

Samba Credit Card Contactless Service)))

Q1. What is contactless service?

A1. Contactless is a value-added service from Samba that allows credit cardholders to make their purchase payments in a safe, easy and fast manner simply by waving the card in front of the POS terminal. Credit cardholders can use this service for any single purchase amount that is less than 300 SAR. Cardholders may be asked to enter their PIN occasionally for extra security.

Q2. Where is contactless service available?

A2. Contactless is available at merchant locations that accept Contactless transactions, which can be known through the WiFi service sticker displayed at the cashiers.

Q3. What are the main principles of the contactless service?

A3. Credit cardholders with contactless service on their card can benefit from the service as per the following rules:

- Cardholder is not required to enter his PIN for purchase transactions done through contactless service for amount up to SR 300, or as per the set limit on the POS.
- When the amount of contactless transactions reaches SR 300, the cardholder will be requested to insert his card and enter his PIN. This is required for additional security and to reset contactless service values in order to use the service again.

Q4. How do I use my contactless card?

A4. • Look for contactless WiFi symbol when paying for items up to the value of SAR 300
• Touch your contactless card against the symbol until the lights turn green
• A beep tone indicates successful payment. For extra security you may occasionally be asked to enter your PIN.

Q5. Are there any charging fees for using contactless service?

A5. No. contactless service is free for cardholders.

Q6. What are the benefits of contactless service to cardholders?

A6. For Cardholders, it is a fast, safe, and convenient payment channel for low value purchases.

Q7. Do contactless transactions appear on bank statements for cardholders?

A7. Yes. Bank statements for cardholder will include transactions conducted through this service.

Q8. Can contactless transactions be cancelled after going through?

A8. Yes, contactless transaction can be canceled similar to all other credit transactions.

Q9. When cardholders mistakenly waves his card more than once at the POS terminal, is this considered more than one transaction?

A9. No. the terminal will only accept payment once in this scenario.

Q10. Is there a risk if I lost my credit card that has contactless service enabled?

A10. Yes. Cardholder will be responsible for purchase transactions done without the need to enter the PIN. It's worth highlighting that the cardholder will receive an SMS message on his mobile for any transaction. Also, we always recommend that the cardholder inform Samba immediately once his card has been lost or stolen.

Q11. What if credit card with contactless service gets lost or stolen?

A11. Cardholder must contact Samba immediately and report the lost or stolen card.

A12. Will credit card be charged if cardholder is standing by someone who is paying through contactless service?

A12. No, as merchant needs to input the value amount into the terminal plus the card needs to be waved in a very close proximity to the reader for the transaction to take place.



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