

Feature / Benefit	Classic/Platinum Card	Rewards Card
Shariah-compliant	Approved by Sahriah Committee	
Acceptance	Accepted at more than 70 million merchant locations in more than 200 countries	
Cashback	<ul style="list-style-type: none"> ▪ 1% Cashback on all purchases ▪ No cap on total Cashback ▪ No cap by merchant category ▪ Credited into Credit Card Account every month <p>Note:</p> <ul style="list-style-type: none"> ▪ Cashback is not applicable to cash withdrawals, fees, charges ▪ Cashback for e-wallet reloading is SAR1.00 per reload 	
Annual Fee	Zero Annual Fee	
Cash Withdrawal	Up to 30% of Credit Limit or available balance (whichever is lower)	
TAKHIER Program Membership	<ul style="list-style-type: none"> ▪ Automatic enrolment into the TAKHIER Program Free ▪ Discounts and offers at more than a hundred merchants specially selected for Nayifat Cardholders 	
Airport Lounge Access	<ul style="list-style-type: none"> ▪ 25 airport lounges worldwide ▪ 6 visits per year (Cardholder only) ▪ Guests pay USD32 per visit 	
Airport Meet-and-Greet Service	15% off Retail Rates at 450 destinations worldwide more details: cemea.yqgroup.com	
Hotel Offers	<p>Jumeirah Hotel (25% discount, free breakfast, private beach, access to Kids Club). More details and booking: www.jumeirah.com/en/offers/global-offers/visa-offers</p> <p>Visa Luxury Hotel Collection (Best available rates, free breakfast, USD25 food and beverage credit, VIP status, 3pm check-out). More details and booking: www.visaluxuryhotels.com</p>	
Golfing Offer	Discounts on green fees at leading golf courses. Book via Spikes On mobile app	
Lifestyle Offers	VOX Cinemas. Buy one free one. Terms and conditions apply. Book via: uae.voxcinemas.com	
Protection Services	Insurance and protection, purchase protection, and extended warranty for purchases. Terms and conditions apply. More details: www.cardholderbenefitsonline.com	

Not Applicable