

## Tips for Resident customers (Omani – Expatriate)

### Before you Travel:

- Check that your cards are valid to cover the travel period.
- Purchase your ticket with your Bank Muscat credit card and enjoy complimentary travel Takaful purchase protection. [Click here](#) for the list of eligible cards.
- The benefits under travel Takaful are only applicable when travelling outside Oman and paying at least 50% of the travel ticket value using the Bank Muscat credit card. \*
- Travel Takaful is extended to Bank Muscat card holder, card holder's spouse and up to 3 children (up to age 18 years or up to age 23 years if in full time education). \*

\* please refer Takaful policy terms & conditions [click here](#) for complete details. For table of benefits, please [click here](#).

For more information on how to redeem Takaful travel insurance [click here](#).

- Activate travel lounge access on Asalah Visa Signature credit cards or Private Banking Visa Infinite credit cards by spending USD 1 Internationally or online:

**[Asalah Signature credit card](#)**: Gives you an exclusive entry to over 1000 airport lounges around the world.

- 12 Lounge visits for cardholders
- To qualify for the 12 visits described above, the cardholder needs to meet the eligibility criteria \*
- One complimentary lounge visit is available to the cardholder before meeting the eligibility criteria
- Once the eligibility criteria is met, the cardholder can avail the remaining 11 complimentary visits (entitlement of a total of 12 visits)
- To view available lounges, please visit LoungeKey website by [click here](#) or download the LoungeKey smartphone app

**[Private banking Visa infinite credit card](#)**: gives you an exclusive entry to over 1000 airport lounges around the world.

- Unlimited lounge access for cardholder + 1 guest each visit
- To qualify for unlimited visits described above, the cardholders needs to meet the eligibility criteria \*
- A total of 2 complimentary lounge visits are available (to be used twice by the cardholder or once by cardholder + guest) before meeting the eligibility criteria once the eligibility criteria is met, the cardholder can continue to avail the complimentary usage of the lounge benefits
- To view available lounges, please visit LoungeKey website by [click here](#) or download the LoungeKey smartphone app

### \* [eligibility criteria](#):

- Any international POS transaction including face to face or online transaction of a minimum of USD 1 yearly is required to be eligible for the lounge program
- In case you do not meet the eligibility criteria then you will bear the cost of the visits until the minimum USD 1 international transaction is done
- Each year the customer needs to perform an online or international transaction of USD 1 to be eligible to avail the complimentary airport lounge access
- In the case of Asalah Signature credit card - the cardholder will be charged USD 32 per lounge visit if he/she did not meet the eligibility criteria or on the 1<sup>st</sup> visit after the 12 complimentary lounge access
- Please note, it may take up to a maximum of 15 days for the transaction to become visible in the supplier's system
- Record card numbers, expiration dates and bank phone numbers. Keep this record in a safe place separate from your cards. Never write down your PIN Number anywhere.
- Check you have sufficient credit limits, and also check your account balance.
- Make sure the back of all your Cards are signed in the designated signature panel.
- Make sure your National Identity card and passport are valid.
- Ensure your Bank account is activated and not in "Dormant" status.
- Ensure to have your registered mobile number activated while abroad to receive SMS notifications of transactions taking place on your account and cards.
- Download the Mobile Banking application of the bank to track your card usage and spending while travelling. You can have this application only on your registered mobile number with the Bank.
- Ensure that the mobile you are using is updated with the most recent spyware / OS / IOS / Android software.
- Ensure that your online banking access and secure token are working. Please take care of your Internet banking User ID and Password. Do not share them with anybody.

- Ensure that your email ID is registered with the Bank so you can receive your monthly Account statement and other notifications sent by the Bank. You can also view / download your Account statement on Mobile Banking application.
- Ensure to clear all your liabilities e.g., loan, credit card, shares, and fixed deposit before traveling, this is especially applicable to customers who have decided to permanently leave Oman.
- Make sure to update any personal records using your Internet banking.
- Never share your one time pin (OTP) with anyone.
- Bank Muscat will never ask you to enter your personal information through email or calls, never click on a Web link received by non-trusted emails.
- Bank Muscat will never send you requests asking for your User ID and Password. In case you have received any e-mail from an address appearing to be sent by Bank Muscat, advising you of account verification or seeking information on your Credit / Debit card number(s) or User name / Password(s) of your Bank Muscat Online Banking facility, PLEASE DO NOT RESPOND.

#### **During your Travel:**

- Shop with your credit cards to get more rewards. To review the benefits associated with your card visit: [www.bankmuscat.com](http://www.bankmuscat.com)
- Don't leave your cards unattended, whether you're at work or relaxing in your hotel, and take advantage of the hotel-provided safe for valuables.
- Do not leave all your cards in one place or wallet, and keep away from direct sunlight to prevent damage.
- Never give your card or your PIN number to any person. Ensure to have the card in front of you while doing any transaction.
- Make sure your debit card is enabled for international access. You have option to enable / disable your Debit card international access through Internet Banking or Mobile Banking application.
- When using ATM's ensure to inspect the ATM for any foreign objects or devices. Guard your PIN from fraudsters, and do not accept assistance from anyone.
- Check if your card has a Visa, OmanNet, GCCNet or PLUS logo. If it does, it will be accepted at any ATM that is marked with the same logos.
- You can check your account balance at most ATMs. Some ATMs also offer the option of selecting the account you wish to access.
- Some ATMs will display your account balance in your home currency while some will display it in the destination currency. Do take note of this when viewing your account balance on screen.
- Note that there is an additional charge for withdrawing cash internationally. In some cases, there may also be a charge levied by the bank that owns the ATM. You will be notified on the ATM screen if there is a transaction charge and exchange rate as applicable. Please view Bank Muscat charges Book (Page 4 and 8) by [Click here](#).
- ATMs are designed to prevent fraudulent transactions and may withhold your card when you make multiple attempts to withdraw cash with an incorrect PIN. If this happens, please note that your card will be blocked immediately and you may request for a new card by calling our Call Center at 24795555.
- Please inform the bank if you received an incorrect amount from ATMs. If this happens, you may contact bank muscat call center at 24795555 which will be available 24/7 for your assistance.
- Check your receipts very carefully before signing/entering your PIN, and do not leave the "Tips or Total" line blank.
- Check the POS screen for accuracy of merchant name and amount to be paid before entering your PIN.
- Regularly check your card spending through Mobile Banking or Online Banking applications.
- Please keep your registered mobile number active while at roaming for Bank to reach you when overseas.
- Avoid using unsecured Wi-Fi, public or shared networks.
- You can block your card if it is stolen, lost or facing any issues using Internet Banking, Mobile Banking or immediately contact the Bank's Call Center.
- It is always recommended to pay in the local currency of the country you are visiting. Paying in Omani Rial abroad will result in higher exchange rate commissions.
- Save all of your receipts. Once you're back home, check them carefully against your monthly statements.
- In case you have forgotten your Mobile Banking User ID / Change MPIN, access Forgot User ID / MPIN option which is provided on the home page of the mobile banking application
- In case you have forgotten your Internet Banking User ID, Click on "Trouble Logging In?" option available in the login page of the Internet banking application and follow the steps.
- You can request to issue "No Objection Certificate" for personal use and send it to customer service e-mail ID on [customerservice@bankmuscat.com](mailto:customerservice@bankmuscat.com) using your registered email ID with the Bank.

- You can request for fixed deposit cancellation by calling Call Center using your registered mobile number through interactive voice response (IVR) system using your debit card number and PIN.
- You can request re-issuance of Debit/ Credit card by calling Call Center using your registered mobile number through interactive voice response (IVR) system using card number and PIN.
- Instant generation of e-PINs or changing of e-PINs for debit, credit and prepaid cards can be done using the following channels: interactive voice response (IVR) system, Internet Banking or Mobile Banking; and the one time pin (OTP) will be delivered to your registered mobile number. Hence, please ensure your registered mobile number is functional.
- Activation of your credit card can be done by setting or resetting your e-PIN using one of the following channels: interactive voice response (IVR) system, Internet Banking or Mobile Banking channels; and the one time pin (OTP) will be delivered to your registered mobile number. Hence, please ensure your registered mobile number is functional.
- To view FAQs [Click here](#).

**After you Travel:**

- Change your PIN on a regular basis through ATMs, CDMs, FFM, Call Center using interactive voice response (IVR) system, Statement printer, and Internet Banking or Mobile Banking channels.
- Check all your cards and account statements and if in dispute contact the bank immediately.

**Call Us:**

For more information with a specific question about your Bank account, you can get help by:

- Visiting our website at [www.bankmuscat.com](http://www.bankmuscat.com)
- Logging in to our Online Banking [www.bankmuscatonline.com](http://www.bankmuscatonline.com)
- Calling us at 24795555
- WhatsApp us at 24795555.
- Tweeting us at our [@bankmuscatcare](https://twitter.com/bankmuscatcare)
- Customer services email ID: [customerservices@bankmuscat.com](mailto:customerservices@bankmuscat.com)