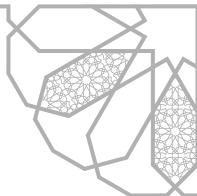


# Al Rayan Premier



Introducing the all-new

## Masraf Al Rayan Qatar Airways Co-branded Credit Cards

Reserved for the exclusive few,  
like you!



Valid from 1<sup>st</sup> November 2023 to 31<sup>st</sup> January 2024.

Terms and conditions apply.



**QATAR AIRWAYS** مصرف الريان  
MASRAF AL RAYAN



ALRAYAN.COM

Scan the QR code  
to learn more



Earn Avios with  
Qatar Airways Privilege Club  
on Your Everyday Spends  
Visa Infinite: QAR 4 = 1 Avios  
Visa Signature: QAR 5 = 1 Avios



Joining Bonus Avios  
Visa Infinite: 50,000 Avios  
Visa Signature: 25,000 Avios



Bonus Avios  
Based on Yearly Spends  
Visa Infinite: 25,000 Avios  
Visa Signature: 10,000 Avios



Bonus Avios on First Flight  
with Qatar Airways  
First Class / Business Class: 10,000 Avios  
Economy Class: 5,000 Avios



Tier Fast-track with  
Qatar Airways Privilege Club  
Visa Infinite: Gold Tier  
Visa Signature: Silver Tier



Limited Period Bonus Avios for  
First 300 Customers (3 months)  
Visa Infinite: 40,000 Avios  
Visa Signature: 20,000 Avios

## PRODUCT DETAILS AND TERMS & CONDITIONS

	Visa Infinite	Visa Signature
<b>Eligibility Criteria</b>	• Masraf Al Rayan Premier Banking & Private Banking Customers • Qatari Nationals & Expats	
<b>Minimum Salary Requirement</b>	35,000 QAR per Month	50,000 QAR per Month
<b>Against Deposit Documentation</b>	350,000 QAR	100,000 QAR
<b>Masraf Al Rayan Qatar Airways Co-branded Credit Card Features</b>		
*Avios Earn Rate – International & Domestic Spends	4 QAR = 1 Avios	5 QAR = 1 Avios
Avios Earn Rate – Qatar Airways Spends	4 QAR = 2 Avios	5 QAR = 2 Avios
Joining Bonus Avios	50,000 Avios	25,000 Avios
Bonus Avios Based on Yearly Spends	25,000 Avios	10,000 Avios
Bonus Avios on First Flight with Qatar Airways Privilege Club	<ul style="list-style-type: none"> <li>First Class / Business Class = 10,000 Avios</li> <li>Economy Class = 5,000 Avios</li> </ul>	<ul style="list-style-type: none"> <li>First Class / Business Class = 10,000 Avios</li> <li>Economy Class = 5,000 Avios</li> </ul>
Tier fast-track with Qatar Airways Privilege Club	Gold tier	Silver tier
Enjoy More Avios with Qatar Airways Privilege Club		
Link your Masraf Al Rayan Qatar Airways Co-branded Credit Card to your Qatar Airways Privilege Club account and multiply your Avios when paying at participating outlets. Unlock extraordinary rewards by collecting and spending Avios on shopping, dining, entertainment and more.		
Travel, Lifestyle & Insurance Benefits		
Airport Lounge Access - with access to 1,000+ airport lounges in more than 300 cities all around the world.	Unlimited lounge visits for cardholder and 1 guest	12 lounge visits for the cardholder
Travel Benefits	<ul style="list-style-type: none"> <li>Airport Services</li> <li>Hotels &amp; Cars</li> </ul>	
Insurance & Assistance Benefits	<ul style="list-style-type: none"> <li>Takaful Insurance</li> <li>Multi-Trip Travel Insurance - with multi-trip travel insurance the Cardholder and their families are covered on all trips with a maximum trip duration of 90 days including COVID 19* starting Dec 2021, so they can simply focus on enjoying every single moment of their travel experiences.</li> <li>Rental Car Collision Damage Waiver (Visa Infinite only)</li> <li>Event Ticket Cancellation</li> <li>Global Medical &amp; Travel Assistance</li> </ul>	
Lifestyle Benefits	<ul style="list-style-type: none"> <li>Concierge Facility - The 24-hour concierge provides a personal service to cardholders, taking care of all the details so they can simply take their seats and enjoy.</li> <li>Global &amp; Local Merchant Offers across Dining, Shopping, Retail Outlets</li> </ul>	
Protection Benefits	<ul style="list-style-type: none"> <li>Fraudulent Card Misuse Protection</li> <li>Buyers Protection</li> <li>Extended Warranty</li> </ul>	
Other Features & Benefits	<ul style="list-style-type: none"> <li>Profit Free Grace Period of up to 45 days</li> <li>100% Cash Withdrawal Limit</li> <li>Apple Pay, Google Pay, Fitbit &amp; Garmin Pay</li> <li>Self Service Features on Masraf Al Rayan Mobile Banking Application <ul style="list-style-type: none"> <li>- Card Activation &amp; Pin Generation</li> <li>- Block &amp; replace your card and instant use on Apple Pay</li> <li>- Card Payments</li> </ul> </li> <li>E-statements</li> <li>Supplementary Cards for your family members</li> </ul>	
<ul style="list-style-type: none"> <li>Refer to <a href="http://www.alrayan.com">www.alrayan.com</a> for detailed terms &amp; conditions</li> <li>Refer to <a href="https://www.alrayan.com/en/premier-banking/tariff-and-charges#sub-menu">https://www.alrayan.com/en/premier-banking/tariff-and-charges#sub-menu</a> for fees and charges</li> </ul>		