



User guide

Al Rajhi Bank مصرف الراجحي



800 124 1222

www.alrajhibank.com.sa

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PIN reset

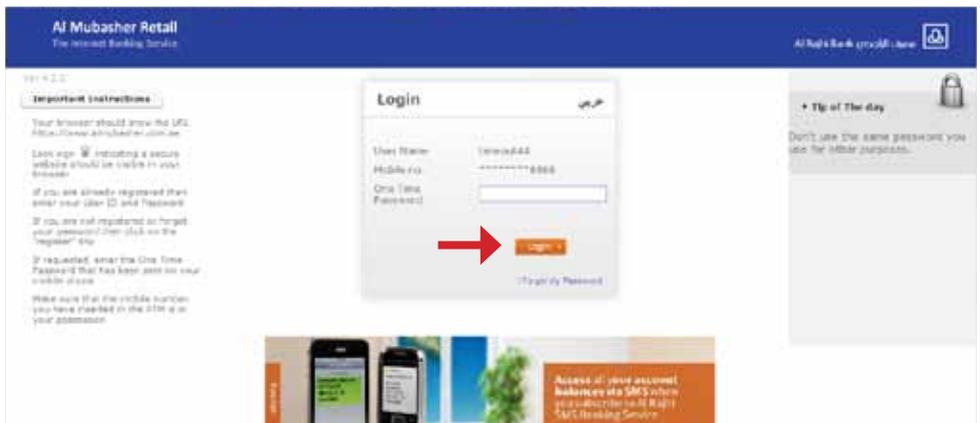
Al Rajhi Bank is always looking forward to support his customers by providing them the easiest way to fulfill their transactions smoothly, based on this , the credit card center is pleased to announce that changing the credit card PIN via the online Banking is now become a fact with no need to remember the old PIN.

This new service enables cardholders who don't recall their credit cards PINs to change them easily to any selected PIN, so they can use them later on for any transaction.

a) Step 1: Log in to Al Mubasher (online banking)



b) Step 2: Insert the received OTP



c) Step 3: Choose "PIN"

Al Mubasher Retail
The Internet Banking Service

Al Rajhi Bank group logo

Account Summary

Current Accounts

Credit Cards

Mutual Funds

IFBI Services

Transfers

Bills & Payments

Governmental Payments - Saudi

Governmental Payments - Foreign

Marked

Finance

Assets and Liabilities

Al Rajhi SMS

Contact Us

Account Preferences

Tools

Credit Cards

Statement | Advance Payment | Card Activation | Stop Credit Card

Request Limit Increase | Request New Card | **PIN**

Instructions

Card Number	Type	Name of Party	Nationality	Balance	Due Amount	Status	Options
40002*****320	VISA Signature	42		0.000.00	0.000.00	Active	Select Option
40002*****300	VISA Aqua Debit	05		0.000.00	0	Active	Select Option
40002*****900	Master	0		0.000.00	0	Active	Select Option
40002*****900	Master / Visa Gold	1		0	0	Active	Select Option

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d) Step 4: Choose "PIN reset"

Al Mubasher Retail
The Internet Banking Service

Al Rajhi Bank group logo

Account Summary

Current Accounts

Credit Cards

Mutual Funds

IFBI Services

Transfers

Bills & Payments

Governmental Payments - Saudi

Governmental Payments - Foreign

Marked

Finance

Assets and Liabilities

Al Rajhi SMS

Contact Us

Account Preferences

Tools

Credit Cards Pin Maintenance

Statement | Advance Payment | Card Activation | Stop Credit Card

Request Limit Increase | Request New Card | **PIN**

Operation*
Card No.*
Card No. 2*
PIN Number*
Card Exp. Date*

Select Activation
Select Pin
Select Reset

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e) Step 5: Choose the required card to be PIN reseted

AI Mubasher Retail
The Internet Banking Service

AI Raif Bank (private client)

Step 5.2.2

Credit Cards Pin Maintenance

Relieve Loan Increase Request New Card **PIN** Stop Credit Card

Statement Advance Payment Card Activation

Operator*

Credit Card*

Customer ID*

PIN Number*

Confirm PIN*

PROCEED

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f) Step 6: Complete the required details then proceed

AI Mubasher Retail
The Internet Banking Service

AI Raif Bank (private client)

Step 5.2.2

Credit Cards Pin Maintenance

Relieve Loan Increase Request New Card **PIN** Stop Credit Card

Statement Advance Payment Card Activation

Operator*

Credit Card*

Customer ID*

PIN Number*

Confirm PIN*

PROCEED

**NEW PIN
CONFIRM NEW PIN**

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g) Step 7: Receive the second OTP



h) Step 8: Insert the received OTP then proceed

The image is a screenshot of the Al Mubasher Retail website. The header is dark blue with the text "Al Mubasher Retail" and "The Internet Banking Service" on the left, and "Al Rajhi Bank" and a logo on the right. A left-hand navigation menu lists various services like "Account Overview", "Current Accounts", "Credit Cards", "Mutual Funds", "IPO Services", "Travelers", "Bills & Payments", "Government Payment (Saudi)", "Government Payments", "e-Market", "Finance", "Assets and Liabilities", "Al Rajhi SMS", "CONTACT US", "Account Preferences", and "Tools". The main content area is titled "Credit Cards Pin Maintenance" and contains several tabs: "Request Limit Increase", "Request New Card", "PIN", "e-Statement", "Advance Payment", "Card Renewal", and "Stop Credit Card". Below the tabs is a dropdown menu for "Institutions". The "PIN" tab is active, showing a form with a "New Time Password" label and a text input field containing "*****9999". A red arrow points from the label to the input field. Below the input field are two orange buttons: "PROCEED" and "CANCEL". A second red arrow points from below to the "PROCEED" button. At the bottom right of the page, there is a small copyright notice: "Copyright © 2011 Al Rajhi Bank. All rights reserved."

i) Process successfully completed

Al Mubasher Retail
Your Business Banking Service

Al Rajhi Bank [Contact Us](#)

098 4 112

Credit Cards Pin Maintenance

Account Summary | Request New Card | PIN | **Pin Renewal** | Advance Payment | Card Activation | Stop Credit Card



Thank you for using Al Mubasher Retail Internet Banking Service. After doing a PIN renewal you must perform a transaction at Al Rajhi ATM to update the new PIN for your card.

SUCCESS

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2. Activating your Card

You can activate your Card using one of the following channels:

a) Al Mubasher Retail

Please follow the simple steps below to activate your Card

i) Log in to Al Mubasher Retail



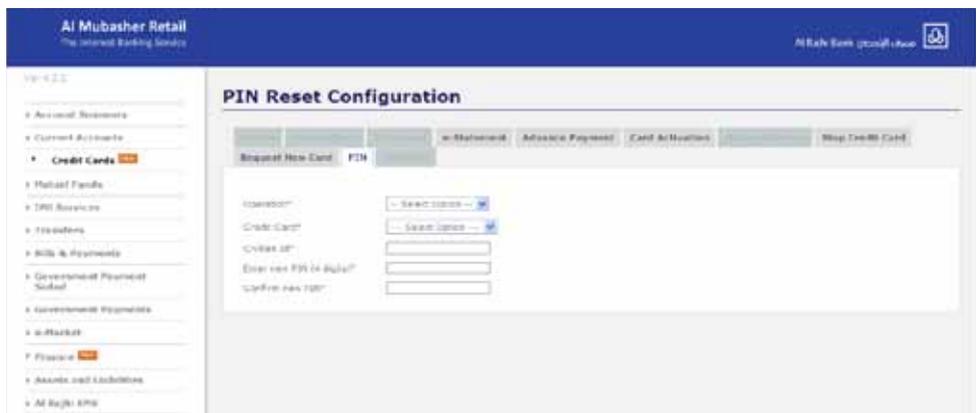
ii) Click on "Credit Cards" in the menu on the left



iii) Click on **“Credit Card Activation”**



iv) Select the Card you want to activate then **“Proceed”** to **“Confirm”**



b) Al Rajhi Phone Banking

Please call 92000 3344 and follow the voice instructions.

For Affluent customers, please call 92000 5544.

3. Using your card & benefeting

a) Shopping

Quite simply, you use your Credit Card the same way you use your ATM Card.

All you need to do is swipe it when purchasing and sign the slip.

b) Cash withdrawal

You can use your Credit Card to withdraw cash from any ATM, both locally and internationally. To carry out this transaction, you are required to enter the password that came with your Card when you first received it.

c) Credit Card usage while traveling abroad

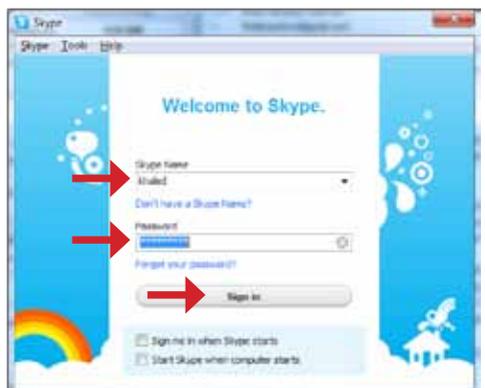
Your Credit Card is safely accepted internationally for your convenience.

d) Secure online shopping

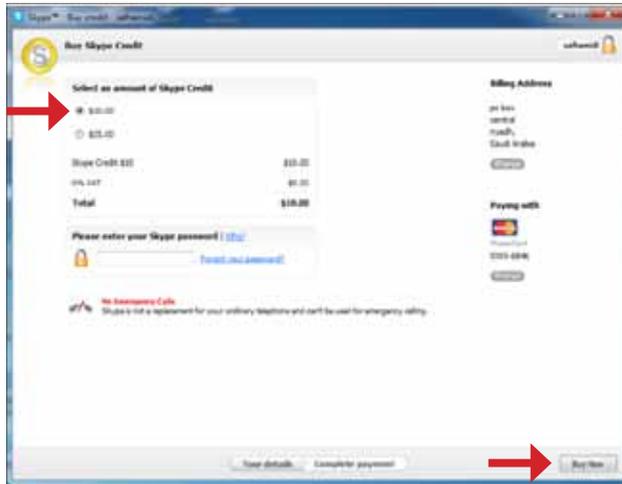
This new service protect your credit card against fraud and theft while shopping online. It enables you to securely do your online transactions in many websites from all around the world without the risk of unauthorized access and use of your credit card. This free Al Rajhi Bank service is offered to all Al Rajhi Credit Card holders in collaboration with Visa and MasterCard. It features an additional security code sent via SMS to your mobile number registered with the bank every time you make an online transaction.

- More secure online shopping
- Protection from online fraud and theft
- Free service to all Al Rajhi Credit Card holders

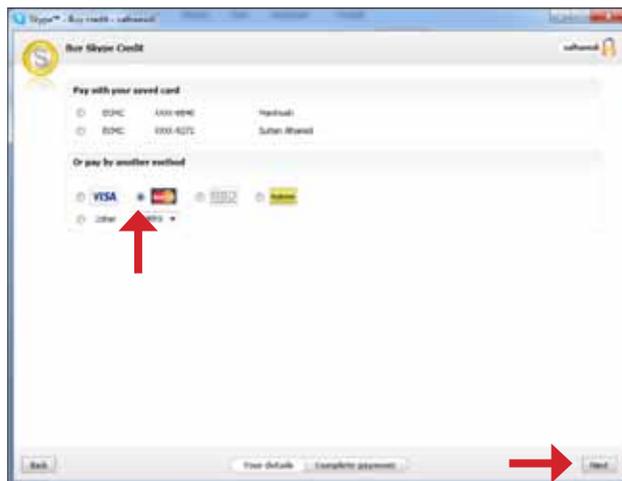
1. Visit any website participating in the service (example: Skype, when topping up your credit as illustrated in the following steps)



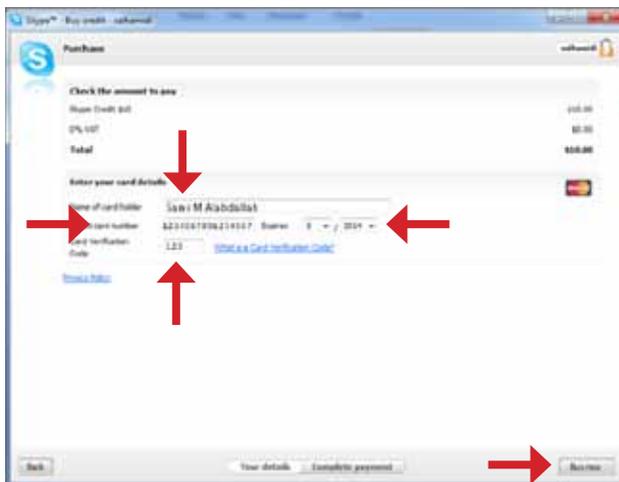
2. Choose the service or good you would like to purchase (this example shows a 10-dollar top-up transaction on Skype)



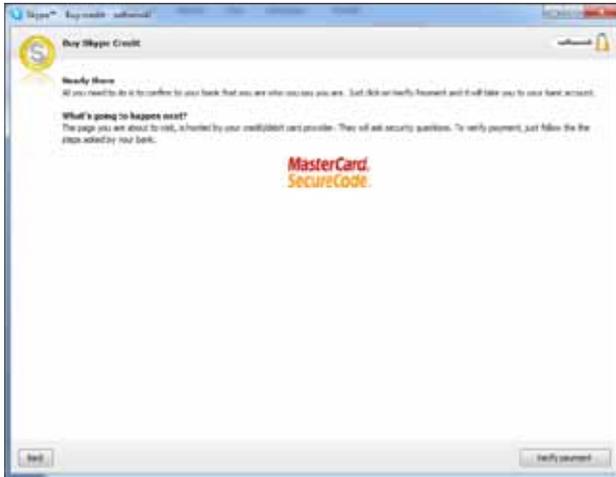
3. Choose the card type (Visa or MasterCard)



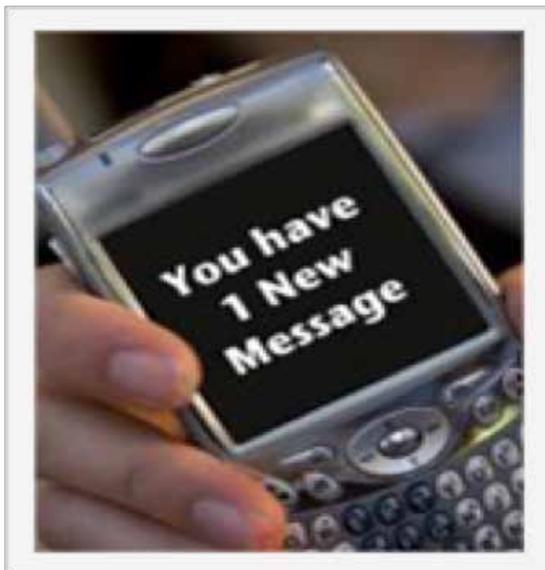
4. Enter your card details (name as in card, card number, card expiry date, CCV code: the last 3 digits on the back of your card)



5. The following screen will be displayed explaining the security code



6. The security code will be sent to the mobile number registered with the bank



7. Enter the security code, then click "Submit"



e) Discount Program

You can enjoy discounts at over 50 outlets. To learn more about the Discount Program or to get a list of all the available discount locations, simply check our website.

f) Rewards Program

Using your Credit Card to pay for purchases allows you to collect special points that can be redeemed with vouchers. You can easily request these vouchers through AI Mubasher Retail:

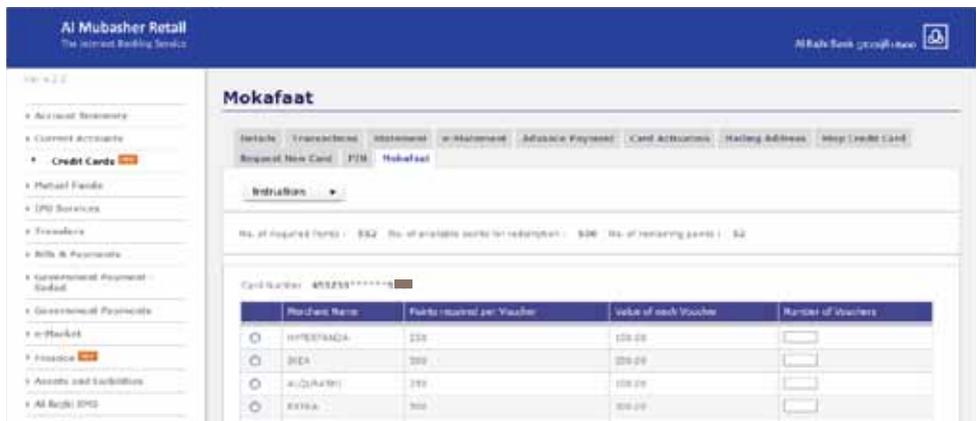
i) Click on **“Mokafaat”** in the dropdown list of options in the **“Credit Cards”** section



The screenshot shows the AI Mubasher Retail website interface. The left sidebar contains a navigation menu with categories like Account Summary, Current Accounts, Credit Cards, Mutual Funds, IPO Services, Transfers, Bills & Payments, Government Payments, Loans, Assets and Liabilities, and AI Rafti SMS. The main content area is titled 'Credit Cards' and includes tabs for Details, Transactions, Statement, e-Statement, Advance Payment, Card Activation, and My Credit Card. Below these tabs are input fields for Request New Card and PIN, and a dropdown menu for Instructions. A table lists credit cards with columns for Card Number, Type, Branch Points, RA Name, Balance, Fee amount, Status, and Options. The 'Mokafaat' option is highlighted in the dropdown menu.

Card Number	Type	Branch Points	RA Name	Balance	Fee amount	Status	Options
40202*****	New Card	300		-8,000.00	0	Active	Get Detail Card Get Detail Card Details Transactions Statement e-Statement Advance Payment Request Address Request Credit Card Request

ii) Select your choice from the list of outlets available



The screenshot shows the AI Mubasher Retail website interface. The left sidebar is the same as in the previous screenshot. The main content area is titled 'Mokafaat' and includes tabs for Details, Transactions, Statement, e-Statement, Advance Payment, Card Activation, and My Credit Card. Below these tabs are input fields for Request New Card, PIN, and Mokafaat. A dropdown menu for Instructions is also present. Below the input fields, there are statistics: No. of Requested Items: 532, No. of available points for redemption: 500, and No. of remaining points: 52. A table lists available outlets with columns for Card Number, Outlet Name, Points required per Voucher, Value of each Voucher, and Number of Vouchers.

Card Number	Outlet Name	Points required per Voucher	Value of each Voucher	Number of Vouchers
40202*****	MARSHAD	200	100.00	<input type="text"/>
	BECA	200	100.00	<input type="text"/>
	AL-QADISI	200	100.00	<input type="text"/>
	KIFA	200	100.00	<input type="text"/>

iii) Once this is done, we will send you the vouchers

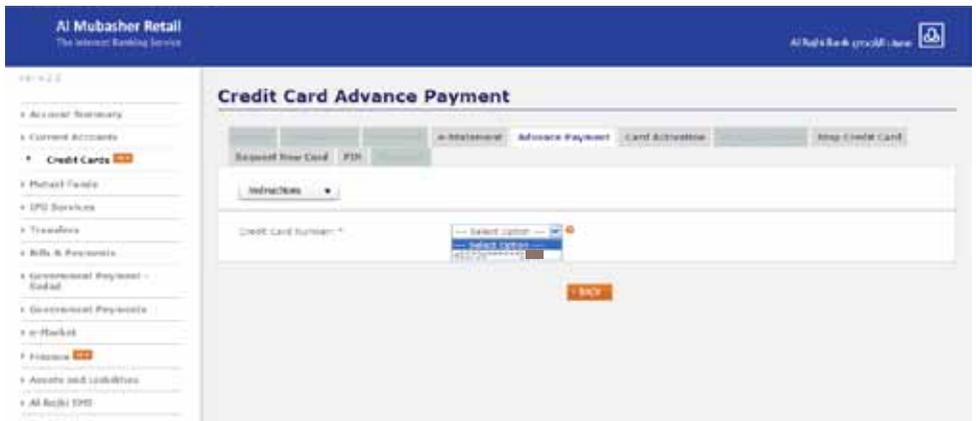
4. Making payments or refilling your Card

The Credit Card bill is paid automatically on the 15th of every month; however, if you wish to make an earlier payment you can do so. You can also refill your low limit card with a desired amount whenever you wish. To do so, simply follow the steps below:

a) Go to the **“Credit Cards”** section



b) Click on the **“Advance Payment”** tab



c) Select the Card you want to make the payment to and the account from which you wish to pay

d) Specify the payment amount then **“Proceed”**

5. Checking your Credit Card statement

You can check the statement for all transactions completed on your low limit card or Credit Card through AI Mubasher Retail:

- a) Go to the **“Credit Cards”** section
- b) Select the Card you wish
- c) Click on **“Statement”** from the dropdown list of options



Note: You can also check the last 5 transactions on your Card through the AI Rajhi Phone Banking service.

6. Getting supplementary Cards

You can get up to 5 Cards for family members and have each one linked to your primary Card. You can request supplementary Cards at your nearest branch.

7. Stopping your Card

If you lose your Card and need to stop it or if you decide to cancel it, you can do so through AI Mubasher Retail or AI Rajhi Phone Banking.

a) AI Mubasher Retail

i) In the Credit Cards section, click on **“Stop Credit Card”** and select the desired Card

The screenshot shows the AI Mubasher Retail website interface. The header includes the logo and navigation tabs. The sidebar on the left lists various services. The main content area is titled 'Credit Cards' and contains a navigation bar with options like 'Details', 'Transactions', 'Management', 'e-Statement', 'Advance Payment', 'Card Activation', 'Billing Address', and 'Stop Credit Card'. Below this is a 'Request New Card' section with a dropdown menu. The main form area has a table with columns for 'Credit Card Number', 'Last', and 'Permanent Stop'. The 'Credit Card Number' column contains a masked number. At the bottom of the form are two orange buttons: 'PROCEED' and 'BACK'.

b) AI Rajhi Phone Banking

i) For Infinite and Platinum Cards:

- Inside the Kingdom – Toll free: 800 124 8880 / Fax: +966 1 460 0705
- Outside the Kingdom – Tel.: +966 92000 5544

ii) For Gold, Silver, Laki, VISA Internet, Mini VISA, Tasawaq and Ensan Cards:

- Inside the Kingdom – Tel.: 92000 3344 / Fax: +966 1 460 0705
- Outside the Kingdom – Tel.: +966 92000 3344

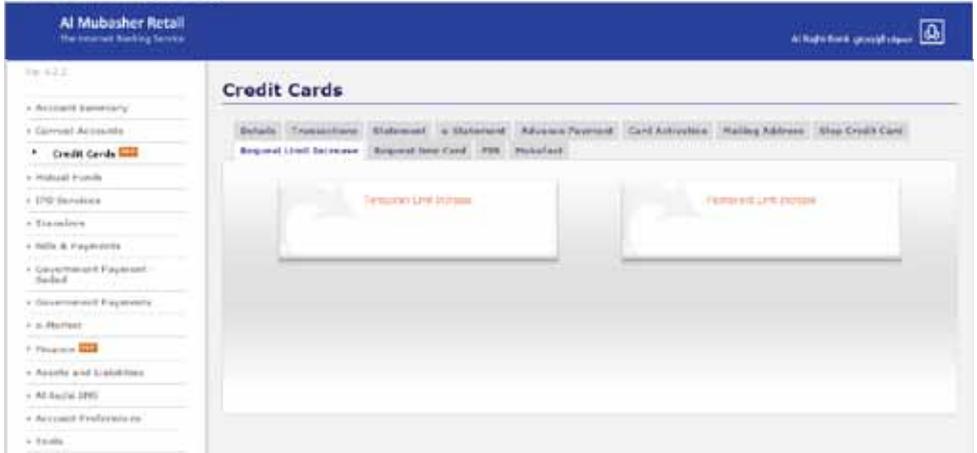
8. Raising your credit limit

When you need it, you can have your credit limit raised tentatively through AI Mubasher Retail:

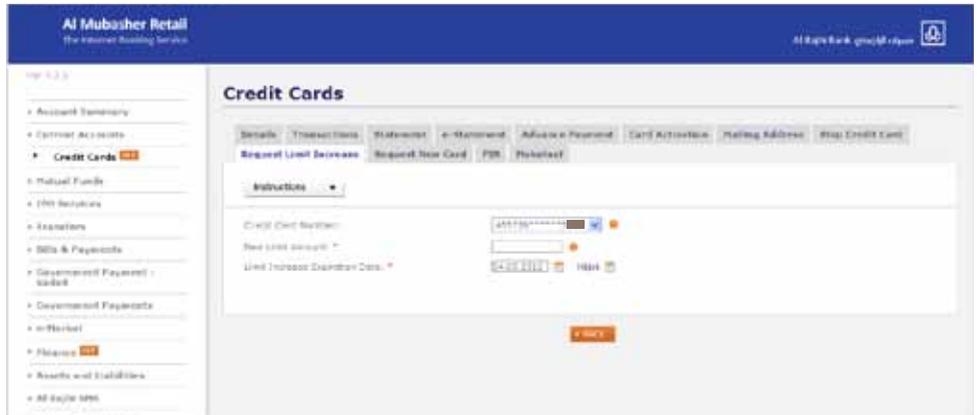
a) Go to **“Credit Cards”**

b) Select the desired Card

c) Click on **“Request Limit Increase”** then on **“Temporary Limit Increase”**



d) Enter the new credit limit amount and the expiration date, then **“Confirm”**



9. Replacing your Card

If you lose your Card, you can request a replacement through the AI Rajhi Phone Banking service by calling 92000 3344. You can also go to your nearest branch.

If you are outside Saudi Arabia at the time, please dial +966 92000 3344.

10. Raising a complaint

If you have a complaint, please let us know by calling 92000 3344 or submit it through Al Mubasher Retail in the **“Contact Us”** field.

11. Knowing the fees

Every time you use your Credit Card to withdraw cash from an Al Rajhi Bank ATM, you will be charged SR 16; and if you use another local or international bank's ATM, you will pay SR 25.