

## Kabul Bank – Understand your Credit Card statement

Your monthly statement is a record of all transactions you've made during a particular month.

When you make any transaction, you receive a charge slip or a bill from the Merchant Outlet. Keep these slips and cross check the amounts stated in your monthly statements. In case you find a transaction that doesn't match your records, call us immediately on our 24-hour helpline or contact us through the dedicated customer care email ID.

### Understanding the terms used in your monthly statement

- ❖ **Card member's name and number** - Your name as it appears on the card along with your 16-digit card number. The card number will be truncated to prevent fraudulent misuse of the card.
- ❖ **Statement date** - The date on which the statement was generated.
- ❖ **Payment due date** - The date on which your payment is due.
- ❖ **Transaction Date** – The date on which the transaction had been posted by the Bank in your credit card account.
- ❖ **Value Date** – The date on which the transaction had been made by you.
- ❖ **Transaction Currency** – The currency in which the transaction had been made.
- ❖ **Billing Currency** – The currency in which the card is issued and billed. (Default is USD – United States Dollar)
- ❖ **Credit limit** - The maximum amount that is sanctioned as a line of credit by the Bank in your credit card account.
- ❖ **Available credit limit** - The unutilized portion of the credit limit at any point of time after taking into account the balance outstanding billed and unbilled.
- ❖ **Available cash limit** - Amount available for cash withdrawal (Subject to Available Credit Limit).
- ❖ **Debit / Credit Indicator** – Dr means that the mentioned amount had been debited from your credit card account. Cr means that the mentioned amount had been credited to your credit card account.

- ❖ **Purchases and Debits** - This is the sum total of all Retail / Cash transactions incurred by you during your statement period. This also includes the fees.
- ❖ **Finance Charges** - This is the charge that is applicable in cash advances and late payment charges.
- ❖ **Payments / Credits** - These are the details of payments made by you and any credits received during the month prior to Statement Date.
- ❖ **Merchant details** – This is the registered name of the merchant establishment at which the transaction took place.
- ❖ **Location** – This is the city in which the transaction took place.
- ❖ **Reference Number** – This is the unique transaction reference number. It is recommended that you check each Card Statement carefully. In case of any discrepancy, at first cross check the reference number with the charge slip or please contact our 24 hour Kabul Bank customer call centre.
- ❖ **Transaction Type** – This is the type of transaction. For example CHGS means Charges etc.

Please refer to the update charges matrix and cross check the same with the statement. In case of discrepancy please contact our 24 hour customer care center and reach us at the customer care centre email ID.

All the statements will be generated as an adobe acrobat document (.pdf document). The credit card statement thus generated will be mailed to the email address you had provided in the credit card application. To open the document you have to provide a password. The password details will be provided in the email sent by the Bank.

Please ensure you add the email address from which the statement would be sent ([card.statement@kabulbank.af](mailto:card.statement@kabulbank.af)) to the trusted address, else the email may be marked as junk or spam by some email service providers. Please do not reply to this email address ([card.statement@kabulbank.af](mailto:card.statement@kabulbank.af)) as any email sent to this address is not monitored.

Please click here for the sample credit card statement.

## REVISION RECORD

ORIGINAL VERSION

V 1.0