

مصرف الهلال
al hilal bank



Debit card
user guide

Dear Customer,

Congratulations on becoming a holder of Shariah compliant Mastercard Gold/Platinum debit card of Al Hilal Islamic Bank JSC!

With our debit card, you get beneficial privileges and the opportunity to make payments 24/7 worldwide and manage your cards via internet banking:

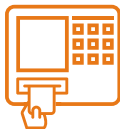
- paying for goods and services within Kazakhstan and abroad
- making purchases over the internet
- making payments and transfers (paying household bills, communication services, taxes, fines, etc.)
- depositing cash through Qazkom ATM network
- withdrawing cash from ATMs of any bank within Kazakhstan and abroad
- conducting contactless payments
- managing limits via internet banking
- withdrawing cash free of charge from ATMs of any bank in the U.A.E.

How to set your PIN code

To activate your card, please send SMS message with the text "EPIN [last 4 numbers of the card]" to 7000

Attention! If you have not received SMS reply with a temporary PIN code, please send SMS message to 7000 again. Temporary PIN code is valid for 15 minutes. If you have not changed your PIN code within 15 minutes, please send another request to 7000.

Set the PIN code at any Qazkom ATM within 15 minutes after you have received the SMS message with your temporary PIN code.



• Insert your card in ATM



• Select a language



- Enter a temporary PIN code you have received via SMS



- Select “PIN code setup/change”
- Enter your new PIN code
- Enter your new PIN code once again
- Remember the PIN code you set

For your security the Bank has set the following default limits:

- daily cash withdrawal limits from ATMs within Kazakhstan – KZT 500,000 (in US dollar equivalent)
- daily limits on payments for goods and services via internet– KZT 50,000 (in US dollar equivalent)
- withdrawal of cash from ATMs, payments for goods and services outside Kazakhstan
- magnetic stripe withdrawal of cash/payments for goods and services in within Kazakhstan and abroad

All limits can be changed by calling our Contact Center, by a written request to the Bank or via internet banking

In accordance with the rules and principles of Shariah underlying the Bank's services and activities, certain payment transactions are prohibited:

- entertainment places (night clubs, bars, pubs, cinemas)
- tobacco and alcohol or the like shops
- dealing in pork and pork related products
- gaming establishments and gambling (casinos, bookmakers, lotteries)
- pawnshops and microlenders
- religious goods shops
- weapons shops
- others goods and services not compliant with the rules and principles of Sharia published at www.alhilalbank.kz

The customer understands that he/she is a holder of a card issued by the Bank operating in accordance with the rules and principles of Shariah and undertakes not to pay for the transactions above mentioned goods and services.

Please note that in case of payment for above prohibited transactions, the Bank reserves the right to block the card and terminate services thereon.

Please read the contract published at www.alhilalbank.kz.

How to manage limits

- by calling our Contact Center at 2330 (free from mobile phones); + 7 727 233 00 00 (Almaty) – limits can be changed for up to 3 days
- via Internet banking – limits can be changed for any period
- by written request to the Bank – limits can be changed for any period
- by calling the Contact Center of Qazkom bank at 7111 (free from mobile phones) – limits can be changed for up to 3 days

Security rules for using cards and internet Banking:

- under no circumstances disclose your internet banking login or password to any third parties or employees of the Bank
- keep confidential your card number, expiry date and CVV code on back side of card and PIN code
- do not keep your PIN code next to your card and do not write it down on the card or paper
- in case the card is lost or stolen, call the Contact Center immediately to block the card
- when using your card in countries with high risk of fraudulent operations (see the list at www.alhilalbank.kz), it is recommended to reissue the card with a new number and PIN code

WARNING! The Bank does not send messages through various channels of communication with the request to provide card details, login, password, confirmation codes, etc.

For more information concerning the card use and applicable rates, please visit

www.alhilalbank.kz or apply to the Contact Center at:

2330

(free from mobile phones)

+7 727 233 00 00

(Almaty)