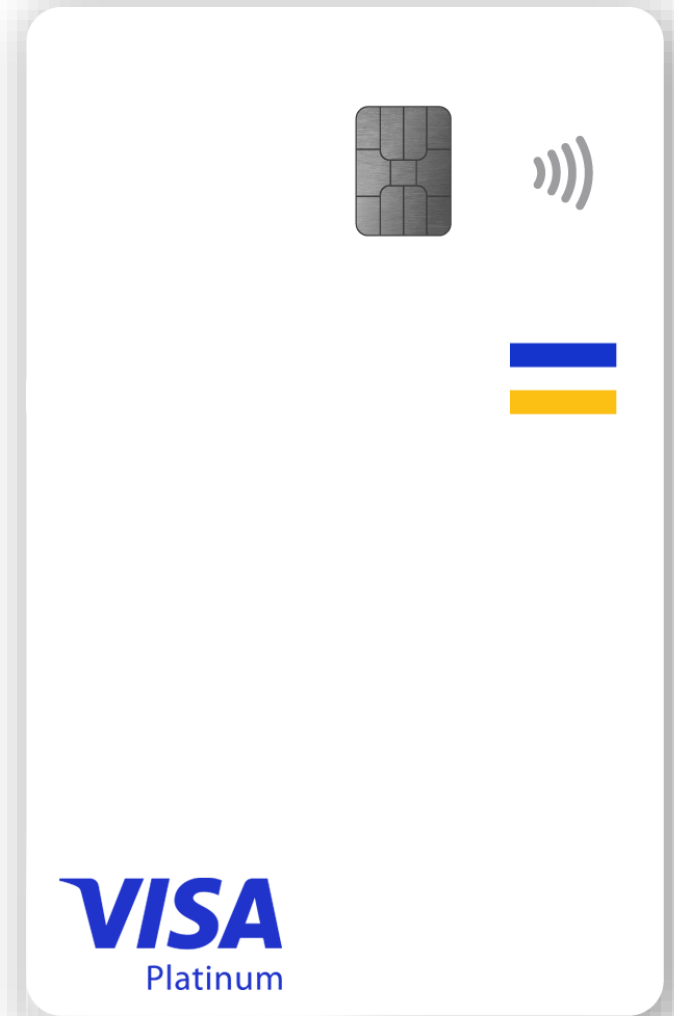


Welcome your customers to a world of privileges with **Visa Platinum**

Visa Platinum Product Deck – MENA



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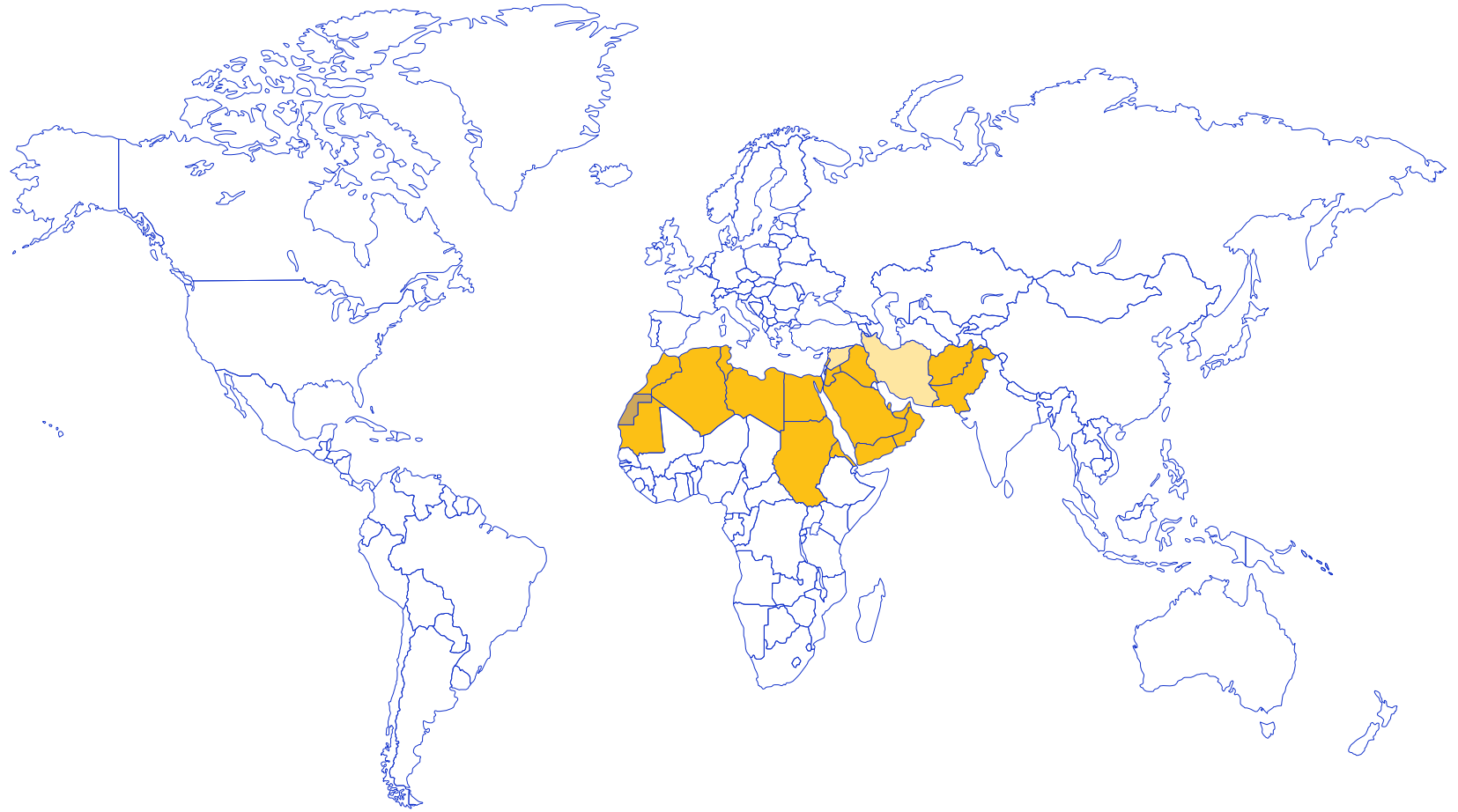
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MENA Country List

For the purposes of this document, the list of MENA countries, collectively known as “MENA”, is as follows: Afghanistan, Algeria, Bahrain, Egypt, Eritrea, Iran*, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Morocco, Oman, Pakistan, Palestine, Qatar, Saudi Arabia, Sudan, Syria*, Tunisia, UAE, Yemen.

*Sanctioned country, so Visa cards are not issued in this market



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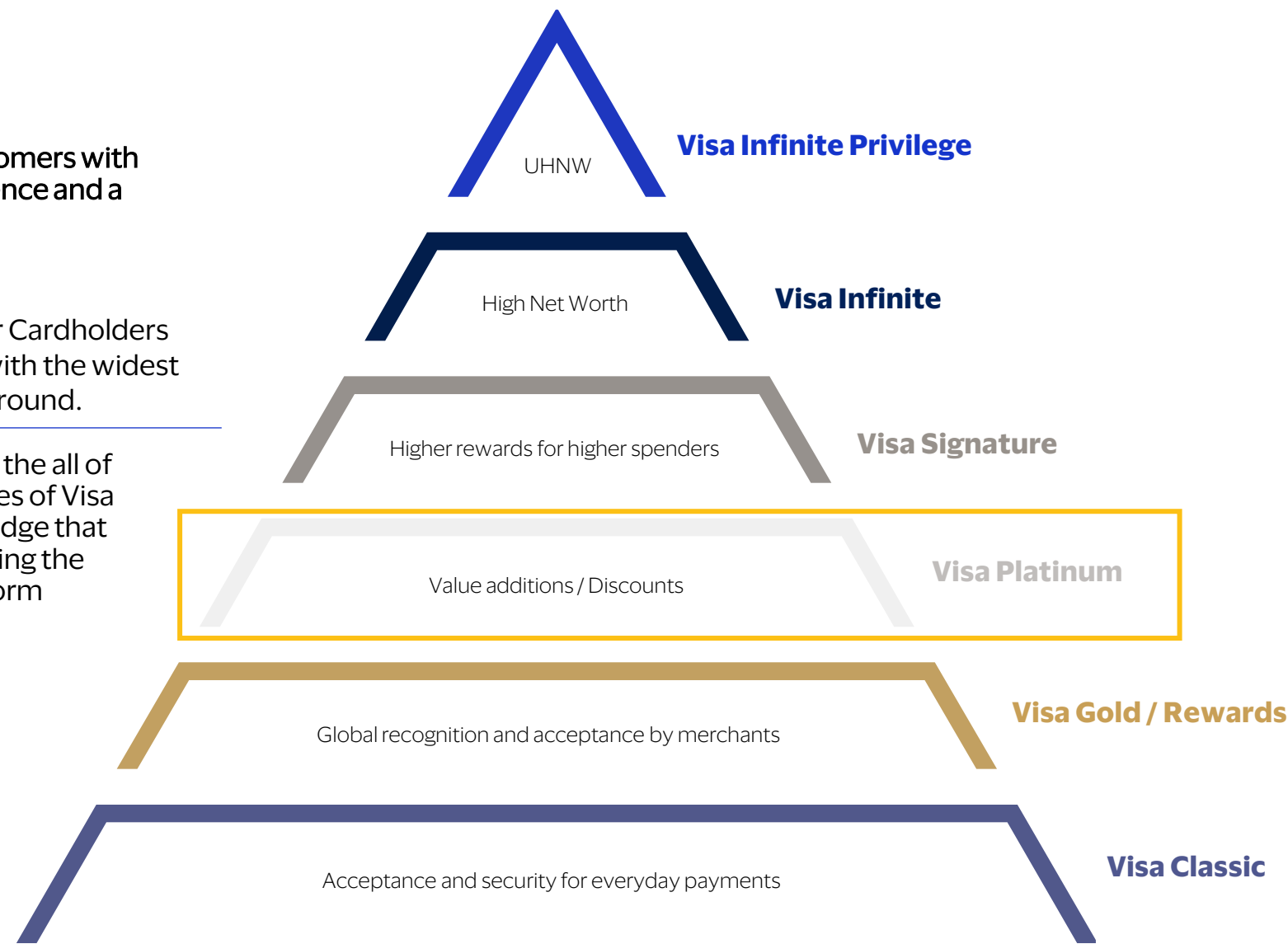
Section 01

Product Overview

Section 01 | Where Visa Platinum fits in the premium product range

Visa Platinum enables you to attract affluent customers with a payment card that provides unrivalled convenience and a great range of exclusive offers and discounts.

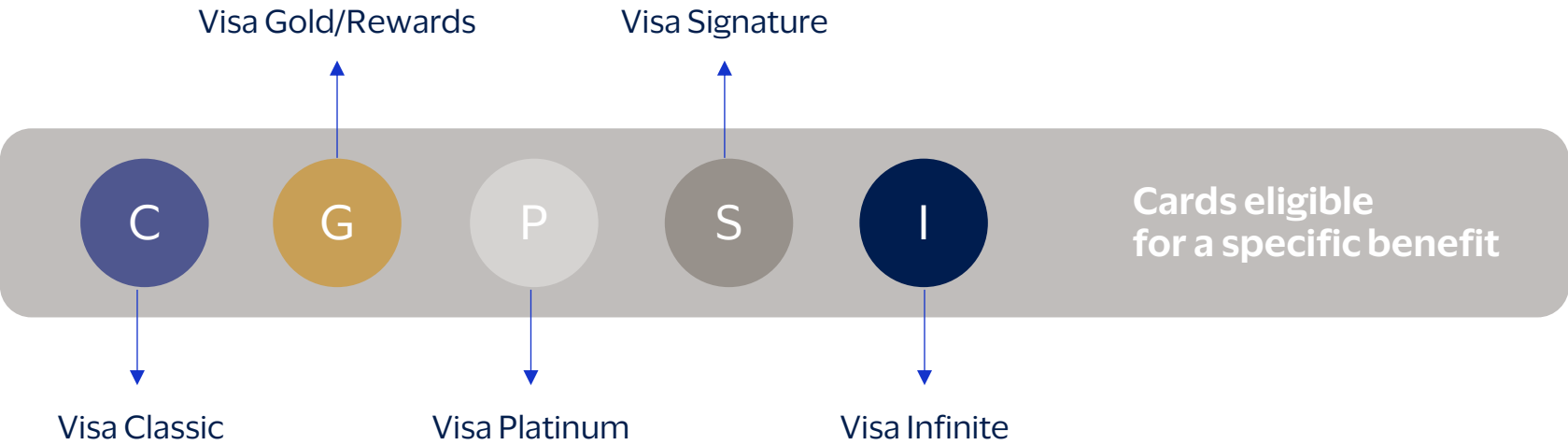
Best in class rewards	Visa Platinum empowers your Cardholders to experience more for less, with the widest selection of deals and offers around.
Convenience and protection	Your Cardholders can enjoy the all of the convenience and features of Visa Platinum, safe in the knowledge that Visa is committed to delivering the most secure payment platform available.



Section 02

Benefits

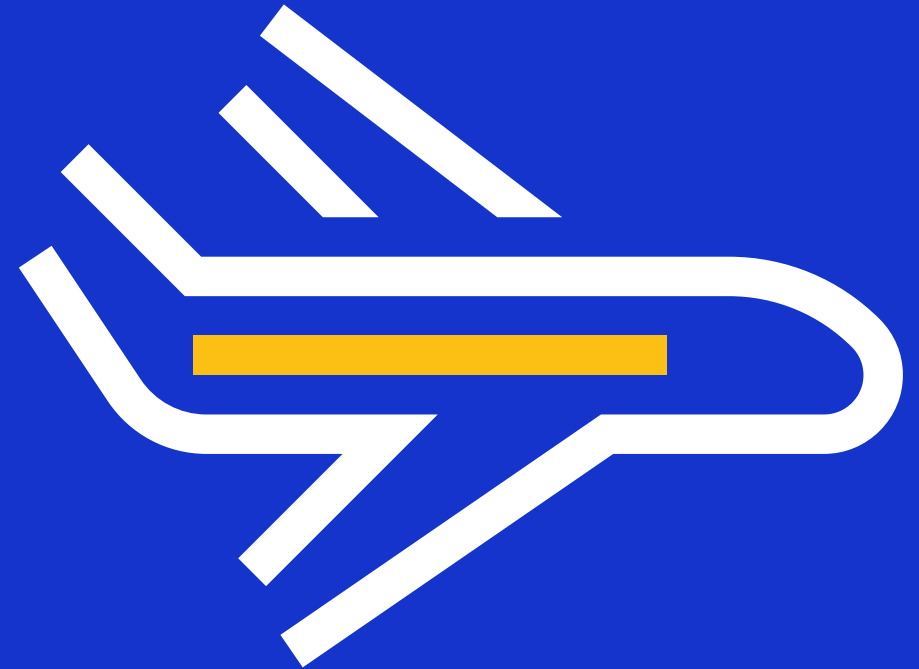
Section 02 | Benefits | Understanding benefit eligibility





Travel Benefits

Section 02 | Benefits



Section 02 | Airport services | Airport lounge access

Visiting the lounge

- Participating lounges may be searched on the Visa Airport Companion (VAC) app
- Cardholders must register and present their Visa Airport Companion (VAC) digital membership at participating lounge.
- Lounge attendant will scan/enter the cardholders 16-digit membership number into the DragonPass lounge portal. They will check the registered name on the app against the cardholder's boarding pass/passport.
- In case the visit is chargeable, the Cardholder will be advised at the Lounge and communicated the access cost
- The charge will be taken from the Cardholder's registered Visa card.

Create your Visa Airport Companion (VAC) membership in **3 easy steps**:

- 1 – Download Visa Airport Companion (VAC) app
- 2 – Enter your card details
- 3 – Verify your account details

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

Create your Visa
Airport
Companion
(VAC)
membership in
**3 easy
steps**

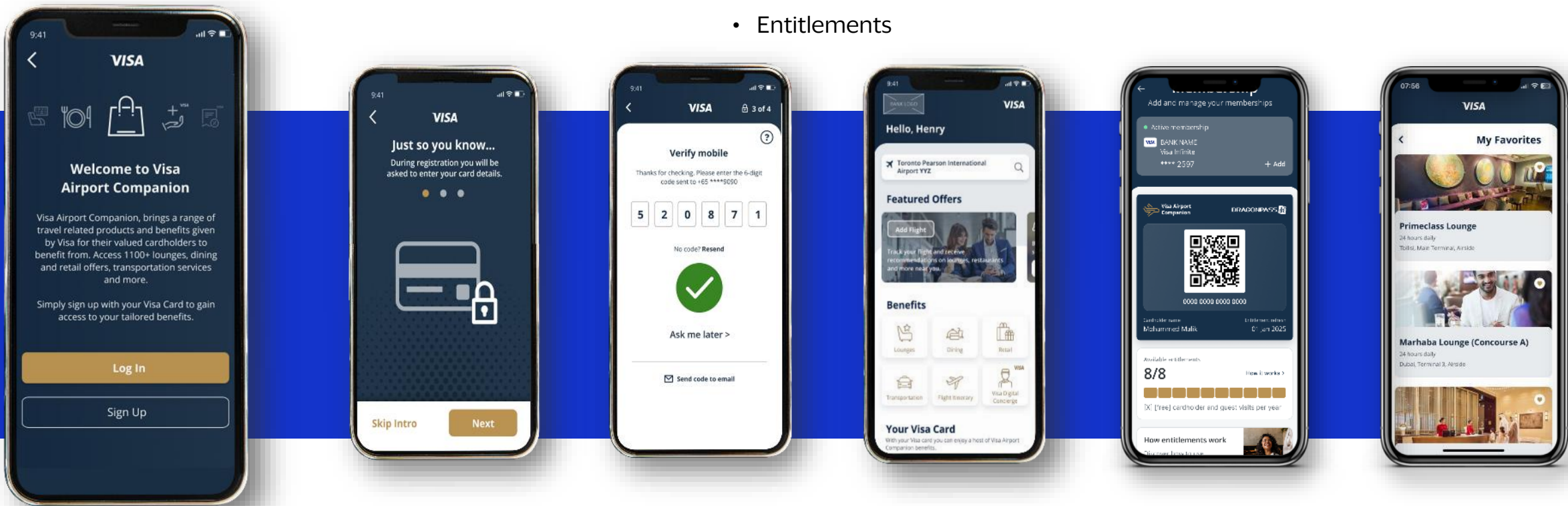


Section 02 | Airport services | Airport lounge access

Visa Airport Companion (VAC) App Overview

The Visa Airport Companion (VAC) app will give cardholders access to the following:

- Overview of their visit history
- Manage multiple membership if more than one eligible Visa card.
- Entitlements



Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



Section 03 | Support & Resources | Service Management Process

DragonPass



- **Mandatory requirement:**
 - Cardholder Complaint and Dispute Process - To submit their query through the Visa Airport Companion (VAC) App. TAT would take up to 10 hrs.
 - **Logged in on the app:** Account > Contact > Complete the contact form and wait for response from the team.
 - **Logged out on the app:** Help Icon (?) > Click 'Contact Us form' > Complete the contact form and wait for response from the team.
 - Issuer complaint and dispute Process - To complete the Visa Airport Companion Issuer Enquiry form in English, Arabic or French and send to cemeasupport@dragonpass.com
- Issuer to action the below PRIOR to sending the form to cemeasupport@dragonpass.com.
 - To check with the cardholders if they have submitted the query through the Visa Airport Companion (VAC) App.
 - If yes and cardholders have not received a response from the DragonPass support team within 10 hours, then Issuer will complete the Visa Airport Companion Issuer Enquiry form with the following required details:
 - **For Registration & Login Issues:**
 - Date and time of attempted registration/update card (can be approximate time frame)
 - Email used when attempted to register
 - Error message(s)
 - Screenshot of any error message if available
 - Other details
 - **For Lounge Issues or Service complaint:**
 - Date and time of visit
 - Airport and lounge name (for lounge include terminal and location of lounge)
 - Other details
- If no, please advise cardholders to submit enquiry through the Visa Airport Companion (VAC) App.



Issuer Enquiry
Form

Section 02 | Airport Services | Airport lounge access - Select GCC Markets

With **access to 25 airport lounges all around the world**, Visa Platinum cardholders have the privilege of having relaxing, stress-free journeys wherever they go.

- Cardholders must register and present their Visa Airport Companion (VAC) digital membership at participating lounge.
- Participating lounges may be searched on the Visa Airport Companion (VAC) app
- Lounge attendant will scan/enter the cardholders 16-digit membership number into the DragonPass lounge portal. They will check the registered name on the app against the cardholder's boarding pass/passport.
- In case the visit is chargeable, the Cardholder will be advised at the Lounge and communicated the access cost
- The charge will be taken from the Cardholder's registered Visa card.

For more
information

Visit:

[Visa Airport
Companion | Visa
\(visamiddleeast.com\)](https://www.visamiddleeast.com)



Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



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Section 02 | Airport Services | Airport lounge access - Select GCC Markets

Airport Lounge Access Benefit

	Visa Lounge Offering & Caps
Visa Platinum Credit	Annual Card Fee: USD 5.40 6 Lounge visits: for Cardholders only Caps: 0.12 per CIF per annum

The Visa Platinum DragonPass benefit will operate as follows:

- The Cardholder is entitled to 6 lounge visits (Cardholder only) in a calendar year.
- The usage will be capped to 0.12 per CIF per annum. Please refer to VBN Article: AI14429
- The Issuer will be charged USD 32 per visit for the excess of cardholder level limitations as per the fair usage policy effective 1 October 2024.
- From 2 February 2026, the following Eligibility Condition** applies:
 - **Saudi Arabia & Oman:** Cumulative international transaction value of USD 100 within 90 days prior to benefit usage. Please refer to VBN Article: AI15819
 - **Bahrain, Kuwait & Qatar:** Cumulative international transaction value of USD 1 within 90 days prior to benefit usage. Please refer to VBN Article: AI16053
- No lounge visits before Eligibility Condition** is met.



VBN
Article:
AI14429



VBN
Article:
AI15819



VBN
Article:
AI16053

**Achieving a cumulative value of International Transaction(s) (as defined in the Visa Rules) effected at a Point of Sale (including Face to Face, E-Commerce, MOTO or Recurring transaction) of at least USD100 for Saudi Arabia & Oman, and USD 1 for Bahrain, Kuwait & Qatar per the Qualified Product within 90 days prior to Benefit usage (provided that it may take up to 10 days for such transaction(s) to become visible in Supplier’s systems).

Offers included are correct to the best of Visa’s knowledge at the time of communication but are subject to change.
Terms and conditions apply.



Section 02 | Airport services | YQ meet & assist

YQ is a global network of specialist airport meet & assist service partners. For Visa Platinum cardholders it means that getting through airports can be the personalized, pleasant experience they deserve.

- Offer: **discount of up to 15% off retail rates for Visa Platinum cards** at over 450 destinations globally
- Visa Platinum Cardholders can book via <https://cemea.yqnowgroup.com/> and the applicable discount is applied directly to the transaction
- Booking for the services must be made at least 72 hours prior to commencement of travel
- Offer not to be used in conjunction with other promotions
- Cardholders can also book other services such as limo transfer, visa on arrival, baggage porters, etc.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit
<https://cemea.yqnowgroup.com/>



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Section 02 | Hotels & Cars | IHG Hotels & Resorts

Visa is proud to announce the partnership with IHG. Visa cardholders can now enjoy 15% discount at 100+IHG Hotels & Resorts across Middle East and Africa starting 05 October 2022.

Eligible Visa Products: Across all Visa Credit and Visa Debit products.

Eligible Countries: The Visa Promotion is limited to Visa Credit and Visa Debit cards issued in GCC, NALP and SSA markets.

Validity Period : The offer expires on **30 September 2026**.

The promotional rate is valid for booking made until **30 September 2026** for stays at participating hotels until **07 October 2026**.

Offer Landing Page:

English-https://www.ihg.com/content/gb/en/deals/partner-offers/visa-mea?qCpid=787067559&srb_u=1&cm_mmc=WEB-6C-IMEA-QE-PTR-VISAMEA2022_1017100-vanity

Arabic-https://www.ihg.com/content/ae/ar/deals/partner-offers/visa-mea?qCpid=787067559&srb_u=1&cm_mmc=WEB-6C-IMEA-AR-PTR-VISAMEA2022_1017100-vanity

*The list of hotels is subject to change due to COVID, please refer to the website for the available hotels.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

Enjoy 15% discount at
100 +
IHG Hotels & Resorts across Middle East and Africa

VISA **IHG**
HOTELS & RESORTS

C G P S I Debit and Credit Cards issued in MENA and SSA.



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Section 02 | Hotels & Cars | Visa Luxury Hotel Collection

VLHC is composed of over **900 intriguing and prestigious properties**. All properties, from boutique gems to world famous hotels, provide a premium collection of benefits specially designed to offer an unparalleled experience.

- Customers must book through www.visaluxuryhotels.com to avail the offer
- Best available rate guarantee
- Automatic room Upgrade upon arrival*
- Complimentary in-room Wi-Fi
- Complimentary continental breakfast daily
- \$25 USD food or beverage credit
- VIP guest status
- 3pm check out upon request
- Offer Valid until **January 31, 2027**.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit
www.visaluxuryhotels.com



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Section 02 | Hotels & Cars | Journey Collection

Introducing Journey Collection, for those who go the extra mile.

Explore a whole new world with Journey Collection, exclusively available for Visa Cardholders.

Enjoy **global Hotel perks**, from **complimentary upgrades** to **special rates** and many more when you travel.

Redemption Process: To claim the Visa Exclusive offer, visit www.journeycollection.travel and proceed with the following steps:

- Search for the hotel/ destination for the planned travel dates.
- To view the Room rates of the selected property, enter the first 8-digit card number of your Visa card
- To proceed with your booking, sign in to your profile, if already registered, else register with an email id & password to create an account
- Enter the Verification code sent to your email and proceed to checkout.
- Use an eligible Visa Card to pay.
- Receive an email confirmation for your booking.

Market Eligibility: All GCC issued cards can avail the offer.

Visa Products: All Visa cards are eligible except non-reloadable Prepaid cards.

T&Cs apply.

Offer is valid until **September 30, 2026**

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



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To avail the offer go to
www.journeycollection.travel
T&Cs apply.



Section 02 | Hotels & Cars | GetTransfer.com

Visa is proud to announce the partnership with GetTransfer.com and to bring ride discounts to Visa Cardholders.

GetTransfer.com is an international service of booking transfers and car rental with a personal driver. Gettransfer offers services in 150 countries around the world.

Offer : Use your Visa Card and get a 11% discount on Gettransfer.com

- All Visa cards using promo code VISA11 are eligible to get a 11% discount on Gettransfer.com, insert the promocode while creating a request on the web [www.gettransfer.com](https://gettransfer.com/en/terms_of_use) or in the app
- A Visa card must be presented during payment to avail the offer
- Not valid in conjunction with any other offers, promotions or discounts
- To see full terms & conditions of the service please visit https://gettransfer.com/en/terms_of_use

Offer Valid until **May1, 2027**

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



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VISA | GetTransfer.com

For T&C's visit
https://gettransfer.com/en/terms_of_use

**USE YOUR
VISA CARD AND
GET 11% OFF**

C G P S I All Cards issued in CEMEA

Section 02 | Hotels & Cars | Avis Car Rental offers

Avis Budget Group operates one of the world's best-known car rental brands with a truly global footprint. Following discounts and privileges at Budget are available for Visa Platinum Cardholders.

- Up to 20% discount on Standard Rates
- Up to 10% off on Retail Rates
- Simply visit www.avisworld.com/visa to avail the discount

Standard Rates : Weekend, daily and weekly rates with no advance booking or booking made less than 24 hours before pick up.

Retail Rates : Weekend , daily and weekly rates with minimum advance booking period of 24 hours.

Offers are valid until **31 December 2026**

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit
www.avisworld.com/visa



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Section 02 | Hotels & Cars | Avis Car Rental offers

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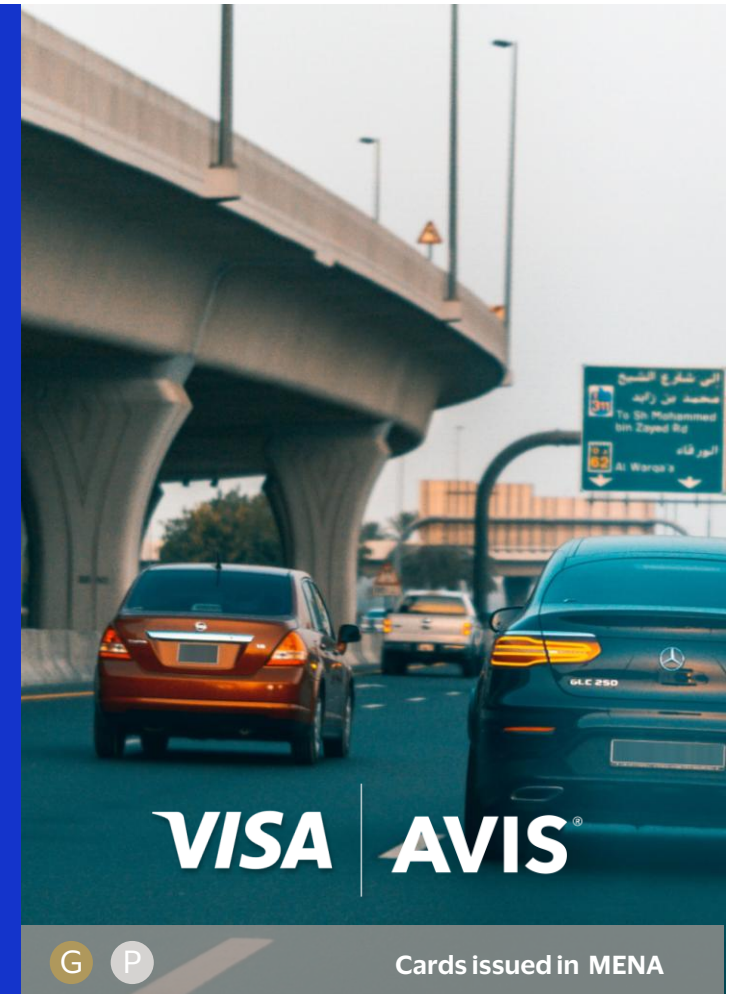
- In addition to the above discounts, Visa Platinum cardholders can now enroll for Avis Preferred Plus Membership free of charge and enjoy additional services including free drivers.
- Reservations and enrollment into Avis Preferred Plus to be made on www.avisworld.com/visa.

Offers are valid until **31 December 2026**

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit
www.avisworld.com/visa



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Section 02 | Hotels & Cars | Avis Budget Car Rental offers

Avis Budget Group operates one of the world's best-known car rental brands with a truly global footprint. Following discounts and privileges at Budget are available for Visa Platinum Cardholders.

Simply rent your car with Budget and get a 10% discount worldwide. Visit www.budgetinternational.com/visa to avail the discount.

Offers are valid until **31 December 2026**

For more
information

visit
www.budgetinternational.com/visa



Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



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Section 02 | Hotels & Cars | SIXT Rental offers

Visa Platinum Cardholders can now enjoy premium car rental benefits in partnership with **SIXT**

Offer:

Rent: UP to 10% discount on car rentals worldwide plus SIXT Gold Membership.

Go to redemption link: [WWW.SIXT.COM/VISAPLATINUMCEMEA](https://www.sixt.co.uk/t-c/#/)

All rentals and reservations are subject to SIXT's rental information (<https://www.sixt.com/rental-information/#/>) & general terms and conditions (<https://www.sixt.co.uk/t-c/#/>).

Offers are valid until **25 October 2026**.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit
<https://www.sixt.co.uk/t-c/#/>.



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Section 02 | Hotels & Cars | Rental cars offers

Visa is pleased to announce the new deal with Rentalcars.com

- The promotion is available in CEMEA **(with few countries exclusions*)**
- Offer: Get 10% off on your car rental with Visa.
- Duration: Offer is valid till **15 June 2027**.
- Redemption URL : <https://rentalcars.com/?affiliateCode=visainter999>

*** Exclusions :** The Offer is not available for booking/ redemption in Bouvet Island, Equatorial Guinea, Reunion, Sierra Leone, St. Helena, South Sudan, Mayotte, Afghanistan, Liberia, Central African Republic, Eritrea, Guinea-Bissau, Iraq, Madagascar, Palestine, Sao Tome & Principe, Somalia, Sudan, Swaziland, Western Sahara, Yemen, Burundi, Comoros, Equatorial Guinea, Turkmenistan, Iran, Lesotho, Russia, Syria, Libya, Belarus.

Banks can review the offers and download creatives via VOL from the Visa Merchant Offer Resource Centre (VMORC)

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



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Visa Cardholders across CEMEA region can enjoy **10% discount !**

Offer end date:
15 June 2027

VISA | Rentalcars.com

C G P S I

Debit and Credit Cards issued in CEMEA except mentioned countries*

Section 02 | Attractions and Activities | BookingBash

What's New starting December 2023!

Visa is glad to announce their partnership with region's first subscription-based E-ticketing platform for Global Attractions and Activities.

This is to introduce a brand new category to enhance and complete Visa's Cardholders Travel experience.

Offer: All Visa Cards will enjoy complimentary BB (Booking Bash) Pro Subscription which will allow access to amazing discounts:

- **Adventurer 12 months** - All cards will enjoy preferential pricing, up to 50% discounts.
- **Ultimate 12 months** - Visa Infinite and Signature will enjoy additional discounts.
- **Offer Validity** – Until 30th September 2026

Examples of Attraction and Activities. IMG Worlds of Adventure Dubai, Atlantis Aquaventure, Ski Dubai, Ferrari world AUD, Jazz Dinner Cruise on the River Thames London, The LFC Stadium Tour – UK, Disneyland Paris, Vienna Pass Austria, and Warner Bros London

Redemption Process:

- Visit bookingbash.com or download Booking Bash App
- Click on Visa Offer on Homepage or on "BB-Pro" icon
- Enter first 6 Digit Visa card number to check eligibility
- Based on Eligibility – Customer will be redirected to Adventurer or Ultimate pass
- New User: create an account with your personal email address; complete the verification and registration process.
- Existing User: login through the www.bookingbash.com or BookingBash App
- Offer will be activated.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

For more
information

visit
bookingbash.com

Offer end date:

30 September 2026



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Section 02 | Insurance & Assistance | Medical & travel assistance

Your Visa Platinum Cardholders can travel the world safe in the knowledge that they always have access to the help they need.

- Telephone medical advice
- Medical service provider referral
- Monitoring medical condition pre & post hospitalization
- Essential medicine and equipment delivery
- Dispatch of physician to Cardholder location
- Medical evaluation and repatriation
- Legal referral
- Interpreter referral

For more
information

call
[+971 \(4\) 253 6024](tel:+97142536024)

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



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Cards issued in MENA

Section 02 | Insurance & Assistance | Global Customer Assistance Services

GCAS exists to provide our Platinum Cardholders with the personal support and world-class customer service they expect when they are travelling, providing essential services when they need it most.

GCAS core competencies include:

- Cardholder Inquiry Service (CIS) for general inquiry.
- Lost / Stolen Card (LSC) Reporting, card can be blocked within 30 minutes.
- Emergency Card Replacement (ECR) as early as the next day.
- Emergency Cash Disbursement (ECD) up to USD 5,000.
- Exception File Update (EFU).

All Visa BINs are pre-enrolled. Banks need to complete GCAS Issuer Information form and set up the Visa Online emergency service request enrolment before start using the services. Please email

GCASBusinessSupportDevelopment@visa.com to initiate the services.

For more information on GCAS, visit the Visa Global Customer Assistance Services page (<https://www.visaonline.com/login>) at Visa Online

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

For more
information

visit [Visa Online](#)

or call
+971 (0) 4 3611234



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Lifestyle

Section 02 | Benefits



Section 02 | Lifestyle | The ENTERTAINER

Visa is excited to announce the transition of the "xperience with THE ENTERTAINER" benefit to the **Visa Airport Companion app**. This move consolidates all your favorite offers in one place, making it easier than ever to enjoy 2-for-1 deals at restaurants, spas, fitness centers, and entertainment venues across the GCC.

Offer: Buy-one-get-one-free (BOGOF) offers at restaurants, spas, fitness centers, and entertainment venues across the GCC.

Eligible Cardholders: All Visa Premium card holders and credit cards issued in the GCC are eligible, including Visa Platinum, Visa Signature, and Visa Infinite.

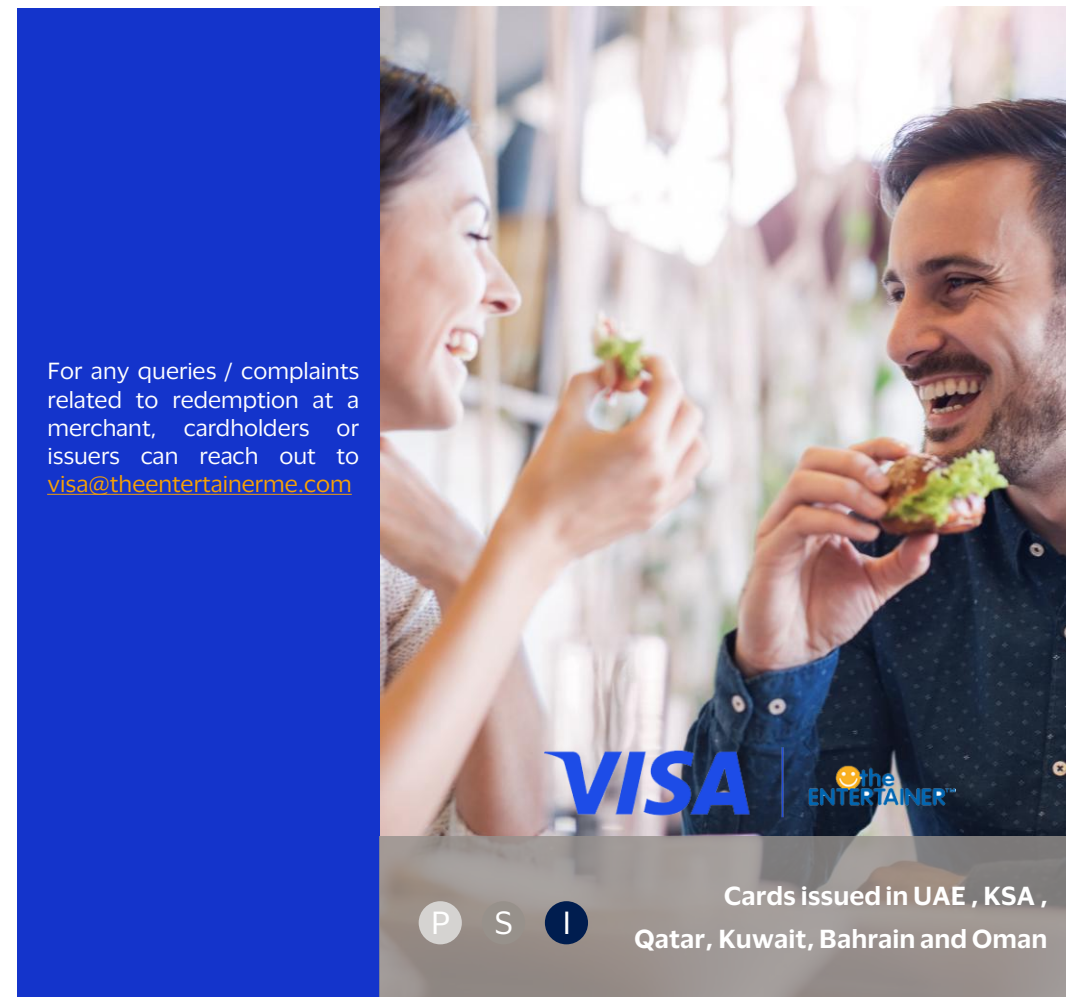
Available in Google Play Store and Apple App Store.

- Android: <https://play.google.com/store/apps/details?id=com.dragonpass.en.latam>
- iOS: <https://apps.apple.com/gb/app/visa-airport-companion>

Download and register using your valid Visa card. The ENTERTAINER offers will be available in "Visa Offers & Perks" section

Offer Valid : September 30, 2026

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



For any queries / complaints related to redemption at a merchant, cardholders or issuers can reach out to visa@theentertainerme.com



Visa Infinite
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Section 02 | Lifestyle | The ENTERTAINER

Visa is excited to announce the transition of the "xperience with THE ENTERTAINER" benefit to the **Visa Airport Companion app**. This move consolidates all your favorite offers in one place, making it easier than ever to enjoy 2-for-1 deals at restaurants, spas, fitness centers, and entertainment venues across the GCC.

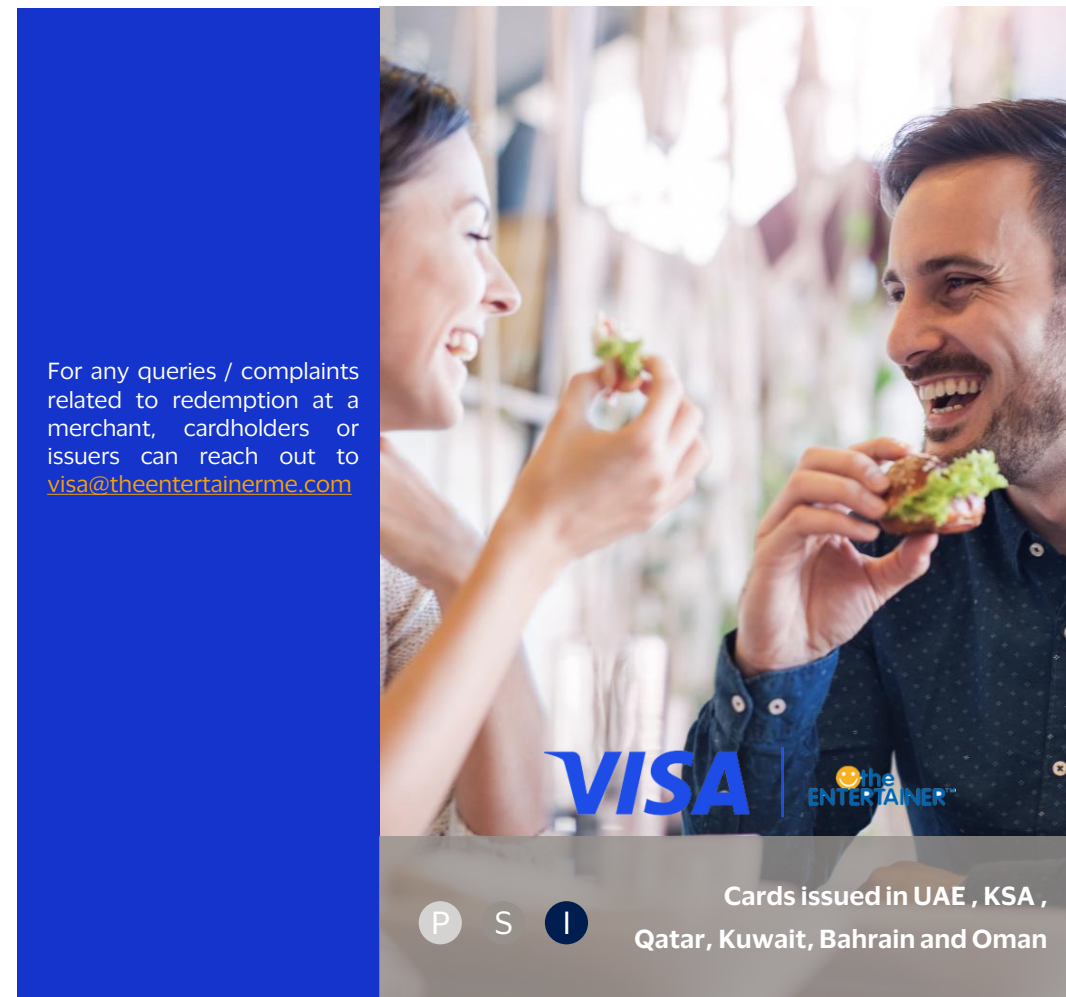
Offer: Buy-one-get-one-free (BOGOF) offers at restaurants, spas, fitness centers, and entertainment venues across the GCC.

Benefit Details:

- **UAE and KSA** - Visa Platinum Cardholders will be granted **3 offers at 60 selected merchants** and will have access to offers in all the markets. Redeemed offers will be replenished on a quarterly basis.
- **Qatar, Kuwait & Bahrain** - Visa Platinum Cardholders will be granted **3 offers at 25 selected merchants** and will have access to offers in all the markets. Redeemed offers will be replenished on a quarterly basis.
- **Oman** - Visa Platinum Cardholders will be granted **3 offers at 25 selected merchants** and will have access to offers in all the markets. Redeemed offers will be replenished on a quarterly basis.

Offer Valid : September 30, 2026

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.



For any queries / complaints related to redemption at a merchant, cardholders or issuers can reach out to visa@theentertainerme.com



Visa Infinite
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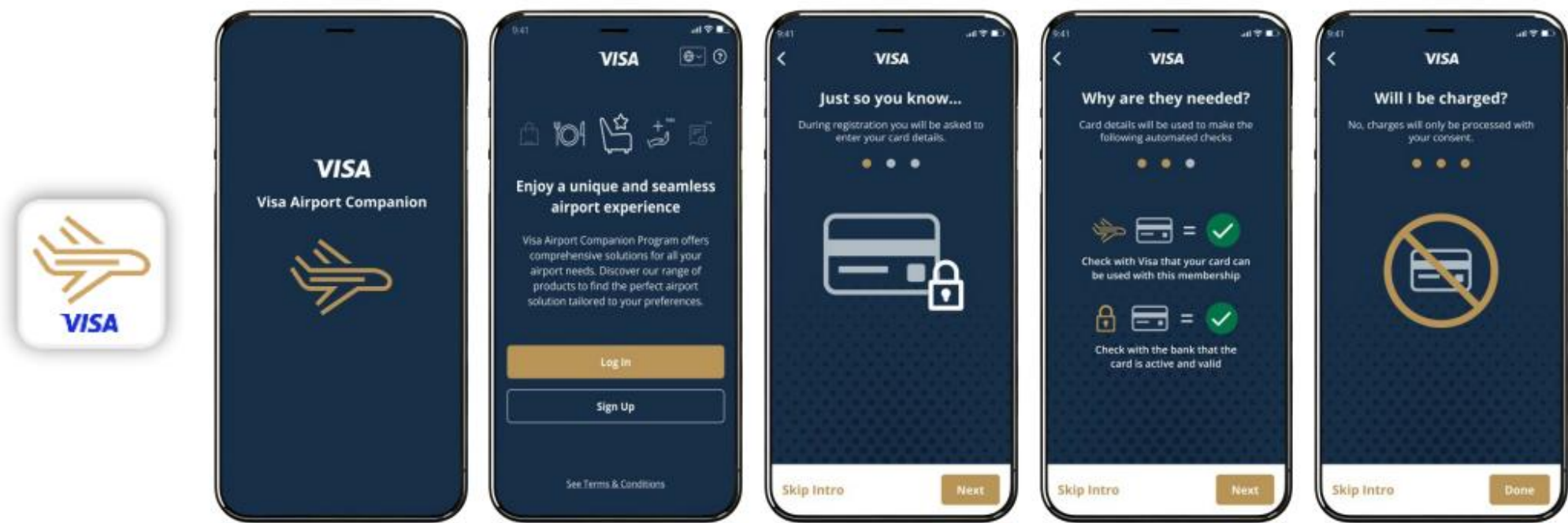
Cardholder
Protection Benefits

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1. Download the Visa Airport Companion App

A few simple steps are required to maintain access to Visa ENTERTAINER Benefits.

First step: Download the Visa Airport Companion App & complete the registration with your eligible Visa card.



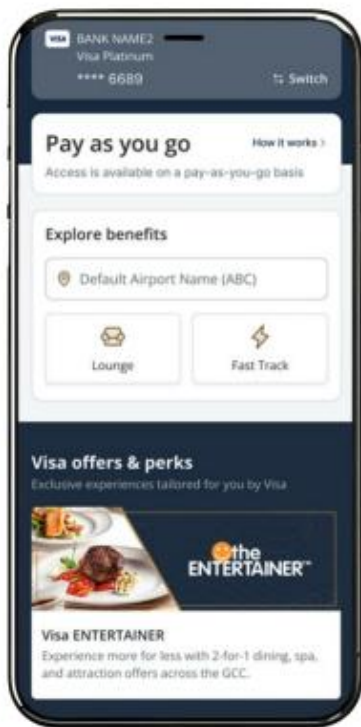
Download Visa Airport Companion App, available for Android and iOS.

After selecting "Central Europe, Middle East & Africa" and clicking on "Sign Up", the cardholder will walk through some important information.

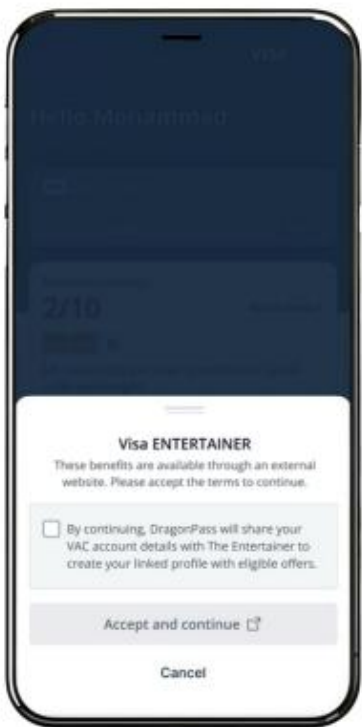
Section 02 | Lifestyle | The ENTERTAINER

2. Unlock Buy One Get One Free offers

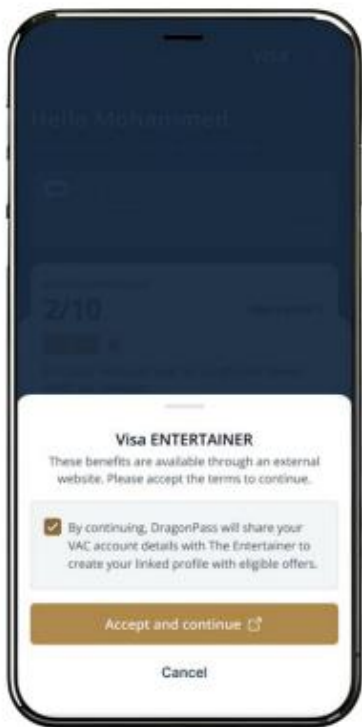
Second step: Scroll down to 'Visa offers & perks' to locate 'the ENTERTAINER' benefit tile and view Terms and Conditions.



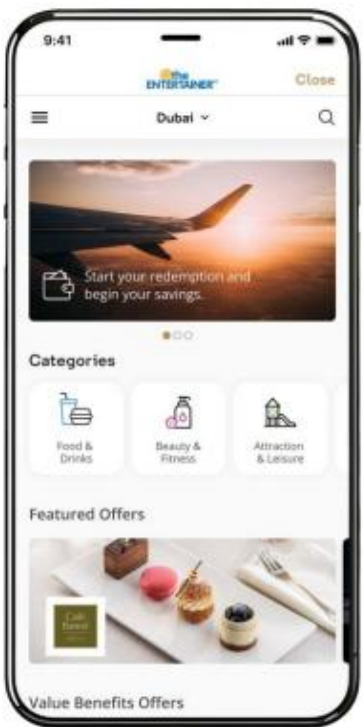
Once you sign in with your card details onto the Visa Airport Companion Application, scroll down to "Visa offers & perks" and Tap on "Visa ENTERTAINER" tile.



After tapping on "Visa ENTERTAINER" tile, you may view the Pop-up disclaimer.



Once the Pop-up disclaimer is reviewed, tap on the checkbox to agree and tap on the highlighted 'Accept and continue' button to proceed.



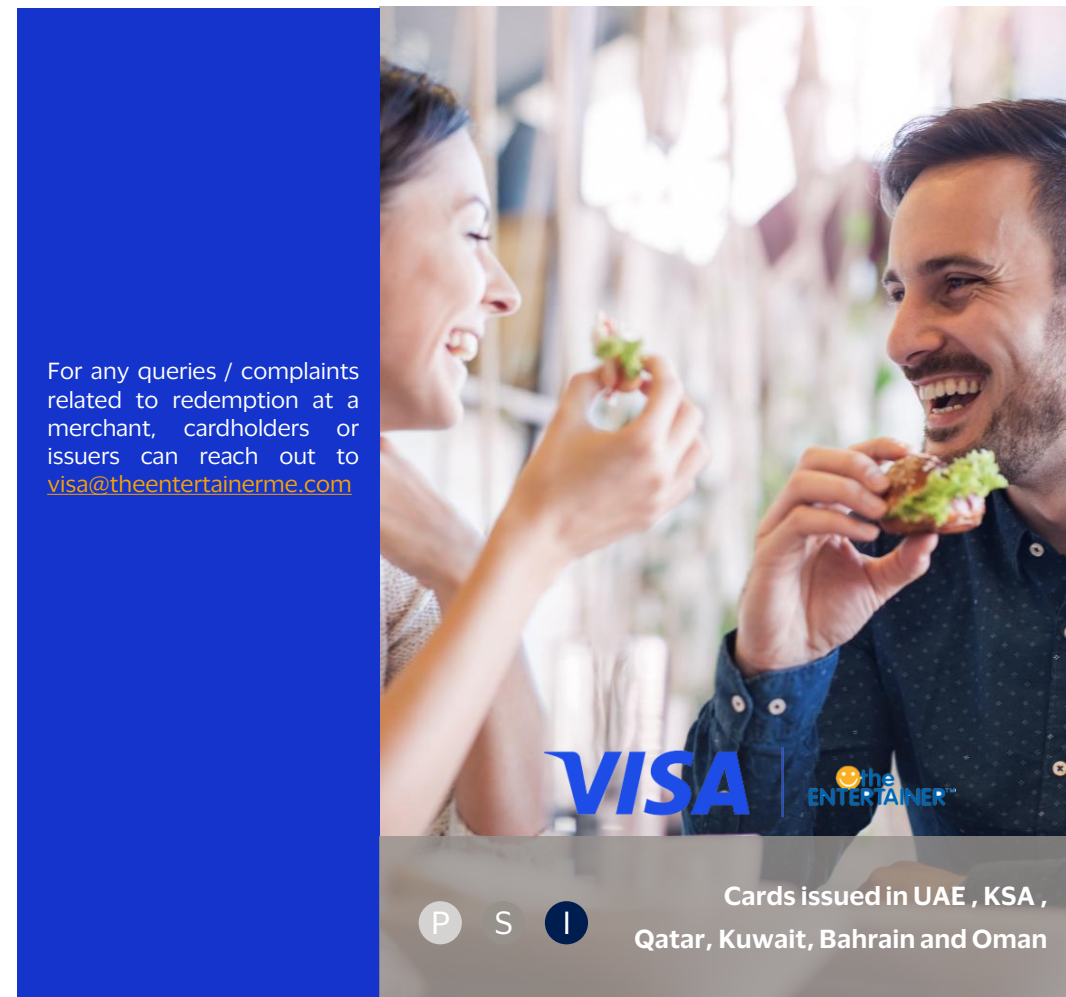
You can now enjoy your **buy-one-get-one-free** deals across your favorite merchants.



Section 02 | Lifestyle | The ENTERTAINER

- For redemption issues and complaints:
 - If it's a technical issue, try refreshing the app and signing in again. Then, show the offer to the merchant so they can enter the PIN code.
 - If the merchant refuses to accept the offer, please email at visa@theentertainerme.com with the following details to help investigate your concern and assist you further :
 - Merchant name
 - Branch location
 - Date of visit
 - Number of people with you
 - A short description of what happened
- For Visa Airport Companion app assistance:
 - You can raise a ticket from the "Contact-Us" section under Profile on the Visa Airport Companion app.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



Section 02 | Lifestyle | Booking.com

Booking.com is one of the world's leading digital travel companies, available in 43 languages and offers more than 28 million accommodation listings

Visa Cardholders can enjoy up to 7% wallet credit in selected markets in CEMEA with Booking.com.

Offer: Get up to 7% back as Wallet Credit on Booking.com when you pay for your accommodation with Visa.

Promotion Period: 03 June 2025 – 15 June 2026

Offer Landing Page: visit this [link](#).

Eligibility:

- Bookings made through the Booking.com app or Booking.com direct are not eligible for this promotion
- All CEMEA markets with exclusions (check T&C's and contact your Visa representative to get more details)
- All Visa cards are eligible except non-reloadable Prepaid cards.
- Customers who select 'Pay at Property' will not be eligible
- Not valid for cancelled or no-show bookings
- Offer not available for all accommodation
- Wallet Credit will be credited to the Booking.com Wallet 64 days after completion of stay in the accommodation
- The maximum Wallet Credit amount per booking is EUR 200.

T&Cs apply.

Offer is valid until **June 30, 2026**

Reach out to your Visa representative to receive a Toolkit or access the assets on VMORC via VOL

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

To avail of the promo offer

Use your Visa card to book your next stay on Booking.com and enjoy up to 7% wallet credit.

Offer valid until 30 Jun 2026

T&Cs of use of the [Booking Wallet](#) and the [Wallet Credit](#)



Visa Platinum
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Section 02 | Shopping | Global & Local merchant offers

Visa Platinum gives cardholders the opportunity to truly enjoy some retail therapy. Whether it's boutique fashion, stylish homeware or cutting-edge electronics, **Visa Platinum Cardholders will enjoy exclusive offers across the world.**

- Cardholders can sharpen up their wardrobes with exclusive offers on jewelry and fashion
- With discounts in this region and abroad, Visa Platinum Cardholders can shop at discounted prices wherever they travel.

For more
information

visit
www.visamiddleeast.com

or Visa Merchant
Offer Resource
Center.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



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C G P S I Cards issued in MENA

Section 02 | Shopping| The Bicester Collection Benefit

Visa is partnering with The Bicester Collection. Visa cardholders can access exclusive savings globally.

The Bicester Collection is a family of 12 distinctive shopping destinations in Europe, China and the US, defined by extraordinary experiences while offering remarkable value. The Villages are located close to some of the world's most celebrated cities: London, Paris, Milan, Barcelona, Madrid, Dublin, Brussels, Munich, Frankfurt, Shanghai, Suzhou and New York. Collectively home to 1,500 boutiques, The Bicester Collection offers guests an ever-evolving curation of world-renowned fashion and lifestyle brands, world-famous restaurants, exciting pop-ups and imaginative art installations throughout the year. Discover more at www.TheBicesterCollection.com

Offer and Eligibility:

Visa International Consumer and Commercial cardholders can enjoy exclusive offers differentiated based on product tiers. International cards means a Visa Classic, Platinum, Signature or Infinite/Private/Privilege card that has been issued in a country outside of Europe.

1.10% saving on the Village price for Visa cardholders, when using their VIP Pass or eVIP Pass

Eligibility: All Visa International Consumer and Commercial cardholders (Classic, Gold, Platinum, Signature and Infinite/Private/Privilege). The eVIP Pass is exclusively for Visa cardholders and must not be shared publicly. Please ensure it is only included in communications sent directly to eligible Visa cardholders or placed behind a verification step requiring Visa card details.

2. Access to Hands-free Shopping

Visa International Consumer and Commercial cardholders (Signature/Infinite/Private/Privilege) are eligible for Hands-free Shopping. Book via Village Concierge Services at least 48 hours before visiting a Village or present eVIP Pass QR code at the Village Guest Concierge Services. See www.thebicestercollection.com/en/services/hands-free-shopping for more details.

3. Priority Boutique access

Visa Infinite/Private/Privilege cardholders are eligible for priority access to boutiques when booking via Concierge Services at least 48 hours before visiting Bicester Village and La Vallée Village.

4. Access to The Apartment

Only eligible for Infinite/Private/Privilege cardholders. For eligibility, see The Apartment www.thebicestercollection.com/en/services/apartment for more details.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change.
Terms and conditions apply.

Visa Cardholders can enjoy exclusive offers differentiated based on product tiers



Section 02 | Shopping| The Bicester Collection Benefit

Visa is partnering with The Bicester Collection. Visa cardholders can access exclusive savings globally.

How is it redeemed?

- To redeem the 10% saving, cardholders must download a VIP Pass via the links below on the day of their visit, or up to one month in advance, to the relevant Village and present the QR code to enable the discount saving to be applied to applicable purchases
- To redeem Hands-free Shopping, eligible cardholders must present their VIP Pass and qualifying card at Concierge Services upon arrival at the Village. This service can also be pre-booked by emailing the Guest Services contact details provided on the landing page at least 48 hours in advance.
- To redeem access to The Apartment, eligible Visa cardholders should email the Village they plan to visit at least 48 hours in advance using the Guest Services addresses on the landing page.
- To redeem Priority Boutique Access, at time of cardholder request to visit Bicester Village or La Vallée Village, the Value Retail team will ask the cardholders for their preferred time to visit the boutique, and their booking will be made with the boutique.

Redemption links:

Visa Classic/Gold – <https://www.thebicestercollection.com/en/partner-offers/visa-gold>

Visa Platinum – <https://www.thebicestercollection.com/en/partner-offers/international-visa-platinum>

Visa Signature – <https://www.thebicestercollection.com/en/partner-offers/international-visa-signature>

Visa Infinite/Private/Privilege – <https://www.thebicestercollection.com/en/partner-offers/international-visa-infinite>

Visa Cardholders can enjoy exclusive offers differentiated based on product tiers



Cards issued in a country outside of Europe

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



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Section 02 | Shopping | FARFETCH

In partnership with **FARFETCH**, Visa is excited to bring Visa cardholders great offers.

When it comes to fashion, Cardholders are constantly faced with decisions to make. The freedom to express and choose whatever style they want is what makes fashion exciting. Visa make it easy for them to move seamlessly from one decision to the next, they are free to choose whatever they want.

Offer - All Visa cardholders enjoy USD15 off USD300 / USD50 off USD500 / USD150 off USD1000 when shopping on FARFETCH.

Usage - Offer code may only be redeemed once per eligible Visa user.

Cards Eligible - All Visa cards (Debit, Credit, and Prepaid). This offer is applicable only to valid Visa cardholders residing in United Arab Emirates, Kingdom of Saudi Arabia, Kuwait, Qatar, Bahrain and Oman.

Promo Code - VISA25

Validity Dates - Valid until 31 December 2029.

Landing Page - Please direct all traffic [here](#)

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

For more information, click this [link](#).

Offer end date:
December 31, 2029



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Section 02 | Experiences | Visa Golf Access

Visa Golf Access enables Visa Platinum Cardholders to indulge in their passion for the game providing **discounts on green fees at a growing number of golf clubs** across the globe.

Cardholders either need to call in advance to book or download the SpikesOn app to book and pay via the app.

Visit **VMORC** (Visa Merchant Offer Resources Centre) or SpikesOn app to check the latest golf courses**.

A few examples : Arabian Ranches Golf Club , Tower Links, The Track , Meydan Golf, The Els Club, Montgomerie , Al Hamra, Dubai Hills, Riyadh Golf Club, Triumph International, Yas Acres Golf & Country Club, Yas Links Abu Dhabi, Saadiyat Beach Golf Club, Sharjah Golf & Shooting Club, Royal Green Golf & CC etc.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

For more
information
on the golf courses
currently
participating, Banks
should visit **Visa
Merchant Offer
Resource Center**.

Offer end date: **30th
September 2026**



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Section 02 | Gaming | LikeCard

What's New !

LikeCard is the ultimate platform for gamers to access amazing deals!

LikeCard marketplace features over 3000 brands covering Mobile Gaming, Consoles Gaming, PC Gaming, Video / Music on Demand and More.

Benefit Details: Up to 10% off on a vast selection of gaming vouchers, gaming perks & loyalty points through LikeCard.com or their app.

- Enjoy additional offers on Music and Video on Demand.
- No capping on discount amount or number of times the offer can be redeemed

Eligible Cards: All Visa cardholders upon checkout with a BIN that starts with 4.

Offer valid until Dec 31, 2026

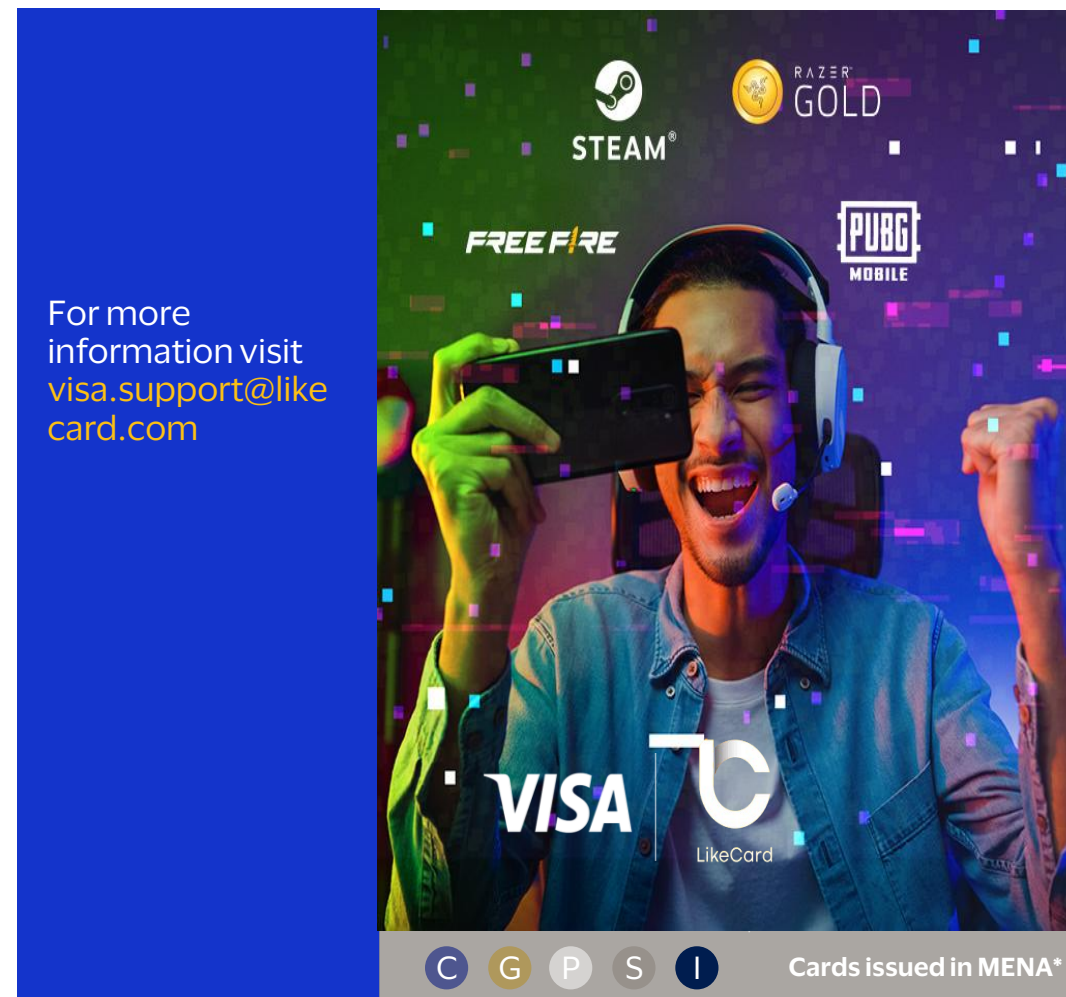
Redemption Process:

- Cardholders simply need to visit likecard.com or download the LikeCard App
- Discount/offer applies only to valid gaming vouchers in the **Visa Offers** category
- Upon checking out with a Visa Card, the discount applies

Marketing Toolkits: Offer details, high-resolution images, T&Cs are available [here](#)

For More Information, Inquiries, and Complaints. Cardholder can use:
visa.support@likecard.com

*Cards issued in MENA except Morocco, Pakistan, Palestine and Tunisia.



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Protection

Section 02 | Benefits



Section 02 | Card protection services | Buyers Protection

Buyers Protection provides Visa Platinum Cardholders with extra peace of mind when purchasing an eligible item. Using their Visa Platinum card or payment device to pay for an Eligible Item, purchased in-store or online, your cardholders will receive complimentary Buyers Protection Insurance, providing cover for theft, accidental damage or non-delivery of eligible purchases, subject to the Terms and Conditions of the policy.

Applicability:

- Full payment of purchased items must be made with their Visa Platinum card either in store or online.
- New item purchases only
- Coverage for a maximum of 365 days from date of purchase.
- Only coverage for Accidental Damage in respect of mobile phones
- 28 from incident date to submit a claim but Cardholder must report within 24 hours of discovery in case of theft.
- Particular limits apply to online purchases that are not delivered or damaged in transit.
- Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

Note - Buyers Protection (formerly Purchase Protection).

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

For more information

Cardholders should visit

<https://Cardholderbenefitsonline.com/>

Banks should visit

<https://Cardholderbenefitsonline.com/search-service>

(Access code: Aspire2016)



Cards issued in MENA



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Section 02 | Card protection services | Buyers Protection

Buyers Protection provides Visa Platinum Cardholders with extra peace of mind when purchasing an eligible item. Using their Visa Platinum card or payment device to pay for an Eligible Item, purchased in-store or online, your cardholders will receive complimentary Buyers Protection Insurance, providing cover for theft, accidental damage or non-delivery of eligible purchases, subject to the Terms and Conditions of the policy.

Cardholders can use the online portal, enabling them to:

- Access and download their insurance T&Cs
- Get instructions for initiating the claim process

For more information

Cardholders should visit

<https://Cardholderbenefitsonline.com/>

Banks should visit
<https://Cardholderbenefitsonline.com/search-service>

(Access code: Aspire2016)



Cards issued in MENA

Note - Buyers Protection (formerly Purchase Protection).

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



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Section 02 | Card protection services | Extended Warranty

Extended Warranty adds real value to the Visa Platinum offering - **it doubles the repair period offered by the original manufacturer's warranty for up to 1 year**, protecting Cardholders against the cost of repair and replacement of an item.

Applicability:

- Full payment of purchased items must be made with Visa Platinum card
- New item purchases only
- Proof of full payment with Visa Platinum is required
- Please refer to the terms and conditions for full policy details, including cover, conditions, limits and exclusions.

For more information

Cardholders should visit

<https://Cardholderbenefitsonline.com/>

Banks should visit
<https://Cardholderbenefitsonline.com/search-service>

(Access code: Aspire2016)



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Cards issued in MENA

Section 02 | Card protection services | Visa Insurances

In 2016, Visa introduced the new online portal and claim tracker, enabling Cardholders to :

- Access and download their insurance T&Cs.

In 2017, Visa also launched the bank portal for bank staff to access the documents to help service Cardholders without the need for a valid PAN.

For more information

Cardholders should visit

<https://Cardholderbenefitsonline.com/>

Banks should visit
<https://Cardholderbenefitsonline.com/searh-service>

(Access code: Aspire2016)

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Section 02 | Card protection services | Visa Insurances

What's New starting November 2023!

Launch of WhatsApp Channel for Visa Cardholders

Visa has partnered with Aspire Insurance Advisors, an insurance broker, to introduce a new **WhatsApp communication** channel for Visa cardholders.

The new solution offers a user-friendly platform service, supported on a 24/7 basis. The WhatsApp channel will allow Visa cardholders to quickly gain access to benefits details, insurance documentation, contact phone numbers, Frequently Asked Questions, or speak to an agent at any time, all safe in the knowledge that conversations are secure and encrypted.

Launch of Fast Track Claims Solution

Fast Track Claims solution is now live. The new solution will now be applied to cardholder claims under USD 500 on one of the following insurance benefit sections:

- Medical Expenses
- Delayed Baggage
- Delayed/Missed Departure
- Cancellation/Curtailment
- Personal Belongings
- Buyers Protection

This will improve the cardholders claim experience and reduce average claims turnaround times. For more information including the terms and conditions, policy details, coverage, conditions, limits, exclusions and FAQs, please visit the following link <https://cardholderbenefitsonline.com/search-service>.

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.

For more information

Cardholders should visit

<https://Cardholderbenefitsonline.com/>

Banks should visit
<https://Cardholderbenefitsonline.com/search-service>

(Access code: Aspire2016)



Cards issued in MENA



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Section 03

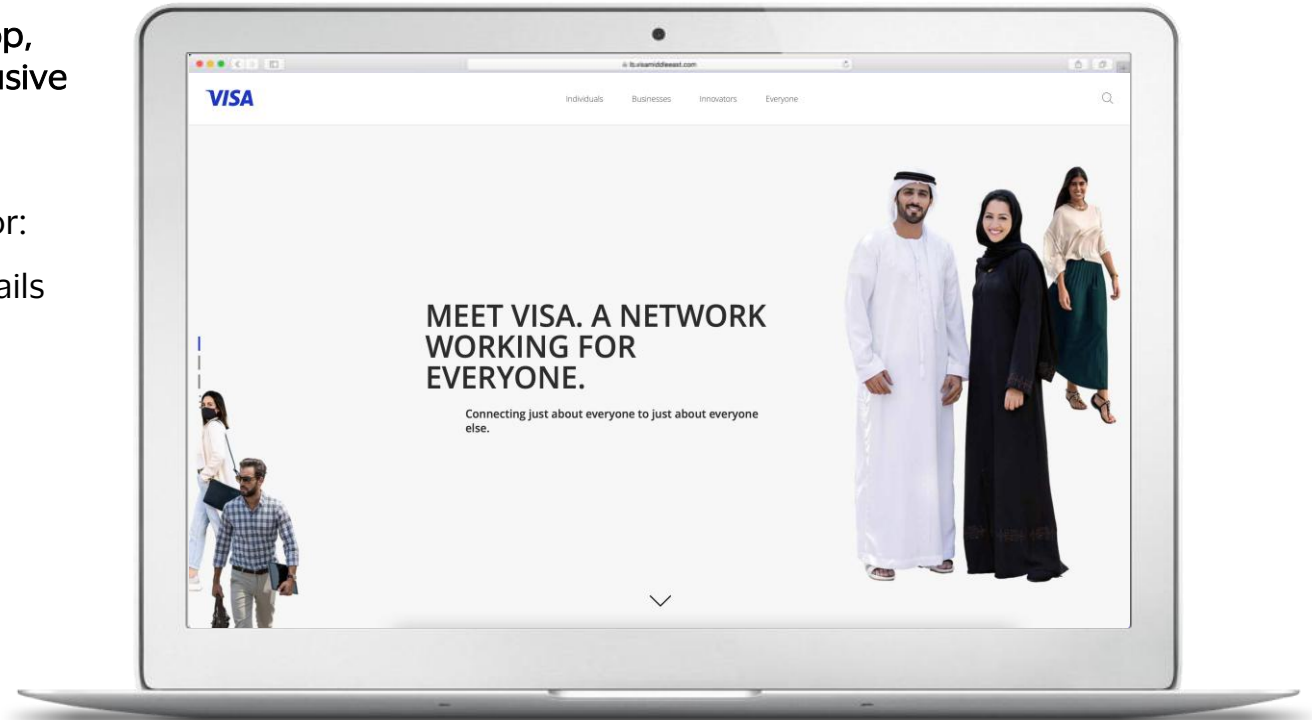
Support

Section 03 | Support & Resources | Visa website

The Visa website – at www.visamiddleeast.com – is a one-stop-shop, connecting Visa Platinum Cardholders with all a wide range of exclusive offers, experiences and resources.

Easy to navigate and understand, the website acts as a repository for:

- Visa Platinum benefits – full-service descriptions and contact details for travel benefits, card protection services, and support and resources.
- Visa Platinum offers – a constantly updated array of the latest offers, privileges and indulgences, all selected for the most discerning Cardholders.

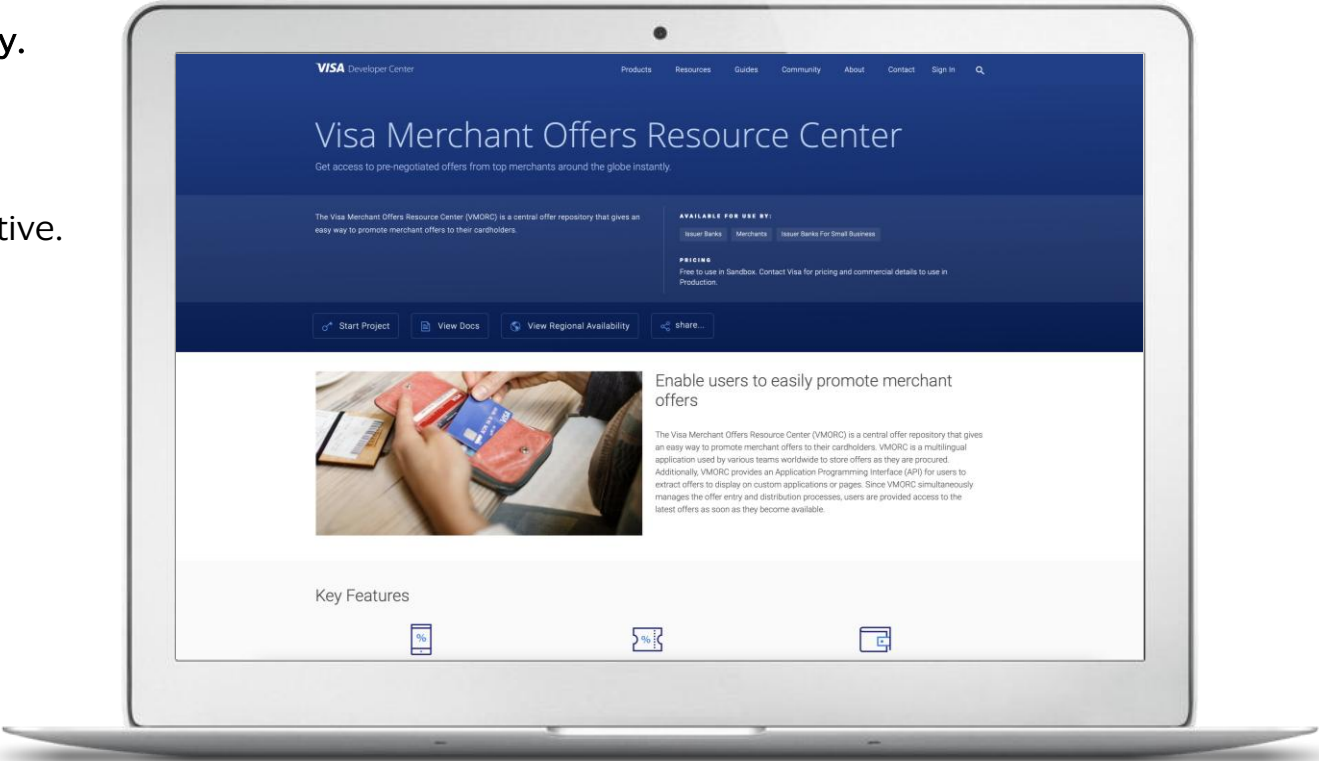


Section 03 | Support & Resources | Visa Merchant Offers Resource Center (VMORC)

VMORC is Visa’s repository for all offers sourced locally and globally. Banks wishing to promote particular offers, can visit VMORC and download creatives specific to each offer.

To set up VMORC access credentials, contact your Visa representative.

Visit VMORC to download full details on these and other offers.



Section 03 | Support & Resources | Service Management Process

Xperience by Entertainer



Cardholder or Issuer emails query/complaint with following info: Type of Visa card (Platinum, Signature or Infinite), Video or screenshot of error, Type of cell phone, IOS version, Reason for complaint to xperience@theentertainerme.com

Mandatory requirement

Cardholder emails creditcardclaims@crowco.me with info –
CH Name, First 9 digits of covered card number, CH address, policy or section under which the claim applies, Brief details of the claim. After claim submission, CH to check junk/spam folder for any correspondence from the Claims team.
To ensure replies do not go to your Junk/Spam folder please add crowco.me to your safe senders list.

OR

Cardholder can use online portal <https://newclaimsportal.crowco.co.uk/AspireVisa/login>. File a Claim” page can be found on the CEMEA Insurance portal <https://cardholderbenefitsonline.com>. CH to create an account to log into the portal and submit the claim. CH can access a consolidated dashboard of your claims and review the status of each claim that has been submitted.

Insurance Claim



November 2023 onwards - Launch of Fast Track Claims Solution

The new solution will now be applied to cardholder claims under USD 500 on of the following insurance benefit sections:

- Medical Expenses
- Delayed Baggage
- Delayed/Missed Departure
- Cancellation/Curtailment
- Personal Belongings
- Buyers Protection

The new solution will further improve the cardholders claim experience and reduce average claims turnaround times.

For more information including the terms and conditions, policy details, coverage, conditions, limits, exclusions and FAQs, please visit the following link <https://cardholderbenefitsonline.com/search-service>

Offers included are correct to the best of Visa's knowledge at the time of communication but are subject to change. Terms and conditions apply.



Section 03 | Support & Resources | Service Management Process

DragonPass



- **Mandatory requirement:**
 - Cardholder Complaint and Dispute Process - To submit their query through the Visa Airport Companion (VAC) App. TAT would take up to 10 hrs.
 - **Logged in on the app:** Account > Contact > Complete the contact form and wait for response from the team.
 - **Logged out on the app:** Help Icon (?) > Click 'Contact Us form' > Complete the contact form and wait for response from the team.
 - Issuer complaint and dispute Process - To complete the Visa Airport Companion Issuer Enquiry form in English, Arabic or French and send to cemeasupport@dragonpass.com
- Issuer to action the below PRIOR to sending the form to cemeasupport@dragonpass.com.
 - To check with the cardholders if they have submitted the query through the Visa Airport Companion (VAC) App.
 - If yes and cardholders have not received a response from the DragonPass support team within 10 hours, then Issuer will complete the Visa Airport Companion Issuer Enquiry form with the following required details:
 - **For Registration & Login Issues:**
 - Date and time of attempted registration/update card (can be approximate time frame)
 - Email used when attempted to register
 - Error message(s)
 - Screenshot of any error message if available
 - Other details
 - **For Lounge Issues or Service complaint:**
 - Date and time of visit
 - Airport and lounge name (for lounge include terminal and location of lounge)
 - Other details
 - If no, please advise cardholders to submit enquiry through the Visa Airport Companion (VAC) App.



Issuer Enquiry
Form



Thank you

For more information, contact your Visa representative

