

# Samba Panda Alkhair Credit Card - Frequently Asked Questions

## Q1. What is Samba Panda Al Khair Credit Card?

A1. The Samba Panda Al Khair Credit Card is the first Shariah-approved co-branded credit card in retail grocery sector in K.S.A. that let's you shop now then pay later through the execution of Tawaroq transaction if you choose not to pay the whole amount. It also earns free points to be redeemed and used at Panda or HyperPanda.

## Q2. How I collect Samba Panda Free Points?

A2. Every SR 100 you spend using your Samba Panda Al Khair Credit Card at Panda or HyperPanda you earn (2) points. If used at anywhere else you earn (1) point

### Examples:

☼ If you spent SR 5,000 with your Samba Panda Credit Card at Panda or HyperPanda, you will earn 100 points automatically (2 points for every SR 100)

☼ If you spent SR 1,500 anywhere outside Panda or HyperPanda, you will earn 15 points automatically (1 point for every SR 100)

## Q3. Will all transactions done using my Samba Panda Al Khair Credit Card earn me free points?

A3. Yes, except Cash advance, Dial-A-Draft, utility bill payments and Taqseet purchases

## Q4. How do I benefit from the points I earn from using my card?

A4. You may redeem the points (Minimum of 100 points). Call Samba Phone at **800 124 2000** to obtain purchase voucher that can be redeemed at Panda or HyperPanda against purchases.

## Q5. Can I use my vouchers anywhere or convert them into cash?

A5. No, vouchers cannot be exchanged for cash and they can be used at Panda & HyperPanda stores only.

## Q6. Can I get the other free purchase vouchers?

A6. Yes. When you pay your card's annual fee, you will get a purchase voucher for SR 350 every year, to be used in Panda or HyperPanda

## Q7. When do those points expire?

A7. After 4 years.

## Q8. When does the SR 350 purchase voucher expire?

A8. It expires by the end of the year it was issued

## Q9. Do I earn points when using my Supplementary & low limit cards?

A9. Yes

## Q10. What is the minimum purchase required to earn points?

A10. There is no minimum purchase required to earn points

## Q11. Is there a maximum limit to the number of earned points?

A11. No.

## Q12. How can I find out about the total of my earned points every month?

A12. All details will be reflected in your credit card statement of account.

## Q13. How many points can be redeemed?

A13. You may redeem a minimum of 100 points each time up to all the points you have earned.



The Shariah-approved Way to Pay

☼ Terms & Conditions apply.

☼ APR rate 30% p.a.