

What is Mokafaaty Program?

Mokafaaty is a unique program that grants you with points once any transaction is made with your MasterCard World Elite Credit Card. The earned points can be redeemed with vouchers from participating merchants.

What is Points Redemption?

It means exchanging the points for issuing a voucher for any participating merchants available with Bank AlJazira. All redemptions are subject to BAJ rules which are stated in this document or other terms that BAJ may apply in the future.

How do I enroll in Mokafaaty Program?

You will automatically be part of our Mokafaaty program without any administration fees to enjoy collecting points on every purchase transaction you make using your MasterCard World Elite credit card.

Are there any fees to join Mokafaaty program?

No, the program is for free.

Is all of Bank AlJazira cards part of this program?

No, this program is only available for MasterCard World Elite Cardholders.

How can I start earning points?

You will earn points from using your MasterCard World Elite Credit Card on purchase transactions.

Will I earn points when using my MasterCard World Elite Credit Card on cash withdrawals?

You can accrue points only on purchase transactions using your MasterCard World Elite Credit Card. Cash withdrawal transactions; SADAD payment transactions and cash transfers from Credit Card to Current Account will not earn any points.

Where and how can I redeem my points?

You can redeem your points by calling the toll free number 800 244 6262 and select vouchers from our participating merchants.

How often do I receive my points balance?

Points will be calculated and credited to the customer points' balance on a monthly base when the card monthly statement is issued, and the updated points' net balance will appear in the statement.

How I can receive the voucher?

The bank delivers the voucher to the customer via express mail or through any of BAJ branches.

Do I earn points for using my MasterCard World Elite out of Saudi Arabia?

Yes.

Do I earn points for using my MasterCard World Elite Credit Card on online purchases?

Yes.

Do I earn points for using the supplementary credit card?

Yes, any purchase transaction made by the supplementary cardholder will qualify the primary cardholder to accrue points and it will added to the points' balance.

Are there a minimum number of points I should have for redemption?

Yes. The minimum number of points that the customer is allowed to redeem is 10,000 points which is worth of SR 100 voucher.

What if there is an error or dispute about a purchase thru my MasterCard World Elite credit card?

In case of errors or disputes about transactions BAJ call center will attempt to assist you in the best possible way, contact them on:

In Saudi Arabia 800 244 6262 & International + 966 11 431 6262

Is there an expiry date for MasterCard World Elite credit card?

Yes, the card has validity duration and this date is mentioned on the face of the Credit card.

Is there any expiry for the points?

The points don't have any expiry date; however the voucher will have an expiration date.

Are there any specific shops that I need to buy from to earn points?

No.

Do I have to notify the shop every time I use my card on purchase transactions?

No.

Can the supplementary cardholder use the primary cardholder points?

No, this is only available for the primary cardholder.

Can I transfer the points to someone else?

Accrued points are not transferable to others or to another MasterCard primary cardholder.

Would I be able to use my points if my MasterCard World Elite Credit Card is cancelled?

No.

Can I use the voucher as a gift for your family or friends?

Yes.

When will the customer is not eligible to accrue points?

- If the customer misses payment for 30+ days, the customer will not be eligible to accrue points for new purchase transactions, and the accrued points will be non-redeemable till the customer pays the full outstanding amount.
- If the customer misses payment for 90+ days, the customer will not be eligible to accrue points for new purchase transactions, and the accrued points will be cancelled. In case the customer pays the full outstanding amount and the card is re-activated, the cancelled points balance will remain cancelled and will not be credited to the card account.

Would the points balance remain available if the card is cancelled by the customer or the bank?

No, if the card is cancelled either by the customer or the bank, all accrued points will be non-redeemable.