

## 1) How do I earn miles with Ajwaa credit card?

You earn miles for any purchase transactions using Ajwaa credit card and based on the card type as follows:

Card Type	Miles Scheme	
	Local	International
Ajwaa Infinite Card	Earn 3 Miles for every SR. 1 spent	Earn 3 Miles for every SR. 1 spent
Ajwaa Signature Card	Earn 3 Miles for every SR. 1 spent	Earn 3 Miles for every SR. 1 spent
Ajwaa Platinum Card	Earn 2.5 Miles for every SR. 1 spent	Earn 2.5 Miles for every SR. 1 spent

Spend more using your Ajwaa credit card and earn more free miles, but no miles will be earned for the ATM cash withdrawals and cash transfer from your Ajwaa card to current account.

#### 2) If I hold a Supplementary Ajwaa Credit Card, will I earn miles?

Yes you will earn miles against any purchase transactions but miles will be added to the membership account for the primary cardholder.

## 3) Why do other frequent flyer credit cards offer more miles than Ajwaa credit card?

The other frequent flyer credit cards offer you more miles than Ajwaa YET the value of miles you earn with Ajwaa is higher than any other frequent flyer program, for example, if you spent SR. 10,000 using other frequent flyer card you will earn 15,000 miles which worth SR. 210 whereas if you spent the same amount SR. 10,000 with Ajwaa Signature card you will earn 30,000 miles which is worth SR. 266.

#### 4) Do I need to hold a minimum number of miles to make a redemption booking?

No, compared to other frequent flyers cards, you can redeem your miles at any time. You just need to select your traveling date and destination then Ajwaa application will show you list of options where you can choose any airline that matches your miles balance.

#### 5) Are there any dates or seasons where I cannot make redemption?

No. Ajwaa miles have no restrictions on the date or flight you wish to travel, yet booking is subject to seat availability.

## 6) Why would I apply for Ajwaa credit card if I'm holding another frequent flyer credit card?

Ajwaa credit card gives you the freedom to travel with any airlines you wish with no restrictions on dates of booking, you can book your flight and issue your ticket without calling an agent or visiting an office, www.ajwaa.baj.com.sa provide you with all services you need.

#### 7) How can I check my Ajwaa miles balance?

Your miles balance is daily updated and you can check it in your membership account via www.ajwaa.baj.com.sa, the miles balance in your membership account is the available balance to redeem. Also a monthly miles statement will be available in your membership account via www.ajwaa.baj.com.sa for more details.

#### 8) Is there a validity period for my Ajwaa miles?

Yes, the miles you earned are valid for three years from the earning date.



#### 9) From which airline can I redeem my Ajwaa miles?

Ajwaa credit card gives you the freedom to redeem your miles with more than 600 airlines around the world in any class of travel at any time.

#### 10) How can I access my Ajwaa membership account?

You will need to use the membership number that is embossed on your card and your membership account password.

## 11) How do I redeem my Ajwaa miles?

All you need to do is login to your Ajwaa membership account via www.ajwaa.baj.com.sa and select your traveling date and destination then select the airline and air ticket will be issued and sent to your e-mail.

#### 12) How do I collect my redemption ticket?

The ticket will be e-mailed to the email address registered under your Ajwaa account; you have to make sure that your e-mail address and mobile number are always updated in the bank record.

## 13) What if my Ajwaa miles balance does not match that booking I requested?

The application will offer you to use your Ajwaa credit card to pay for the difference.

#### 14) Can I use my Ajwaa miles to book flight for a family member or a friend?

Yes, you can make book for anyone using your Ajwaa Miles, and ticket will be e-mailed to the e-mail address register under your credit card account.

## 15) Can I do the booking direct with the airline and redeem my Ajwaa miles afterwards?

You will not be able to make a redemption booking directly with the airline. Any redemption needs to be done via www.ajwaa.baj.com.sa

# 16) Can I exchange my Ajwaa miles with cash or to pay the due amount of my Ajwaa credit card, or even to transfer the miles balance to another Ajwaa cardholder?

Unfortunately, your miles cannot be exchanged for cash or for payment; also miles are accrued under your membership account and cannot be transferred to another Ajwaa cardholder.

#### 17) Can I cancel the redemption transaction?

Yes you can, however, the acceptance of the request is subject to the cancellation terms and conditions of the service provider, and the redeemed miles in this case will be credited to the miles membership account, and you will be charged a cancellation fee of SR. 150 for each air ticket or hotel booking plus any other cancellation fee determined by the service provider, all cancellation fees will be charged to your Ajwaa credit card.