

Emirates Standard Chartered Platinum Debit Card

Terms and Conditions for Benefits and Rewards

Earn Rate on Emirates Standard Chartered Platinum Debit cards

- Skywards Mile for every PKR 150 spent locally. Local/Domestic spend means any eligible transaction in PKR currency. Transactions outside Pakistan in PKR currency will be classified as Local spend
- Skywards Miles for every PKR 150 spent in foreign currency (non-PKR)
- Skywards Miles for every PKR 150 spent on Emirates. Emirates spend is categorised as transactions done either on emirates.com or at the Emirates Sales office
- Skywards Miles for every PKR 150 spent on Emirates in foreign currency (non-PKR)
- Transactions that are not eligible to earn Skywards Miles include, but are not limited to any fees and charges paid on the card account; transactions that the Bank decides are disputed, unauthorized, illegal and/or fraudulent
- Skywards Miles will be credited to the primary cardholder's Emirates Skywards account within 15 days
- Where a refund is made on your card, your Skywards Miles total will be adjusted accordingly by the Bank from your subsequent Miles earnings.
- If you are already an Emirates Skywards member it is your responsibility to enter your existing membership number when applying for the card. Please note the Emirates Skywards membership number you give us must be for an Emirates Skywards account in your name.
- If you are not an existing Emirates Skywards member, your personal information will be shared by the Bank with Emirates to enrol you in the Emirates Skywards programme and credit the Skywards Miles to your account
- If you have any supplementary cardholders on your card account, any Skywards Miles they earn by spending on their cards will also be credited to your Emirates Skywards account.
- Emirates Skywards programme rules apply

Airport Lounge Access

- This benefit can be availed by the cardholder only.
- Cardholders can get complimentary access to CIP International airport lounges in Pakistan by presenting the Emirates Standard Chartered Platinum Debit Card upon arrival at the lounge.

Airport Transfer Service

- Primary cardholders purchasing a ticket of Business Class on an Emirates marketed and operated flight using their Emirates Standard Chartered Platinum Debit Card will be eligible for complimentary airport transfers for both pick-up and drop-off in Pakistan
- This service is provided by Hertz
- The service will be provided when the Emirates ticket is purchased from the Emirates website or Emirates Sales office
- To avail of the transfer the cardholder needs to book the service at least 72 hours prior to the flight
- The service is only applicable if the ticket is purchased under the cardholder's name
- In case of group travel, the service will be provided if the cardholder is one of the travellers
- Only one car will be provided on a complimentary basis with a maximum of 3 passengers and 2 luggage items
- In case the ticket is cancelled or flight schedule is changed, the cardholder needs to inform the service provider
- This service is available if the ticket is booked to any Emirates destination and in any class of travel
- Airport transfer service is not valid for Emirates Economy Class tickets

Travel Inconvenience and Accident Insurance

- Ticket must have been purchased using Emirates Standard Chartered Platinum Debit Card either through Emirates website or Emirates Sales Office.
- Applicable on Flight delay / delay of baggage of more than 6 hours only,

Redemption through Cash+ Miles, Reward Upgrades, Emirates Reward Flights, Dubai Duty Free, Hotel Stays and Emirates High Street

- All Skywards Miles redeemed by the cardholder will be governed by the Emirates Skywards programme rules.