

## **Frequently Asked Questions (FAQs) – FGB Business Credit Card**

1.	<b>Q</b>	What is the FGB Business Credit Card?
	<b>A</b>	The Business Credit Card from First Gulf Bank perfectly combines value, flexibility, exclusivity and security to help you get the most out of your business. It helps maximize your business revenue with low interest rates, enjoy great benefits & discounts with the business cost savings scheme and improve your cash flow with longer interest-free payment periods.
2.	<b>Q</b>	Who can apply for the FGB Business Credit Card?
	<b>A</b>	All companies incorporated / registered within UAE under UAE laws with having valid trade license and Commercial registration and having business in operations in UAE. The Cards will be issued to individual(s) nominated by your company either partners / key-person / employees of the company of which UAE residence visa is must and in case of employee, residence visa of the same company is mandatory.
3.	<b>Q</b>	Who is legally responsible and liable for all transactions, charges /fees and any payments incurred by the use of the FGB Business Credit Card?
	<b>A</b>	The company is responsible solely.
4.	<b>Q</b>	How FGB Business Credit Card different from other regular personal credit cards?
	<b>A</b>	FGB Business Credit Card helps you separate personal & business expenses, improve cash-flow and provide you with significant cost savings.
5.	<b>Q</b>	Can I have additional cardholders on the FGB Business Credit Card?
	<b>A</b>	Yes, you can nominate up to free 6 supplementary card holders
6.	<b>Q</b>	Can I get my business name appears on the FGB Business Credit Card?
	<b>A</b>	Your business name will appear below the individual cardholder's name on each card that you request which gives instant recognition to your company.
7.	<b>Q</b>	What are the benefits of the FGB Business Credit Card?
	<b>A</b>	There are so many benefits such as Business Cost Savings Scheme which helps you improve the business revenue and cash-flow. For further details, please go through our 'Features and Benefits'.
8.	<b>Q</b>	Where can I use the FGB Business Credit Card
	<b>A</b>	Global acceptance at over 28 million establishments in 210 countries, with Cash advance at over 800,000 ATMs around the world as well as for POS and internet banking transactions.
9.	<b>Q</b>	Is the FGB Business Credit Card is protected against fraudulent use?

	<b>A</b>	Yes, our 3D secure will give you an added security feature, while SMS alert will be issued to your registered mobile number when there is any card(s) transaction.
10.	<b>Q</b>	What is the minimum payment I need to make each month?
	<b>A</b>	You need to pay a minimum of 5% of the outstanding or AED100, which is higher on each month.
11.	<b>Q</b>	How can I make the payment?
	<b>A</b>	You can make the payment through various channels at your convenience:- a) Transfer the payment from your FGB account(s) b) Electronic channels such as Internet Banking / Mobile Banking c) FGB ATM / Deposit machines and FGB Branches network d) Third party channels such as over 470 exchange houses registered with FGB in UAE.
11.	<b>Q</b>	What are the fees and charges?
	<b>A</b>	Please refer to the Business Credit Card - Fees and Charges for details.
12.	<b>Q</b>	What is the number for me to call if I want to know more about the FGB Business Prepaid Cards for more information and quires?
	<b>A</b>	Our dedicated 24/7 Call centers at toll free number: 600 52 5500.