its issuance. The card issuer must explain the objection mechanism and the deadline within the account statement.
Question-18	Is there a specific timeframe that the card issuer must comply with when resolving an objection against an error in the account statement?
Answer-18	The objection resolution timeframe must not exceed (90) days from the date the objection is deemed complete. The card issuer may extend this period to (120) days from the date of objection completion if necessary, provided that the customer is notified.
Question-19	Does the customer have the right to submit an objection against the result of the card issuer's resolution of an objection to the account statement?
Answer-19	The customer has the right to submit an objection against the result of the card issuer's resolution of the complaint. The card issuer must explain the mechanism for objecting to the result and escalation when providing the customer with the results of its objection study.
Question-20	Is the card issuer permitted to charge the customer for financial transactions under objection before the objection is resolved?
Answer-20	No, the card issuer may not charge the customer for financial transactions under objection unless the objection is proven to be invalid.



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Other

Question-21	Is the card issuer required to notify the customer in case of any amendments to the credit card agreement?
Answer-21	Yes, the card issuer must notify the customer via SMS at least (30) days prior to any changes in the terms and conditions of use of the credit card.
Question-22	Does the customer have the right to cancel the credit card before the annual fee is due without incurring any charges?
Answer-22	Yes, the card issuer must notify the customer via SMS at least (14) days prior to the due date of the annual fees. During this period, the customer may cancel the card without incurring any fees.
Question-23	Is the card issuer permitted to amend the terms and conditions related to the promotional benefits of the credit card before their specified expiration date?
Answer-23	No, the card issuer may not make any amendments to the terms and conditions related to the promotional benefits included in the credit card agreement prior to the expiration of the specified promotional period.
Question-24	What are the obligations of the card issuer upon receiving a customer's report of a lost or stolen credit card, or unauthorized use?
Answer-24	The card issuer must suspend the credit card immediately upon receiving the customer's report of loss, theft, or unauthorized use of the card, and notify the customer via SMS, providing them with a reference number to follow up on the status of the report. The card issuer must also suspend the transaction amount resulting from the unauthorized use, and the card issuer is responsible for credit card operations after the customer's report has been received.
Question-25	The Rules require the use of SMS in several instances when notifying the customer. What if the customer wishes to receive notifications through other authenticated channels instead of SMS?
Answer-25	SMS is the primary channel that must be used by the card issuer to notify the customer regarding financial transactions made with the credit card and certain related actions. Additional authenticated channels may be used alongside SMS, provided that this is based on a documented request from the customer. However, such additional channels do not substitute for SMS notifications.
Question-26	Are E-wallet recharge transactions using a credit card subject to the maximum limit for cash withdrawals specified in the Rules?
Answer-26	Yes, E-wallet recharge transactions are subject to the maximum limit for cash withdrawals specified in the Rules, which shall not exceed 30% of the card's credit limit.
Question-27	When is the card issuer permitted to consider the customer as being in default?
Answer-27	The customer is considered defaulted if he does not pay the minimum amount for more than (90) consecutive days. In this case, the card issuer may suspend the use of the credit card and communicate with the customer to collect the amount due, provided that appropriate solutions are offered to settle the amount before proceeding with legal actions.