

البنك الأهلي
ahlibank



هميان
HIMYAN



Terms and Conditions

ahlibank.com.qa

[ahlibankqatar](https://ahlibankqatar.com)



Terms & Conditions

Himyan Card

Himyan cards refer to the debit and prepaid cards issued by Ahlibank. The Customer has to obtain the card issued by Ahlibank physically or through Online & Mobile banking.

Enrollment with Qatar Airways Privilege Club:

Applicants of the Himyan Card must be a Qatar Airways Privilege Club member in order to qualify to apply for the card.

If the applicant is not an existing Qatar Airways Privilege Club member, the issuing Ahlibank will automatically enroll the applicant on their behalf.

Qatar Airways Privilege Club will send an invitation email to the applicant to complete his/her enrollment and to accept the Privilege Club Terms & Conditions to complete the member profile.

By signing up for the Himyan Card, the customer accepts all the Terms & Conditions of Qatar Airways Privilege Club.

The customer consents to the participating Ahlibank to share personal data such as name, date of birth, email id & mobile number with Qatar Airways Privilege Club. Such data shall be used by Qatar Airways Privilege Club to send marketing communication related to Himyan Card and Qatar Airways Privilege Club program offers from time to time.

By opting for a Himyan card, the customer agrees that the card will be automatically linked with Qatar Airways Privilege Club "Card Linked Offers".

The customer agrees and authorizes Qatar Airways Privilege Club to monitor the linked card transactions in order to identify qualifying transactions via its third-party service provider in facilitation of the rewards provided through "Card Linked Offers".

"Card Linked Offers" allows customers to earn additional Avios from merchants with whom Qatar Airways Privilege Club establishes partnerships with.

If the customer wishes to unlink from "Card Linked Offers", he/ she may manually delink the card by logging in to their Qatar Airways Privilege Club account and visiting the manage "my payment" cards section.

Customer Value Proposition and Applicability

Customers will earn 1 Avios on every QAR 8 spent on the Himyan Card for all consumer spends.

Customers will earn additional Avios for spending at merchants that are participating in the Qatar Airways "Card Linked Offers".

The list of "Card Linked Offers" qualifying merchants in Qatar & other earning details can be found in the privilege club link, and Qatar Airways Privilege Club will remove/add participating merchants from time to time.

To qualify for additional Avios through merchants participating in "Card Linked Offers", the minimum spend that is set by Qatar Airways Privilege Club will apply depending on the agreement that Qatar Airways has with the merchants.

The minimum transaction value shall be QAR 8.

There shall be no maximum cap on Avios earning (i.e., no restriction on earning Avios for a transaction or particular period) .

All consumer transaction shall qualify for earning Avios except cash withdrawals, balance transfers, fees, interest charges, and any other transactions deemed ineligible by Qatar Airways Privilege Club.

A member can hold more than one type of Himyan card (i.e., Prepaid, Debit) with Ahlibank or other banks

Himyan Card can only be used within the State of Qatar i.e., transactions outside State of Qatar shall not earn Avios unless the territory is further extended by the State of Qatar or unless otherwise notified by Qatar Airways Privilege Club or the Ahlibank

For spends on supplementary or primary card by a family member, the main member will earn Avios as per the family program rules of Qatar Airways Privilege Club.

Member Servicing

Customers will be eligible to earn Avios for all consumer spends on Himyan Prepaid/Debit cards within 5 business days from the day of spend and subject to confirmation and applicable program rules.

Customers will be credited with the additional Avios through spending at qualifying "Card Linked Offers" merchants within a period of between 1 day and 180 days depending on the merchant's return policy.

If the Avios are not reflected in the customer's Qatar Airways Privilege Club account, the customer must check with Ahlibank which have issued the prepaid/ debit card.

If the additional Avios through "Card Linked Offers" are not reflected in the customers Qatar Airways Privilege Club account, the customer can claim missing Avios by visiting the "Card Linked Offers" in privilege club "claim page" and submitting transaction details within a period of 180 days from the date of transaction.

Please also refer to our:

- 'Cards' brochure
- 'Cards Fees and Charges' brochure

For further information please also visit
ahlibank.com.qa or call us on +974 4420 5222