الوطني
NBK

Cards Selection

KUWAIT
AIRWAYS
نادي الواحة
OASIS CLUB

# Your Door to All Destinations

2103103131 Terms and conditions apply

# NBK-Kuwait Airways (Oasis Club) Visa Cards

You love traveling frequently, so now let your everyday spends take you to your next holiday. Earn Oasis Club Miles and enjoy flying Kuwait Airways plus exclusive travel benefits when using any of the NBK-Kuwait Airways (Oasis Club) Visa Cards.

The cards are available in three variants: NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card, NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card and NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card.

**Earning Oasis Club Miles**

Every purchase counts with your NBK-Kuwait Airways (Oasis Club) Visa Card. Earn Oasis Club Miles:

- Up to 15,000 Welcome Elite Tier Miles upon card activation
- Up to 10,000 Additional Miles when spending within the first 3 months of card issuance
- Up to 4 Oasis Club Miles on your everyday spends
- Up to double Oasis Club Bonus Miles upon tier upgrade earned by flying Kuwait Airways (Oasis Club terms and conditions apply)
- Uncapped miles earning

CBB1CC-KA-0721BI

Earn Oasis Club Miles and enjoy flying Kuwait Airways plus exclusive

**benefits**

## Redeeming Oasis Club Miles

- You can redeem your Oasis Club Miles conveniently through kuwaitairways.com
- Oasis Club Miles can be redeemed for:
  - Air tickets to your favorite international destinations across Africa, Asia, Europe and North America
  - Upgrades to a higher class

## NBK-Kuwait Airways (Oasis Club) Visa Cards Features and Benefits:

| Benefits | NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card | NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card | NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card |
|---|---|---|---|
| Lounge Access LoungeKey Program | Yes (Unlimited access +1 guest across 1,000+ airports) | Yes (12 visits across 1,000+ airports) | Yes (6 visits across 25+ airports |
| Free Travel Insurance & Medical Coverage | Yes Coverage up to USD 1,000,000 | Yes Coverage up to USD 500,000 | - |
| Purchase Protection/ Extended Warranty | Up to USD 20,000 per year | Up to USD 20,000 per year | Up to USD 20,000 per year |
| yQ Meet & Assist | Up to 30% | Up to 25% | Up to 15% |
| NBK Rewards Program | Yes | Yes | Yes |
| Visa Luxury Hotels | Yes | Yes | Yes |
| Concierge Service | Yes | Yes | - |
| Avis Car Rental | Up to 35% discount | Up to 35% discount | Up to 20% discount |
| Fraud Protection | Up to USD 5,000 per year | Up to USD 4,000 per year | - |

## NBK-Kuwait Airways (Oasis Club) Visa Card Eligibility Criteria

| | NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card | NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card | NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card |
|---|---|---|---|
| Eligibility | Customers with salary of KD 3,000 and above or deposits of KD 100,000 and above | Customers with salary of KD 600 and above or deposits/ balance of KD 1,500 and above | All customers |

Terms and conditions apply

# Terms and Conditions for NBK-Kuwait Airways (Oasis Club) Visa Cards

The following terms and conditions are applied to NBK-Kuwait Airways (Oasis Club) Visa Cards, along with the terms and conditions for the issuance of NBK Cards, which may be modified by the bank or "Oasis Club" program from time to time:

1. **The following terms and conditions whenever used herein, unless the context otherwise requires, shall have the following meanings:**
   - The "Bank": National Bank of Kuwait (SAKP)
   - "Co-branded Card": A bank card, credit or prepaid card issued by the bank to its customers registered with the "Oasis Club". Customers will be rewarded with miles when they use these cards.
   - "The Client": The person for whom the Card is issued, and whose name is printed on the Card
   - "Oasis Club": A program for frequent travelers (Passengers) that Kuwait Airways carries out based on the miles that are collected by the passenger and is calculated depending on the Miles collected
   - "Oasis Club Miles": Known to be the official unit at the "Oasis Club" frequent traveler program, which is used to redeem travel and promotional benefits for high tier trips
   - "Additional Miles": These are "Oasis Club" Miles that the customer gets once a certain amount is spent during a specific time period that is outlined by National Bank of Kuwait and can be used to exchange for travel tickets or upgrades on paid tickets
   - "Elite Tier Miles": Elite Tier Miles allows the customer the chance to move from one membership tier to a higher one. The customer can earn these miles when traveling on Kuwait Airways and is upgraded automatically within the membership tier, through Kuwait Airways
   - "Oasis Club Customer": Meant to be the person who is a member within the program, as per the terms and conditions that is outlined by Kuwait Airways for "Oasis Club" program
   - "Terms and conditions for Oasis Club": It refers to the requirements and procedures that are authorized by "Oasis Club", in addition to the amendments and additions that inflict upon it. To know more, please visit oasisclub.kuwaitairways.com/en/Pages/TermsAndConditions.aspx
   - "Services": What is offered by Oasis Club to the customer from earning miles, booking tickets, redeeming and upgrading reservations, and more
   - "Program": Refers to the Oasis Club program

2. **Oasis Club Membership:**
   - The customer's Oasis Club membership number can be used to transfer the earned miles, where the membership number is linked to the card account and the customer's responsibility is to state his membership number when applying for an NBK-Kuwait Airways (Oasis Club) Visa Card
   - The customer authorizes the National Bank of Kuwait to provide the partners with all the necessary data to facilitate the process of transferring the earned miles
   - All members of Kuwait Airways' Oasis Club are subject to and must adhere to the terms and conditions of Kuwait Airways. For more information on these terms and conditions, please visit oasisclub.kuwaitairways.com/
   - Oasis Club members part of a family pooling program in Oasis Club must know that all miles earned by members are pooled under the Family Head which cannot be seperated. In case they wish to collect their miles individually they must contact Oasis Club to be removed from a family pooling program

3. **Earning Miles:**
   - The customer can earn miles through purchases made on NBK-Kuwait Airways (Oasis Club) Visa Cards in and outside Kuwait.
   - Operations eligible to earn miles include:
     - Locally in Kuwait: purchases made at all shops or websites within the State of Kuwait and in Kuwaiti Dinar
     - Outside Kuwait/internationally: purchases made at commercial shops or global websites outside the State of Kuwait and in a foreign currency other than Kuwaiti Dinar
   - Operations not eligible to earn miles in and outside Kuwait include:
     - Cash withdrawal, annual card fees, transfer of balance, credit vouchers, trading
     - Operations carried out through the following business categories:
       - 4829: Money orders – bank transfers
       - 6012: Financial institutions
       - 6051: Non-financial institutions – foreign exchange and money orders (not wire transfer) and traveler's checks
       - 6211: Security - brokers/dealers
       - 7995: Transactions that contradict with the public rules and laws stipulated in the State of Kuwait
   - Miles can be earned on supplementary cards and will be transferred to the Oasis Club membership account for the Primary Card
   - Miles are earned for every KD 1 spent using NBK-Kuwait Airways (Oasis Club) Visa Cards. The Bank has the right to amend this policy from time to time according to what the Bank deems appropriate without prior notice with notifying the customer through the bank's official channels. Miles are awarded as shown below:

| Card Types | Local Transactions Within Kuwait | International Transactions Outside Kuwait |
|---|---|---|
| NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card | 3 | 4 |
| NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card | 3 | 4 |
| NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card | 2 | 3 |

   - Miles are deposited into the Oasis Club account within 14 days of the transaction date
   - Miles earning is affected by global changes and is subject to change
   - Customer is not allowed to sell Miles earned or assign/transfer them to any other person

**4. Welcome Miles:**

Customer will be granted Welcome Elite and/or Additional Miles (subject to meeting spend criteria) based on the card type and these miles will be granted once for each customer as indicated in the table below:

| Card Types | Welcome Miles Upon Activation | Additional Miles* | Spend Threshold |
|---|---|---|---|
| NBK-Kuwait Airways (Oasis Club) Visa Infinite Credit Card | 15,000 Elite Tier Miles for Private Banking Customers | 10,000 | KD 2,000 |
| | 10,000 Elite Tier Miles for Privilege Banking Customers | | |
| NBK-Kuwait Airways (Oasis Club) Visa Signature Credit Card | 5,000 Elite Tier Miles for Thahabi Customers | 5,000 | KD 1,000 |
| | 1,000 Oasis Miles for customers | | |
| NBK-Kuwait Airways (Oasis Club) Visa Platinum Prepaid Card | 1,000 Oasis Miles for customers | 1,000 | KD 500 |

*The customer will qualify for the additional miles if meeting the spend threshold specified in the above table. Only spends within the first 3 months from the date of card issuance are considered.

**5. Miles Cancelation:**

- The earned Miles and Welcome Miles are canceled in the following cases:
  - Transactions which are reversed and the amount is refunded
  - If the card is canceled, the earned miles and Welcome Miles that were added within 30 days before cancelation are canceled
  - If the customer fails to pay the debt arising from the use of the card
  - The miles earned expire after 3 years from the date they were awarded/earned, according to the terms and conditions of Kuwait Airways Oasis Club

**6. Miles Exchange:**

Customer can exchange Oasis Club Miles for the services shown below through the Oasis Club website oasisclub.kuwaitairways.com. Customer can exchange the earned Oasis Club Miles for obtaining one or more of these services, and other services that the customer can exchange for Oasis Club Miles, and is subject to specifying the type of these services and their conditions for modification or cancelation by the program manager from time to time. Customer cannot redeem cash amounts against Oasis Club Miles for the following services:

- Redeeming miles for air tickets
- Upgrading paid air tickets

To apply, scan the below QR code: