

Xtra Rewards Program

FAQs

What is ABK Xtra Points Program?

ABK Xtra Points program rewards cardholders for making purchases using their Credit/Debit cards by giving them incentives in the form of points. The earned points can be redeemed instantly when shopping or paying for anything from anywhere in the world that accepts card payments, or you can redeem points in the form of cash back to your Card balance.

How do I enroll into ABK Xtra Points Program and Are there any membership fees?

Enrollment into Xtra Points Program is automatically and free.

How to register?

Firstly visit www.abkegypt.com and choose Xtra Points Rewards, click on register and fill in the required fields. After successfully completing the registration steps, please download Pay with Rewards Mastercard Application from Apple store or Google store.

What is the value of the earned points on all card types into ABK Xtra Points Program?

ABK Xtra points values are structured based on the card type:

Card Type	Credit Card					Debit Card	
	Classic	Gold	Titanium	Platinum	World Elite	Classic	Platinum
Activation Points*	N/A	5,000 points	10,000 points	20,000 points	25,000 points	N/A	N/A
Spend Points/EGP 1	0.5 point	0.5 point	1 point	1.5 points	2 points	0.25 point	0.5 point

*Activation should be within 3 months of card issuance date

Is there a difference in the value of the earned points from domestic and international POS transactions?

There is no difference in the value of the points earned whether the POS transaction is local or international.

What is the value of points in EGP?

Each 100 points equals 1 EGP

How are the points earned and their equivalent calculated in EGP?

Assuming a Platinum cardholder making POS transaction with 10,000 EGP

Points Earned: $10,000 * 1.5 = 15,000$ points

Points in EGP: $15,000 \text{ points} / 100 = \text{EGP } 150$

Are there minimum points for redemption?

There is no minimum.

Are there earned points for all transactions?

No, only for local, international online and purchase transactions.

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What are the types of redemption of Xtra points?

Points can be redeemed as follows:

- Instant points redemption during purchase transaction:

Redemption is done through [Xtra points program](#) link available on our website www.abkegypt.com or through the Pay with Rewards MasterCard application

You can Choose the suitable option to redeem your points:

- o Save the points for future transactions "No Purchases".
- o Redeem the points for next transaction "Next Purchase".
- o Redeem the points at every transaction "All Purchases".
- o Redeem points for a previous transaction "No Purchases" and go to the Activity icon to choose the desired transaction to be redeemed.

- Cash back to primary card

Cash back redemption can be done only through [Xtra points rewards program](#) link available on our website www.abkegypt.com and the amount will be available in your Credit / Debit Card balance the next working day

What's the validity period of Xtra points?

All points are valid for redemption for a period of 3 years from the date of earning the point.

Can Xtra points be redeemed after card cancellation?

Not possible

If a customer issued a replacement card for any reason, earned points will be lost?

The points earned for the previous card will not be lost and the Card Center will add the replacement card number to the customer's account.

Is it possible to combine points gained through my credit and debit cards?

Yes, it can be done through the following steps:

- o Register all cards on the website.
- o Add all cards to the Pay with Rewards MasterCard app
- o Calling the Call Center of ABK - Egypt and requesting the service.

Can the supplementary cardholder earn points?

Yes, points are calculated as the primary card.

Can the supplementary cardholder redeem the points earned?

No, the earned points are added to the account of the primary cardholder.

Is it necessary to register the supplementary cardholder through the website and the Pay with Rewards MasterCard application?

Yes, follows the same steps as the primary cardholder to register

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