

Premier BANKING

Experience life in a truly
Premier World



What is Al Rayan Premier?

Banking is not just about seeking financing assistance or placing deposits – your financial well-being is much more than this. We want you to be able to bank in a way that is convenient for you and provide access to products and services that are suited to your needs coupled with privileges that make banking with Masraf Al Rayan (MAR) a pleasure, not a chore.

At MAR, as an Al Rayan Premier customer you will experience **a higher level of personalized attention, tailored financial solutions and exclusive benefits and privileges.**



What are the eligibility criteria for Al Rayan Premier with MAR?

Your eligibility for Al Rayan Premier with MAR will be determined as per the table below:

SALARY	Monthly Salary at QR 35 K or more	Salary Certificate, Pay slip or employment contract
	Deposit with MAR at QR 1 Million or more, and/or	Your MAR Account statement
OTHER SOURCES	Financing relationship with MAR with starting finance amount at QR 1 Million or more	Your MAR Account statement

What are my eligible products and services?

With MAR, you will be eligible for a whole range of products and services and is summarized in the below.

Financing Products



Personal Finance



Vehicle Finance



Home Finance



Customised Financing solution as per your need

Banking accounts



Current account



Al Thahabi High profit Savings account



Saving account



Term deposit



Multi-currency accounts

Credit cards



Eligible for either a Visa Signature or Visa Infinite Credit card



Credit cards come with a host of benefits and rewards

Digital Banking



Free access to Mobile and Internet Banking to perform a whole range of transactions remotely and securely at any point of time.



Digitization of your credit and/or debit card(s) into "Apple Pay", and/or "Google Pay" depending on your mobile device type.

Services



Dedicated Relationship Manager



Priority services at MAR Branches



What are my privileges and benefits with Al Rayan Premier from MAR?

AL RAYAN PREMIER BANK ACCOUNT / DEBIT CARD

Monthly account fees	NIL
Minimum Balance Requirement	Zero Balance Requirement
Al Rayan Premier Debit Card	<ul style="list-style-type: none">• QR 50K daily cash withdrawal limit• QR 50K daily spend limit on Point of sale.
Joining Bonus	<ul style="list-style-type: none">• 5% cash back of the 1st salary transferred into your MAR credit card account.• Maximum joining bonus is limited to QR 5,000.

FINANCING PROFIT RATE

Profit rate for Financing deals against salary – Personal Finance, Vehicle Finance or Home Finance	Preferential profit rate pricing
--	----------------------------------

EXPECTED DEPOSIT PROFIT RATES

Expected profit rates for New Term deposits	Preferential profit rate pricing
---	----------------------------------

AL RAYAN PREMIER CREDIT CARD

Credit Card eligibility	<ul style="list-style-type: none">• Visa Signature – Monthly Salary starting QR 35 K and up to QR 50K.• Visa Infinite: Monthly Salary of QR 50 K and above.
Annual fees	NIL
Profit Grace Period	Up to 45 days
Cash Withdrawal Limit	100% of the credit card limit
Takaful Insurance	Free of any charges
Al Rayan Reward Points	<ul style="list-style-type: none">• 1 reward point for every QR 6 spent on your Visa Signature credit card• 1 reward point for every QR 5 spent on your Visa Infinite card
Al Rayan Reward Point Redemption partners / channels	<ul style="list-style-type: none">• Qatar Airways Avios Points• Ooredoo Nojoom Points• Al Meera Points• Cash back
Airport lounge access	<ul style="list-style-type: none">• Unlimited Lounge visits for Cardholder + 1 Guest for Visa Infinite Card holders• 12 lounge visits for Visa signature Card holder• Access to 1000+ Airport Lounges worldwide Details and Terms and conditions on www.alrayan.com
Other Credit Card Benefits	<ul style="list-style-type: none">• Multi-trip travel insurance, concierge services, payment protection.• Other benefits currently applicable can be viewed at www.alrayan.com



How do you register for digital banking with MAR?

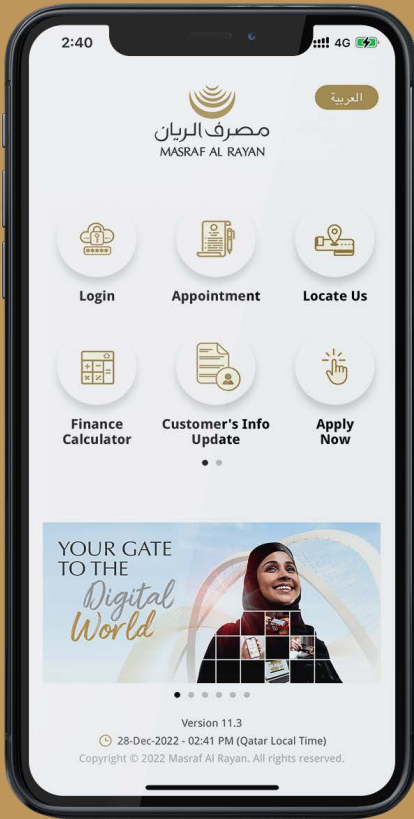
HOW TO CREATE YOUR AL RAYAN MOBILE USER ID

What do you require?

- Your active Masraf Al Rayan Debit or Credit Card and PIN
- Your Mobile Number registered with Masraf Al Rayan.

HOW TO CREATE A NEW USER ID?

1. Open "Al Rayan Mobile" app. Click "Login".
2. Click "New User"
3. Input your Masraf Al Rayan card details and PIN.
4. Verify your Mobile number and enter OTP (One time password).
5. Create User ID and Password.
6. Accept "Terms and Conditions"
7. Verify and confirm the details.
8. Al Rayan Mobile User ID will be immediately created.



**SCAN QR CODE AND DOWNLOAD
ALRAYAN MOBILE APP NOW!**



Note: The eligibility criteria, benefits, rewards and other features are subject to change. For the latest applicable features, please visit our Al Rayan Premier section on www.alrayan.com



مصرف الريان

MASRAF AL RAYAN

Masraf Al Rayan (Q.P.S.C.)

69, Alad Al Sharqi Street, P.O. Box 28888

Lusail, Qatar, Tel: +974 4425 3333

    | ALRAYAN.COM