

## Frequently Asked Questions (FAQs)

### What is a SABB Umlaty Visa Card?

It is a Travel Card which allows the cardholder to have multiple currencies in a single card. Now you don't need to queue up at an exchange Teller for foreign currency cash. Just log into the SABB mobile App or SABBNet to transfer funds from your account to your SABB Umlaty Visa card, then transfer funds to your foreign currency wallet at the available exchange rate. International transactions in that currency will no longer be subjected to any Forex related charges or markups.

### Which currencies can be loaded to an SABB Umlaty Visa Card?

US Dollars (USD), Euro (EUR), British Pound (GBP), United Arab Emirates Dirhams (AED), Turkish Lira (TRY), Saudi Riyal (SAR).

### Do I need to be a current SABB Customer to apply for the card?

Yes, you need to have an existing current/saving account with SABB in order to apply for the Card.

### How do I apply for a SABB Umlaty Visa Card?

By going to SABB Net through [sabb.com](http://sabb.com) and clicking on «Apply Umlaty Card» or by downloading our SABB mobile App from the App Store or Google Play.

### What documents do I need to submit when applying for SABB Umlaty Visa Card?

If you are a current SABB Customer, simply go online to the SABBNet on [sabb.com](http://sabb.com) or SABB Mobile Application where you can apply for the card.

No documents are needed as the application process is digital.

### What is the limit that I can load to the Card?

Your limits of the card are a maximum load of SAR 30,000 or its equivalent (in other currencies) at any one time.

- Should not exceed three transactions per day.
- A daily purchase limit of SAR 75,000 or its equivalent (in foreign currencies) will apply.

## Using the SABB Umlaty Visa Card

### When can I start using the Card?

Once you have received your card, set your PIN and you can then load your Card and use it.

### How do I set up my PIN?

After you receive your card from the courier

- Go to [www.sabb.com](http://www.sabb.com) and click on SABBNet or download our SABB mobile App from the App Store or Google Play.

### Where can I use the Card?

You can use your Card at around 37 million merchants around the world including KSA. You can also use it to make online purchases. When using your card in KSA, you must have sufficient balance in your SAR wallet. You can transfer any balances in your foreign currency wallets to the SAR wallet to use Umlaty at merchants or withdraw cash from ATMs locally. Please note foreign currency conversion rates apply.

### What happens when I use my SABB Umlaty Visa Card?

If you make a purchase at a merchant for USD, only your USD wallet will be debited, with no additional charges for currency conversion. This works for all foreign currency wallets. On the other-hand, if you make a purchase at a merchant for a non-wallet currency, your SAR wallet will be debited and will incur a conversion rate to the SAR wallet.

### How do I add funds from another wallet if I run out of funds in my current wallet?

Log into your account through SABBNET or SABB Mobile App and transfer funds from one of your other wallets to the relevant currency wallet at a favorable foreign exchange rate. Please note that you will incur 2 exchange rate conversion; first from the foreign currency wallet to SAR and then from SAR to the new foreign currency wallet. We recommend to directly transfer from your account to the foreign currency wallet.

### Can I use my SABB Umlaty Visa Card for online purchases?

Yes, the Card supports online purchasing.

### Can I use the Card to withdraw cash from ATM's?

Yes, and the daily withdrawal limit is equivalent to SAR 5,000 per day from overseas or local ATMs. There is a fee applied for each cash withdrawal transaction equivalent to SAR 23 inclusive of VAT and fees for local withdrawals inclusive of VAT. Please see the fees and charges section in the User Guide and Leaflet Funds. To be withdrawn should be enough to cover the fee.

### Can I set a daily limit for the Card?

Yes, by using the SABBNet or through SABB mobile app.

### Does SABB Umlaty Visa Card provide a better exchange rate and charges when compared to Debit or Credit Cards?

Yes, if you fund your wallet before your trip, you are less likely to incur fluctuating rates and foreign exchange fees when compared to a regular Debit or Credit Card.

### SABB Umlaty Visa Card seems to have 6 currencies, does this mean that the Card cannot be used for other currencies?

If you travel to a country whose currency is not from the 6 currencies offered, then the transaction will be debited from the SAR Wallet and the currency conversion rates are applied to the transaction.

### Once I transfer funds from one currency to another, how long will it take for the funds to appear in my wallets?

Immediately after purchasing the currency.

### Do I need to inform the Bank of when & where I'm travelling for the relevant currency wallet to be debited?

No, the card will automatically debit the appropriate wallet depending on the destination. Although, it is always recommended to inform your bank if you are traveling to avoid any issues when it comes to using your cards internationally.

### How many currency wallets are given by default in the SABB Umlaty Visa Card?

We currently offer 6 currencies: US Dollars (USD), Euro (EUR), British Pound (GBP), United Arab Emirates Dirhams (AED), Turkish Lira (TRY) and Saudi Riyal (SAR).

### At retail outlets and ATMs, I am often prompted to choose between home currency and local/destination currency? What am I supposed to do?

Always choose the local currency of your destination. E.g. if in the U.K. select GBP, if in the U.S.A. select USD

### If I am in the UK and my Pound wallet is running low on balance but the Dollar wallet is funded, will the transactions go through?

No, you must transfer funds from your SABB current account or from your USD wallet using SABB through your account in SAABNET or SABB Mobile. Please note that if you transfer funds from your USD wallet, you will be subject to two currency conversion rates; USD to SAR and then SAR to GBP. Therefore, we recommend you transfer from your current account or SAR wallet and you will incur one conversion rate e.g. SAR to GBP.

### What is the limit for purchases on SABB Umlaty Visa Card?

You can spend a daily limit of SAR 75,000 or its equivalent in foreign currencies of your available balance in your wallets.

What do I select when making a transaction at an ATM or POS terminal?

Please select "Credit" and not "Cheque" or "Savings" option and this will access the available funds in the wallet.

## **Reloading SABB Umlaty Visa Card**

Can I remotely reload the SABB Umlaty Visa Card?

Yes, you can reload the card from SABBNet or SABB mobile app.

How can I confirm that my Card has been reloaded?

You will receive a notification through SMS or by checking your wallet balance through SABBNet or SABB mobile app.

Can I issue cheques to load SABB Umlaty Visa Card?

No, you can only fund your wallets from your existing current/saving accounts.

## **Customer support**

What if my SABB Umlaty Visa Card is declined at a POS?

First, check if you have provided the correct PIN number. Then, make sure you have sufficient funds in the local currency wallet of the country you are travelling to. If none of these, please contact the call centre.

How can I contact the call centre?

The contact numbers are always provided on the back of the Card.

920 022 747 (KSA), +966 920 022 747 (International line)