

## Kabul Bank Credit Card – FAQ

- What is a Credit Limit?
- Does the add-on card have a separate credit limit?
- How can I pay my monthly Credit Card bills?
- What should I do if I don't recognize a transaction on my statement?
- What should I do if I lose my card or it is stolen?

### **What is a Credit Limit?**

The 'Credit limit' is the maximum amount you can spend or borrow using your Credit Card. This limit is determined by various personal details like your income, source of income etc. The credit limit is normally raised or lowered depending on your previous year's track record in terms of spending and repayment.

### **Does the add-on card have a separate credit limit?**

No, the add-on card member shares the same credit limit as assigned to the primary card member.

### **How can I pay my monthly Credit Card bills?**

There are many easy ways to pay your monthly Credit Card bill such as: 1- Through Branch, etc

- ❖ **Transfer between KABUL Bank accounts:** All you have to do is walk in to any KABUL Bank Branch in Afghanistan, at any time and transfer the bill amount from your savings or current account to your Credit Card account.
- ❖ **Through Net Banking:** If you are registered for KABUL Bank's Net banking facility, you can transfer the card bill amount from your savings or current account to the card account online.
- ❖ **Standing Instructions:** If you have an account with KABUL Bank, you can instruct us in writing to automatically debit your bank account with either the minimum amount due or total amount due of your monthly outstanding on your Credit Card. Your account with KABUL Bank should be a sole account or a joint account with an 'any' or 'either' signing mandate.
- ❖ **ACSS (Afghanistan Clearing Settlement System):** Transfer funds from any other bank account to make your card payments. Credit will reflect within 1 working day.
- ❖ **Cheque Payment option:** You can also drop a local cheque, payable to KABUL Bank Card A/c followed by your 16-digit card number, at any one of our drop boxes located in any Kabul Bank Branches in your city. KABUL Bank has an extensive network of 63 branches across Afghanistan.
- ❖ **Over the counter:** Walk into any KABUL Bank branch and pay by cash.



### **What should I do if I don't recognize a transaction on my statement?**

Report this instantly by: Calling our Kabul Bank Customer Call Center OR By filling up the Cardholder Dispute form. Click here with the required details and send it to us at

**KABUL BANK - Credit Cards Division,  
10-42, Turbaz Khan Square, Shar-e-Naw,  
Kabul, Afghanistan**

### **What should I do if I lose my card or it is stolen?**

Don't panic if you happen to lose your card. The first thing to do is: Call our Kabul Bank Customer Call Centre and report the loss.

Make sure you file a police complaint for the lost/stolen card and send us a copy, along with a written confirmation, to the Chief Card Operations – Credit Card Services, KABUL Bank Credit Cards Division, 10-42, Turbaz Khan Square, Shar-e-Naw, and Kabul, Afghanistan.

This will help us to immediately block all transactions on your card and initiate the process to deliver a new card to you within the next 7 business days. Any fraudulent transactions after reporting the loss will be borne by us. If you happen to recover the card after having reported it lost, please do not use it. Cut it into 4 pieces, cut it especially through the magnetic strip at least once, and return it to us.

### **REVISION HISTORY**

**ORIGINAL VERSION**

**V 1.0**