

### 1. How can I apply for the QNB Harrods Visa credit card?

If you are an existing QNB customer, you can apply in any QNB branch. Please make sure that you have your Harrods Rewards membership number at hand.

If you are not a Harrods Rewards member, click here to register. You will need to click on the 'Verify my Account' link found in your email, within seven days of your registration, in order to verify your Harrods Rewards Membership. Please check the table in the link above for detailed requirements by card type.

#### 2. If I am not yet a QNB customer, can I apply for the QNB Harrods Visa credit card?

You can open a QNB account backed by salary transfer or a secured deposit, and then apply by providing your Harrods Rewards membership number. Please refer to the table above for detailed requirements by card type. If you are not yet a Harrods Rewards member, click here to instantly register.

- 3. How do I activate the QNB Harrods Visa credit card? You can refer to the following link: QNB Retail Debit and Credit card
- How do I start using the QNB Harrods Visa credit card?

# Once you activate the card, you can start using it.

Enjoy seamless payments, straight from your device, for in-store and online payments:

You can add the card to all digital wallets, Apple Pay, Google Pay, or Samsung Pay, Fitbit and Garmin from your QNB Mobile Banking app or directly through the wallet.

## 5. How do I earn Harrods Rewards points?

Just by spending with your QNB Harrods Visa credit card for all your transactions locally, internationally or online! Earn even more points when spending at selected Harrods locations including Harrods Knightsbridge, Harrods Heathrow and Gatwick airport stores, H beauty stores, on harrods.com and via the Harrods mobile application. For more details, see the link above describing the details on how to earn rewards.z

## 6. How long does it take for the points to be credited and how can I track?

- Activation bonus: Reward points will be credited within 24 hours of your first transaction. This will be reflected in your credit card statement.
- Regular transactions: Reward points earned from the previous month will be credited during the first week of the following month

• Annual usage bonus: Reward points will be credited within 24 hours after reaching the required spend threshold You can track your Harrods Rewards points by checking your rewards statement on harrods.com or the Harrods mobile application. It can take up to 24 hours for your spend to appear on the statement.

## 7. Where can I redeem my Harrods Rewards Points?

Harrods Rewards Points can be redeemed on qualifying purchases at Harrods Stores (Harrods Knightsbridge store or any H Beauty store), online at harrods.com and via personal shopping services, in accordance with the Harrods Rewards Program Terms and Conditions.

Please note that Rewards points can only be redeemed online for orders being shipped within the UK.

#### 8. How can I redeem my points?

Simply scan your Harrods Rewards card at the till or choose to redeem your Rewards points at online checkout by completing the 2-Factor Authentication process. You can redeem Rewards points in increments of 500 points, equivalent to £5.

# 9. How are my Harrods Rewards Points calculated for local, online or overseas purchases?

# You can refer to the page above for more details.

# 10. How long will I have my upgraded Harrods Rewards Membership tier for?

Members can progress to a higher Membership Tier during a calendar year and will retain that higher Membership Tier for the remainder of that calendar year, plus the following calendar year (the "Reward Year").

# 11. What Dining Credits can I redeem at Harrods Knightsbridge Restaurants?

QNB Harrods Visa Infinite cardholders will get £50 to redeem in Harrods Knightsbridge store restaurants every 6 months (from 1 January - 30 June then 1 July - 31 December every year).

QNB Harrods Visa Platinum cardholders will get £25 to redeem in Harrods Knightsbridge store restaurants every 6 months (from 1 January - 30 June then 1 July - 31 December every year).

## 12. How can I redeem my Dining Credit at Harrods Knightsbridge Restaurants?

The customer must spend £50 or £25 depending on which card they have or more (before service charge) when dining at any Harrods Knightsbridge restaurant and scan their Harrods Rewards card. Upon scanning the Rewards card, the amount will be automatically deducted from the bill on the till. Keeping in mind the following:

Offer is valid on the first restaurant bill every 6 months. Customers cannot choose when to apply the offer. Dining credits will be renewed every 6 months. Any unused dining credits will not roll over. Customers cannot claim unused credits for cash or Reward points or transfer credit to friends and family.