

Global Privileges

Imagine a First Class World...

The QNB Global Recognition Program provides you a direct link to all of the resources and capabilities of a truly global bank. Lounge Access and Concierge Services, Lifestyle Offers, Real Estate Advisory and Emergency Credit Card & Cash Services are all part of the enhanced customer experience that make banking with QNB Finansbank your preferred choice.

Reality World Advisory

Clear your mind in real estate investment with Reality World Advisory service exclusive for QNB First clients!

Your questions on real estate investment will be perfectly addressed with Reality World Turkey's global experience and local solutions! Furthermore, an exclusive 50% discount on service fees awaits QNB First clients for real estate sales and purchases.

Terms of Service

- You may submit your request for Real Estate Advisory service by calling QNB First Service Line at 0216 522 49 59 or by contacting your portfolio manager at QNB Finansbank branches.
- This service is available for QNB First clients. You need to have a minimum monthly average savings of TRY 125,000 to become a QNB First client. Your savings average does not include savings on enpara.com.
- QNB Finansbank shall not be held liable for any problems or incidents that may arise during ERA Turkey's provision of real estate services and other services regarding real estate.

Emergency Cash Withdrawal Service

- With QNB Group's global presence, we have created a lifesaving service to make your London and Paris trips smoother and more convenient!

If you lose your wallet or card and need emergency cash, you can directly visit the QNB London or QNB Paris branch and follow the account representative's instructions to benefit from the Emergency Cash Withdrawal Service.

Terms of Service

- The emergency cash withdrawal service is available only for QNB Finansbank First Customers who have an existing account with sufficient funds in GBP (for cash withdrawals from QNB London Branch) or in EUR (for cash withdrawals from QNB Paris Branch) at QNB Finansbank.
- With the Emergency Cash Withdrawal Service, you can withdraw cash up to a total monthly amount of GBP 9,000 from QNB London Branch and up to a total daily amount of EUR 4,500 from QNB Paris Branch.
- You may request emergency cash between 09:00 am and 03:00 pm (local time) from QNB London and between 09:00 am and 02.45 pm (local time) from QNB Paris branches by showing your passport to relevant account representative.
- If the day of your request for emergency cash withdrawal coincides with an official holiday in Turkey, your request will be processed the next business day.
- You need to have sufficient funds in your demand deposit account with the same foreign currency at the day of the request.

- After necessary controls, your requested amount will be withdrawn from your account at QNB Finansbank and paid to you at the QNB Branch.
-
- QNB Finansbank or QNB Group will not be responsible if this request is delayed or stopped due to any malfunctions in the Bank's systems, and which is out of the Bank's control.
- This service is subject to QNB tariff of charges, which are subject to change from time to time as determined by the Bank,

Mastercard LoungeKey Service

Escape the crowded airport and work, rest or unwind in luxury at select lounges around the world. Airport Lounge Access from MasterCard is what the affluent traveler expects, which is why we have partnered with LoungeKey to enable World MasterCard® cardholders to access Airport lounges where they fly to regularly.

With Mastercard LoungeKey service, you can have access to more than 850 contracted domestic and international lounges with your MasterCard Private credit card. You can benefit from free-of-charge services offered within lounges for 15 times together with your guests by the end of the year.

Terms of Service

- QNB Finansbank will cover all the costs related to the LoungeKey service for up to 15 times of service use for Private credit card holders.
- 15-time service use right can be benefitted on an annual basis from January 1 to December 31. Each use of the free-of-charge services by the guests of customers holding a Private credit card counts towards this 15-time service use right. In the event of exceeding 15 times, a fee of USD 32 will be charged per person.
- For purposes of tracking the 15-time lounge use right of Private credit card holders, a temporary limit blocking of USD 32--or the TRY equivalent calculated based on the current currency rates--will be applicable to the related card for each access by cardholder and each access by their guest separately. This is for tracking purposes only and will be revoked within 5 business days at the latest.
- Private credit cardholders can visit www.loungekey.com/QNBFinansbankPrivate to learn more about the LoungeKey service and see a list of lounges to where this service is applicable.
- Please visit <https://www.loungekey.com/QNBFinansbankPrivate/faq> for frequently asked questions about the LoungeKey service.
- QNB Finansbank and MasterCard reserve the right to terminate the campaign or change campaign terms as part of changing conditions, in which case you will be notified.

Emergency Credit Card Limit Increase

- Credit card limit is set for your use in your domestic and international spending as well as cash withdrawal transactions. The credit card limit set is personal and limits for all your individual QNB Finansbank credit cards are common.
- In accordance with Legal Regulations, total limit for all your credit cards on file at all banks may not be more than twice your monthly net income in the first year and may not be 4 times more than your monthly income in the upcoming years.
- **Standard Limit:** It is a limit for your use in domestic and international shopping and cash withdrawal transactions.
- **Emergency Limit:** This is the limit equaling to the total of standard limit and extra limit that you can use only in hospitals, Automatic Invoice Payment instructions and premium payments for CardFinans Bank Statement Guarantee insurance. Extra limit is defined by informing our customers who are found eligible as a result of an assessment to be performed by the bank.

Where Can I Submit a Limit Increase Request?

- You can request a limit increase via our Internet Branch, Call Center or SMS* by typing LIMIT and sending it to 2273 or you can accept our Bank's limit increase offer as well to deliver your limit increase request.
- *Each SMS message to be sent to 2273 is charged on the basis of 1 short message based on respective price tariff of carriers.

What Is a Periodic Limit Increase Order?

- It is an order you can easily deliver to our bank in order to increase your limit when your limit is eligible for increase upon regular assessment of your credit card limit unless you have a different request upon after being informed of the limit 15 days in advance.
- If you have set a Periodic Limit Increase order, we will inform you of limit increase before we perform it and as long as you do not have any objections, we will perform the increase upon final assessment by our bank. If you do not wish to increase your limit, you can type "no" ("hayır") and send it to 2273 or call 0850 222 1 901 to state that you do not request any limit increase for the related period.

You can cancel your periodic limit increase orders via our Call Center any time you want.

Emergency Credit Card Renewal

- We are beside you, when you lose your credit card abroad.
- If your individual QNB Finansbank Credit Card, which bears the MasterCard logo, is stolen or lost when you are abroad, you can place an Emergency Credit Card renewal request and request Emergency cash withdrawal by calling QNB First Hotline at 0216 522 49 59.
- Your new Emergency Credit Card will be delivered to the address of your choice at least within 2 working days. If you wish your card to be delivered to you immediately, you can receive your card with the first cargo flight.
- In order to avoid any cash issues that may occur, you can request Emergency cash withdrawal until your new Emergency Credit card is delivered to you and collect your funds from Western Union branches within 2 hours.

Lifestyle Privileges

With QNB Finansbank First credit cards and your Private card, you can enjoy exclusive discounts at selected hotels around the world.

Le Vendome Beirut

You can enjoy exclusive discounts and privileges at Le Vendome Beirut, one of the top hotels in Beirut, until 31 December 2019.

With your QNB Finansbank First credit cards and Private credit card, you can stay at the hotels based on daily room rates amounting to \$315 + 10% VAT in peak seasons and \$235 + 10 % VAT during off-season times to enjoy the privileges.

- In order to be eligible for the campaign, booking fee should be paid during your stay. Discount rates will not be applied if the payment is performed online.
- The campaign may not be combined with other campaigns.

- The campaign applies to QNB First, QNB First BÜMED, QNB First Doctors, Private credit cards and QNB First Cash bank cards.
- Peak season rate applies to the following dates: June 5-14, August 11-21, December 28 - January 1. Off-season rate applies to the following dates: January 2 -June 4, June 15- August 10, August 21 -December 27.
- Stay at a room with a balcony and sea view and enjoy complementary treats such as a box of fresh fruits, desserts and two bottles of soda.
- Amenities include free-of-charge Wi-Fi, daily local newspapers, open buffet breakfast for 2, 15-minute neck and shoulder massage.
- Access to gym, outdoor and indoor pools at Phoenicia Hotel Beirut, which is an affiliate of InterContinental Hotel & Resorts, at any time of the day as well as access to Phoenicia Spa based on availability.
- Availability of laptops in the room and provision of iron and ironing board (if available) to the rooms
- Guidance and support for hotel customers upon arrival at Beirut Airport.

Millennium Hotels & Resorts

You can enjoy exclusive discounts and privileges during your stays at Millennium Hotels & Resorts, the outstanding hotel chain of Europe, during your visits to London, Paris and Rome.

With your QNB Finansbank First credit cards and Private credit card, you can enjoy a 15% off and privileges in your stays between 1 October 2019 and 31 December 2019.

- In order to be eligible for campaign, booking fee should be paid during your stay. Discount rates will not be applied if the payment is performed online.
- The campaign may not be combined with other campaigns.
- The campaign applies to QNB First, QNB First BÜMED, QNB First Doctors, Private credit cards and QNB First Cash bank cards.
- The campaign applies to Millennium Hotels & Resorts in the UK, France and Italy.
- The 2nd guest in the room will be able to enjoy a free-of-charge stay.
- The customer will automatically sign up for "My Millennium" Reward Club. Guests can accumulate points with the Rewards program and enjoy activities including dinner programs, their hotel accommodations in the future, etc. by using these points and other privileges with lots of advantages.
- Booking can be performed based on the availability of hotel. If the hotel is fully booked, no booking can be performed, which means that the customer will need to pick another date to stay.
- Please click [here](#) for contracted hotels.

DMS Concierge Service

Start living life more enjoyably with QNB First Travel and Concierge Team.

With QNB First Travel and Concierge Team, who offers the latest lifestyle trends and the most special experiences from all over the world, you can benefit from the best services in every area of life, such as airline ticketing, boat and car rental, shopping and gift counseling requests.

QNB First Travel and Concierge Team, who creates tailor-made travel itineraries for you and helps you to make reservations for the world's most exclusive hotels and restaurants, and to find tickets for concerts and events around the World with the Support of their brand affiliations, is at your service to provide you with the best experiences.