

ABOUT Alfardan Exchange Travel Card

What is Alfardan Exchange Travel Card?

It's a reloadable prepaid Visa card that can hold multiple foreign currencies on the one card. It can be used to pay for goods and services or to withdraw money from ATMs worldwide - wherever Visa is accepted. It provides a safe and convenient way to manage money – with easy access to your own money; you can choose to purchase currencies and lock-in rates before you travel.

What currencies can I have on my Alfardan Exchange Travel Card?

You can choose from Qatari Riyals, Great British Pounds, Euro, Emirati Dirhams and United States Dollars. You can hold all currencies at any one point in time – all on the same card.

When you make a purchase with the Alfardan Exchange Travel Card, it will automatically use the currency of the country in which the transaction is made, if there is money held in that currency. You CAN log on at www.alfardancard.com and move money to any currency wallet.

Where can I use Alfardan Exchange Travel Card?

You can use your Alfardan Exchange Travel Card anywhere Visa is accepted worldwide: In store, Online, or to withdraw cash at ATMs.

Is Alfardan Exchange Travel Card a Credit Card?

No, it's a prepaid Debit Card. You must first load money onto your Alfardan Exchange Travel Card before you can use your card to make purchases. You can load your Alfardan Exchange Travel Card in any of the five currencies by visiting Alfardan Exchange Branches.

Why would I use Alfardan Exchange Travel Card when travelling instead of my Debit or Credit Card?

Alfardan Exchange Travel Card allows you to lock in a competitive exchange rate before you spend overseas. You'll know exactly how much money you have in a particular local currency.

Who is the Alfardan Exchange Travel Card suitable for?

Alfardan Exchange Travel Card is suitable for: frequent travelers (business/leisure); families; students studying abroad; overseas medical emergency expenses; those without a credit/debit card or not eligible to open a bank account, and anyone who does not want to take the risk of carrying cash in his pocket while traveling.

It provides a safe and convenient way to access money instantly while travelling overseas and closely monitor expenses.

Who can get an Alfardan Exchange Travel Card?

Any Resident of Qatar carrying a Valid Qatar ID, Passport, or a Driving License.

Getting an Alfardan Exchange Travel Card:

Where can I get Alfardan Exchange Travel Card?

To get an Alfardan Exchange Travel Card you will need to visit any of Alfardan Exchange branches in Qatar and complete the application form.(just ask on of the tellers and they will guide you)

How long does it take to receive my Alfardan Exchange Travel Card?

Your Card is available and activated immediately once the application form is completed and funds credited by the Alfardan Exchange tellers.

How do I set/reset my Alfardan Exchange Travel Card PIN code?

The Card kit will contain a printed active PIN code.

You can reset your Card PIN at www.alfardancard.com or at any ATM.

Can I get a one or more supplementary Alfardan Exchange Travel Cards for my family members?

1 supplementary card is offered to the customer when card is purchased. It can be used as a back-up card in case the initial one is lost or compromised.

My Alfardan Exchange Travel Card has expired but I have not received my replacement card.

Please call us on +974 4442 6212 and speak to our customer service agents who will arrange for a replacement card to be delivered.

USING ALFARDAN EXCHANGE TRAVEL CARD

How does Alfardan Exchange Travel Card work when I make a purchase?

When you make a purchase, Alfardan Exchange Travel Card will automatically use the currency of the country in which the transaction is made, if you have money available in that currency. For example, if you are making a purchase for USD\$150 in USA, Alfardan Exchange Travel Card will automatically use money from your USD wallet. If you have not transferred money into the wallet of the local currency, then your Alfardan Exchange Travel Card will by default withdraw money from other wallets based on the currency hierarchy you have set beforehand.

Can I use my Card in a country that does not use a supported Alfardan Exchange Travel Card currency?

Yes, you can use Alfardan Exchange Travel Card for worldwide transactions anywhere Visa is accepted. If you make a purchase in a country in which Alfardan Exchange Travel Card does not support its currency, i.e. Fijian Dollars, your card will by default withdraw the amount from your QAR wallet.

What will happen if I want to make a purchase with Alfardan Exchange Travel Card but the value of the transaction exceeds the remaining balance I have in the local currency wallet?

If the value of the purchase exceeds the remaining balance in the local currency wallet, but you have enough money in your card, we will enable the transaction, or ATM withdrawal to proceed by drawing on money from your other active wallets in the order you have selected.

Do I need to move money between currencies before I can spend in the local currency?

Yes, to spend in the local currency you first need to ensure that you transfer money into the currency wallet in which you want to make transactions. For example, if you intend travelling to the United States, you can transfer money into US Dollars. You can transfer money between currency wallets on your Alfardan Exchange Travel Card. If you don't move money into the local currency prior to travelling, you can still make purchases, however money will be drawn from the other currency wallets.

Is there anything I can't use Alfardan Exchange Travel Card for?

We recommend not using Alfardan Exchange Travel Card as a "pre-authorization" payment method for hotel room reservations or car rentals.

Hotels or car rental companies might require to hold an amount of the available funds as a deposit, sometimes for a couple of weeks, therefore the funds won't be available for use during that period.

However, Alfardan Exchange Travel Card can still be used to pay for a hotel reservation at the end of your stay.

Pay-at-pump petrol stations may also pre-authorize funds from your card, as mentioned above. We recommend not using your Alfardan Exchange Travel Card for this pre-authorization.

The card cannot be used to withdraw cash over the counter at banks.

Will Alfardan Exchange Travel Card work at ATMs?

Yes, your card will work at ATMs that accept Visa. You will need to ensure you have sufficient money available in your card to cover the withdrawal amount plus any applicable fees, and that you enter the correct PIN.

Can I withdraw any currency from my Alfardan Exchange Travel Card™ Card at ATM?

You can only withdraw the currency in which the ATM of that particular country dispenses.

What is the limit I can withdraw from an ATM with my card?

On a daily basis (24 hour period), you can withdraw up to QAR 2,500 or the equivalent in any foreign currency, whether in a single or throughout many transactions from any ATM that accept VISA cards.

Some ATM operators may impose smaller limits.

How do I check my Alfardan Exchange Travel Card balance?

To check the card balance, you can: Login at www.alfardancard.com to see your full transaction history including current balances in each currency wallet, check your most recent alert message,

call Customer Service at +974 4442 6212 ,or use the mobile application available on Iphone and Android.

How can I view my transaction history?

Login to your card at www.alfardancard.com to view all transactions history or use the mobile application.

How do I update my personal information?

Login to your Alfardan Exchange Travel Card and select My Profile from the menu to update your personal information. Your Alfardan Exchange Travel Card details will be automatically updated

What is the processing Date?

The processing date is the date the transaction is settled with the merchant's bank. Please note that the processing date is often several days apart from the date that the transaction was completed.

Why is there a delay between the day I made the purchase and the day it got processed?

Often, it can take a few days for the merchant and /or the banks to process your purchase.

As transactions can occur anywhere around the world; there can be a date difference associated with the time zone.

MANAGING MY ALFARDAN EXCHANGE TRAVEL CARD

How do I transfer money between currencies on my Alfardan Exchange Travel Card?

Load money into any of 5 supported currencies, and then select the "Manage Wallets" tab on our website. You can then transfer money between active wallets at the exchange rate displayed. Please note that you can have all currency wallets active at same time.

What currency should I use if I am travelling to a country that does not accept any of the currencies supported by my Alfardan Exchange Travel Card?

If you intend to use Alfardan Exchange Travel Card for transactions in a country that does not accept any of the currencies supported by Alfardan Exchange Travel Card, card will first debit your QAR wallet. If there are insufficient funds to cover the purchase amount, funds will be taken from other currency wallets as per currency hierarchy set by you beforehand.

What is the applicable exchange rate when I transfer money between currencies on my Alfardan Exchange Travel Card?

The Alfardan Exchange Travel Card exchange rates are updated on a regular basis. You can view the current exchange rate by logging in at www.alfardancard.com, selecting the "Manage Wallet" tab and then selecting the currency pair. The system will show you the current exchange rate and you will have 20 seconds to decide whether to confirm or cancel the exchange. If you require more than 20 seconds, simply refresh the rate.

How does Alfardan Exchange Travel Card work if you don't have enough money in one of your wallets?

When you make a purchase, Alfardan Exchange Travel Card will automatically draw funds from the local currency wallet if there are funds available. If you do not have sufficient funds to cover the total purchase amount, Alfardan Exchange Travel Card will automatically revert to your other active wallets. In this case, funds will be automatically transferred to the local currency wallet until enough to cover the total transaction. It will draw funds from wallets according to the "drawdown" sequence that you set on the web site. To change the drawdown sequence, you can visit www.alfardancard.com and select the "Manage Wallets" tab. Then re-arrange your active wallets by dragging and dropping the wallets into the preferred sequence in the list.

ADDING MONEY

How can I load money into my Alfardan Exchange Travel Card?

You can reload your card with QAR, AED, USD, Euro and GBP at your nearest Alfardan Exchange branch in Qatar. Please be sure to bring your Alfardan Exchange Travel Card and your original passport or Qatar ID with you. Reloading is instant, so you will have immediate access to your money.

How much money can I load at one time?

The Maximum Card account balance at any point of time is QAR 35,000.

SAFETY AND PINS

FEES AND LIMITS

How much does it cost to get the Alfardan Exchange Travel Card™ ?

The Alfardan Exchange Travel Card can be purchased for QAR 15.

On every reload, Fee of QAR 15 will apply.

What is the Card ATM withdrawal fee?

Please refer to the detailed fee structure on the program website.

What is the maximum balance I can carry on my Alfardan Exchange Travel Card?

The maximum balance at any given time cannot exceed QAR 35,000.

TECHNICAL ISSUES AND PROBLEMS (Alfardan Exchange Travel Card Product Questions)

What should I do if my card is lost or stolen?

Immediately call customer service to stop the card. You can then call Alfardan customer care at [+974 4412 6212](tel:+97444126212) to activate your supplementary card. Alfardan call center agents will ask a few verification questions for security purposes. Your pre-loaded funds and currencies on your lost/stolen card will automatically be reverted to your supplementary card and you may start using it immediately after activation.

You can also report your card lost or stolen by logging into www.alfardancard.com and selecting the Manage Cards tab. Under "Manage Cards", you can mark a card lost or stolen and submit the form.

What will happen to my card if I enter an incorrect PIN when making a purchase or withdrawing from an ATM?

If you enter an incorrect PIN more than 3 times repeatedly, your card will be automatically blocked and the transaction declined. You will need to contact the Call Center at +974 4412 6212 to unblock your card.

What should I do if I changed my mobile phone number?

You can call us at +974 4442 6212 and our customer service agent will verify your identity and assist you update your new contact number.

How do I file a dispute on transactions I did not make myself?

If you did not make certain transactions, you should call the Alfardan Exchange Travel Card call center immediately and report your card lost or stolen. This will prevent unauthorized use of the card from occurring again.

In addition, you can download the 'Dispute Resolution Form' from our website, fill in all the required fields and email it back to us at disputes@alfardan.zendesk.com

You can also log on to the website and submit your last successful transaction under the "Report Lost or Stolen" tab.

How long does it take to get my refund after filing a dispute form?

Normal disputes processing time can take up to 45 days from the day the dispute form is submitted.

What is the difference between a posted transaction and a pending transaction?

A posted transaction is a transaction that Alfardan Exchange Travel Card has approved for payment to the merchant.

A pending transaction is a transaction sent by the merchant for settlement/payment but not yet credited to the merchants account.

A pending transaction can take up to 15 days or until settled by the merchant.

How do I register for my online account?

1. Go to www.alfardancard.com
2. Click on "New User"
3. Enter your Card details
4. Enter DOB
5. Set your security Questions
6. Set your own username and password.

You can use this username and password next time you login to Alfardan Exchange Travel Card account.

How do I reset my password online?

Go to www.alfardancard.com ; under the login box located on the right hand side, select "Forgot your username or password" Follow the instructions to reset your password.