



FAQs

For Internet Banking



Below you can find answers to the most frequently asked questions about our internet banking, but if you ever need further help please call our 24/7 Contact Centre on 800 54 2 5454.

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1. General Information

What is al khaliji France Internet Banking?

Al khaliji France Internet Banking is the internet banking service from Al Khaliji France S.A UAE. It provides you with safe and secure online access to your accounts 24 hours a day, 7 days a week, wherever and whenever you want. You can view your account balances, transfer funds and much more.

Which of my accounts can I access via al khaliji France Internet Banking?

You can access all your personal accounts and loans and your credit card information.

How much does internet banking cost?

Access to al khaliji France Internet Banking is free of charge. Normal account charges and fund transfer fees will apply.

Who can access this service?

All Al Khaliji France S.A United Arab Emirates account customers can access our internet banking service upon successful completion of registration.

2. Security

How secure is al khaliji France Internet Banking? Is my financial information safe online?

Security was the no.1 consideration for us when designing our internet banking. We are committed to safeguarding the privacy of your information and our aim is to have the safest internet banking in the industry. We have put in place a number of measures to ensure that your internet banking is safe and secure. Before launching we have had 3 audit reviews by renowned external auditors covering aspects such as ethical hacking, penetration tests and code security to ensure our internet banking is as secure as possible. We are committed to constantly enhancing all security aspects of internet banking. For more information on the security please read our Privacy and Security Statement.

How do I keep my username and password safe?

Never write down or reveal your log-in details or password.

Are there any requirements or limitations for log-in credentials?

- Username - must be 6-20 characters long and can be alphanumeric (but no special characters)
- Password - must be 8-20 characters long and should contain at least one number and one special character

What is a One Time Password (OTP)?

A one-time password (OTP) is a password that is valid for only one log-in session or transaction. OTPs avoid a number of shortcomings that are associated with traditional (static) passwords. The most important shortcoming that is addressed by OTPs is that, in contrast to static passwords, they are not vulnerable to replay attacks. This means that if a potential intruder manages to record an OTP that was previously used to log-in to a service or to conduct a transaction; they will not be able to abuse it since it will be no longer valid. Our OTP generation uses complex algorithms that make use of randomness for enhanced security and the validity period of OTP is one minute. Once you log-in for the first time you will be asked to change your password.



Security (continued)

What if I suspect that my security details have become known to someone else? Or that there is a suspicious transaction on my account?

You should inform us immediately if you suspect that your security details have become known to someone else or if there is any suspicious activity on your account. You can call our 24/7 Contact Centre on 800 54 2 5454.

What is SSL?

This is to ensure you have a secure connection to us while using internet banking. The Secure Sockets Layer (SSL) protocol is the universal standard on the Web for authenticating Websites to Web browser users, and for encrypting communications between your browser and Web servers. SSL capability is built into all major browsers and Web servers.

What if my browser crashes during session?

Session time out is 10 minutes after which you will be able to login again, in case you need to re-login immediately please call our 24/7 contact centre on 800 54 2 5454.

3. How to get started

How do I register?

Registering for internet banking with Al Khaliji France S.A United Arab Emirates is simple. If you hold any kind of account with Al Khaliji France S.A United Arab Emirates, you can now access al khaliji France Internet Banking services just click on the internet banking log-in option on our website and then click the register button.

To register, you will need:

- Al Khaliji France S.A United Arab Emirates 6 digit customer account number
- Date of birth (in dd/mm/yyyy format)
- UAE mobile phone (in 14 digit format for Eg. 00971501234567)

All the above details need to be registered with al khaliji France prior to internet banking registration. If you are unsure of your details or if you do not have all your details registered with us please call the Contact Centre on 800 54 2 5454.

I have all the required information to register but I am unable to successfully complete the registration process, what should I do now?

Please check that all your current personal details including mobile number are registered with al khaliji France. If you experience any difficulties during the registration process please call the Contact Centre on 800 54 2 5454.



How to get started (continued)

What happens if I forget my password or enter an incorrect password?

If you forget your password, follow the link from the al khaliji France Internet Banking log-in page and a onetime password (OTP) will be sent to your mobile.

If you enter your password incorrectly three times, we will temporarily block access to your account. This is to stop unauthorized access. The correct personal password is the only way to get access. You will can reset your password by clicking on the link "Forgot my password" from the log-in page.

4. Enquiries

Can I view all my latest transaction activities?

Yes. You can view details of any transaction activities for your current and savings accounts. At present there is a restriction that you can view only the current year and previous year transactions. For credit cards you can view your transactions by viewing your previous statements in PDF.

What other account services are available online?

There are many services available online including:

- Account balances
- Account transaction history
- Apply for loans
- Apply for a credit card
- Apply for a change in your credit card limit
- Apply for a change in mailing address
- Cheque book request
- Request to create a fixed deposit
- Request for an update your contact details
- Make credit card payments
- View credit card statements
- View direct debit authority instructions for an account.
- Transfers to your other accounts
- Set up designated third party beneficiaries
- Payments to third party accounts

Can I review my previous activities and transactions completed through al khaliji France Internet Banking?

Yes. You are able to view all these activities under the history options for payments and transfers and any requests you can track via your applications on the home screen.

Can I export my transaction activity information?

Yes. You can export in 3 different formats: PDF, Microsoft Excel and text file.



Enquiries (continued)

Can I see the exchange rates used on my card transactions in currencies other than AED?

No. However you will be able to view the transaction amount in the original currency and the equivalent in AED.

My personal details have changed - can I modify them online?

Yes. You can change your personal details including address, mobile number and email through a service request.

Why is my credit card available balance different to the last SMS I received?

The credit card available balance on internet banking is based on your balance at the end of the previous day, whereas the SMS has your real-time balance.

5. Transfers

Can I transfer funds between my accounts?

Yes. You can instantly transfer funds between your al khaliji France UAE current and savings accounts. Please note that all transfers involving foreign exchange will be converted using the al khaliji France rate ruling at the time the transfer is processed. The actual amount debited to your account may differ from the indicative amount shown when you initiated the transfer.

Can I transfer funds to my accounts in other banks or make international transfers?

Yes. In addition to transferring between your own Al Khaliji France S.A. accounts, you can also transfer to other accounts within al khaliji France UAE, to accounts within United Arab Emirates and internationally.

Please note the following cut off times for transfers received on working days below:

- Transfers in AED between your own accounts in Al Khaliji France S.A. UAE have no cut off times
- Cross currency internal transfers captured before 1 pm will be processed the same day
- Local AED transfers in United Arab Emirates received before 12 midday will be processed the same day
- GCC transfers received before 12 midday will be processed the same day
- International Transfers received before 12 midday will be processed the same day

Any transfer requests received after these cut-off times or on non-working days will be processed on the next working day.

Can I transfer money to a new beneficiary?

Yes. In order to transfer money to a new beneficiary you will need to first create a beneficiary using the 'Add Beneficiary' option. An activation code will be sent to the registered mobile and same needs to be entered in the requested field to complete the set up. Subsequent to this you can transfer funds to the beneficiary.



Transfers (continued)

How much can I transfer?

AED 50,000 or equivalent in foreign currency is the maximum daily transfer limit on internet banking for transferring to any third party (i.e. not transferring between your own accounts in Al Khaliji France S.A.UAE).

6. Technology Requirements

Do I need any specific technology?

Nearly any PC, laptop, or tablet will work fine as long as it has a current browser, (see below for a list of compatible browsers). Also most smart phones will work but the resolution might make navigation more difficult.

How can I ensure my browser will work with al khaliji France Internet Banking?

Our internet banking is designed for use with a wide range of leading web browsers:

- Microsoft® Internet Explorer versions 8.0 and above
- Firefox 2.0 and above
- Chrome 4.0 and above
- Safari 5 and above
- Opera 9.8 and above

In order to avoid any online problems and ensure secure sessions, we recommend you upgrade to the latest version of these browsers.

Are both Arabic and English supported?

Yes, both are available and you can switch between them by selecting the language button at the top of the screen.

My browser allows me to save my ID and password so I don't have to type it in again for each Internet banking session. Is this safe?

We recommend that you never save your Internet Banking password in your browser. By saving your password on your computer, you create a risk that someone with access to your computer can log-in as you.