

# ABK ADVANTAGE LOYALTY PROGRAM FAQs



## What is ABK Advantage?

A unique and innovative loyalty program, where your banking transactions can earn you Tokens so you can redeem them and enjoy using them at multiple participating outlets.

## What benefits do I get as an ABK Advantage cardholder?

Being part of ABK Advantage Program will grant you access to unlock rewards for redemption such as in Cashback, Travel, Shopping, Lifestyle and Entertainment. In order to access these benefits, you need to earn Tokens, the currency term of this loyalty program.

## What are ABK Advantage credit cards?

There are two ABK Advantage credit cards:

- ABK Advantage Visa Signature
- ABK Advantage World MasterCard
- ABK Elite Plus Visa Signature

## Am I eligible for this program?

To be eligible for ABK Advantage program, you need to have an ABK Advantage credit card.

**Note: all ABK customers are part of the program, Tokens/Points are earned but cannot be redeemed unless you apply for an Advantage credit card.**

## Do I need to enroll to this program?

ABK Advantage program enrollment is automatic and free once you activate your ABK Advantage Visa Signature or ABK Advantage World MasterCard or ABK Elite Plus Visa Signature.

## When can I start earning Tokens? Which banking transactions earns you Tokens?

You will earn Tokens by the following banking transactions:

Salary Credit (recurring)	Points Earned
	50 Tokens
Manpower Allowance (recurring)	Points Earned
	50 Tokens
New opened Saving Accounts	Points Earned
	100 Tokens
New opened Current Accounts	Points Earned
	30 Tokens
New opened Fixed Deposits	Points Earned
	50 Tokens
Mobile Banking First Time Registration	Points Earned
	50 Tokens
Push Notification First Time Registration	Points Earned
	50 Tokens
AI Fouz Account Balance	Between KD 100 to 1,000
	40 Tokens
	Between KD 1,001 to 5,000
	35 Tokens
	Between KD 5,001 to 10,000
	30 Tokens
	Between KD 10,001 to 50,000
	25 Tokens
Above KD 50,000	
80 Tokens	

Advantage World MasterCard or ABK Advantage Loyalty Visa Signature	Points Earned for Spends (Per 1KD)	
	International/Non KWD Transaction	Local/KWD Transaction
	6 Tokens	3 Tokens
ABK Elite Plus Visa Signature	Points Earned for Spends (Per 1KD)	
	International/Non KWD Transaction	Local/KWD Transaction
	7 Tokens	5 Tokens

### Do I earn Tokens on my supplementary card spending?

Yes, you will earn tokens with your supplementary card.

### When will my ABK Tokens be credited?

Earned Tokens will be credited within 72 hours from the transaction settlement date in your ABK Advantage account.

### When will my cashback amount be credited?

Cashback amount will be credited within 72 hours from the redemption date.

### What are the maximum Tokens I can earn?

There is no cap in earning Tokens.

### What is the validity of ABK Tokens?

Tokens collected on a transaction will automatically expire after 3 years on a monthly basis.

### Can I extend the validity of my ABK Tokens that are expiring?

No, you cannot extend the validity of your Tokens.

### How can I redeem the Tokens?

You can redeem your Tokens through ABK Mobile Banking and ABK Advantage dedicated webpage.

### Is there a minimum requirement of Tokens for cashback redemptions?

Yes, the minimum tokens for cashback redemptions is 7,000 Tokens.

### How do I find participating merchants of ABK Advantage Program?

On ABK online banking and mobile banking.

### Can I amend/ cancel my redemption?

No, you cannot amend/cancel your redemption.

### How can I apply for an ABK Advantage credit card?

You can apply your ABK Advantage credit card by visiting any of our ABK branches. For more info about branch locations please visit the link below:

[https://abk.eahli.com/abk/branch\\_locations.aspx](https://abk.eahli.com/abk/branch_locations.aspx)

### Where can I use my ABK Advantage credit card?

ABK credit cards are widely accepted. You can use them for local and international spends at ATMs and at numerous merchants.

### How can I access my Tokens? Do I need a separate Username and Password to access my program?

No, you do not need a separate Username and Password to access ABK Advantage Program. However, you are required to access through ABK Mobile App or ABK Online Banking.

### How do I ensure my Tokens are being counted based on my spends?

Please visit ABK Advantage dedicated webpage to view your history spends.

### Are there any restrictions to participating in this program?

Please refer to ABK Terms & Conditions.

### Can I use my Tokens program to accumulate Tokens on company purchases?

ABK Advantage Program is for retail purchases uses only.

### Should I have any problems, or need more information on my program, whom can I contact?

Please contact ABK Call Center Ahlan Ahli at 1899899 for inquiries.