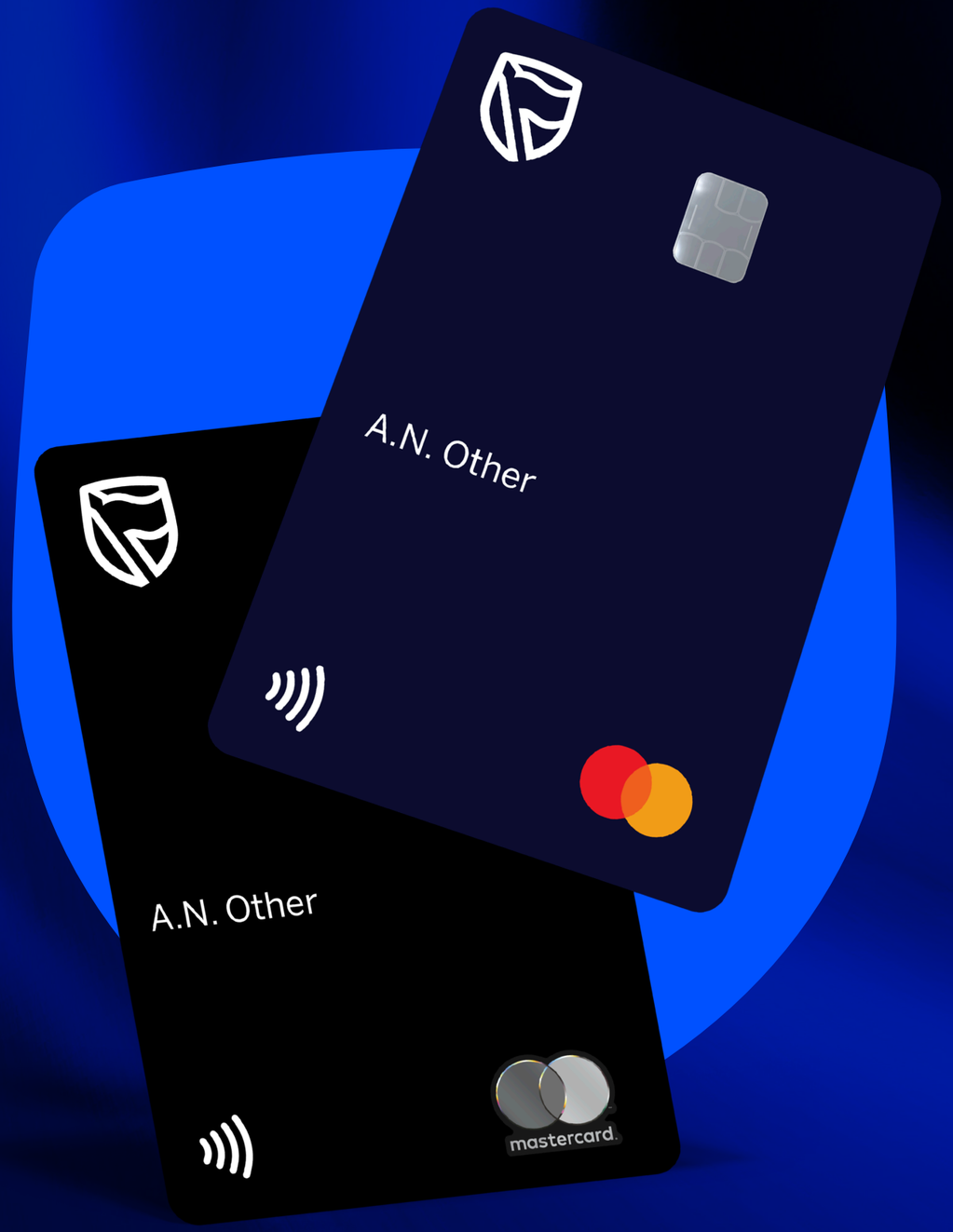
Stanbic Bank

Mastercard World & Mastercard World Elite **FAQs**



Stanbic Bank Kenya Limited is licensed and regulated by the Central Bank of Kenya

General Information

What is a MasterCard World/MasterCard World Elite credit card?

Stanbic Bank offers premium credit cards designed to elevate your lifestyle and travel experiences. The Mastercard World Credit Card provides exceptional benefits including global privileges such as airport lounge access, comprehensive travel insurance, and exclusive discounts on shopping, dining, and leisure experiences. For those seeking the ultimate in prestige, the Mastercard World Elite Credit Card, crafted in metal, delivers superior advantages such as unlimited global lounge access, 24/7 concierge services, luxury lifestyle perks, enhanced travel insurance, and exclusive offers tailored for customers who demand top tier convenience and experiences.



Benefits.

Travel Benefits	World Card	World Elite Card
Airport Lounge Access	Cardholder access via Travel Pass	Cardholder + guest access via Travel Pass
Concierge Services	N/A	Mastercard Travel & Lifestyle Concierge
Hotel Membership and Offers	IHG Hotels & Resorts, Serena Group Hotels offers	GHA Discovery Membership, IHG Hotels & Resorts, Serena Group Hotels offers
Booking Platforms and discounts	Mastercard booking platform, Cleartrip.com discounts, Booking.com cashback	Mastercard booking platform, Cleartrip.com discounts, Booking.com cashback
Experiential Travel	Priceless Cities experiences	Priceless Cities experiences
Car Rental Discounts	Hertz membership, Avis, Budget, rentalcars.com discounts	Avis, Budget, rentalcars.com discounts
Shopping & VAT Services	Global Blue VAT Reclaim VIP services, European shopping villages (e.g., Bicester)	Global Blue VAT Reclaim VIP services, European shopping villages (e.g., Bicester)
Medical Tourism	Medical Tourism Concierge	Medical Tourism Concierge
Airport Fast Track Services	N/A	Airport Security Fast Track via Travel Pass
Complimentary Airport Dining	Costa complimentary food/drinks at Dubai Airports	Costa complimentary food/drinks at Dubai Airports

Lifestyle Benefits	World Card	World Elite Card
Online shopping Discounts	Farfetch.com	Farfetch.com
Shipping Services	MyUS shipping premium membership	MyUS shipping premium membership
Fitness & Wellness	Fiit fitness app membership discounts	Fiit fitness app membership discounts
Gaming	Mastercard Gamer Pass with Go Gamers	Mastercard Gamer Pass with Go Gamers
Children's Learning	Lingokids discount	Lingokids discount
Education	UNICAF Scholarship offer	UNICAF Scholarship offer
Global Roaming	Global data roaming (Credit only)	Global data roaming (Credit only)
Exclusive Lifestyle Experiences	N/A	Mastercard Golf Program
Medical Services	N/A	Medical Tourism Concierge

Peace of Mind Benefits	World Card	World Elite Card
Travel inconvenience insurance	✓	✓
Travel medical insurance	✓	✓
Travel insurance confirmation letter	✓	✓
collision damage waiver	N/A	✓

How?

How does the **MasterCard World & MasterCard World Elite card** differ from the **MasterCard Gold card?**

MasterCard World and World Elite offer higher credit limits, more exclusive rewards, enhanced travel insurance, and personalized concierge services compared to MasterCard Gold.



Eligibility & Application

To be eligible, you must:

- **Hold an active account with Stanbic bank.**
- **Meet the bank's premium customer criteria.**
- **Maintain a satisfactory credit score and repayment history.**
- **Demonstrate stable and sufficient income.**

To confirm your eligibility please contact your Relationship Manager or visit any of our branches near you.

How can I apply for the MasterCard World/MasterCard World Elite credit card?

You can apply by contacting your Relationship Manager, visiting any of our branches nearest to you, or email us on customercare@stanbic.com

Are there specific documents needed for the MasterCard World/World Elite credit card application?

- A valid Identification Card /Passport
- **Proof of Income:** Latest **one (1) month payslip** for salaried customers or **six (6) months account turnover** for business clients;
- **New-to-Bank customers** are required to provide **six (6) months bank statements.**
- Credit history documentation.

Fees & Charges

Joining fees	**Waived**	**Waived**
Annual fees	**1) Primary card - KES 8,500** **2) supplementary card - NIL**	**1) Primary card - KES 11,500** **2) supplementary card - NIL**
Supplementary card replacement/ issuance fees	NIL	KES 1,500 per card
Past due payment fee	KES 1,000 per occurrence	KES 1,000 per occurrence
Unpaid payment	KES 1,000 per occurrence	KES 1,000 per occurrence
Over limit fee	KES 1,000 per occurrence	KES 1,000 per occurrence
Cash advance fee -Stanbic Counter/ATM	4% of the amount accessed	4% of the amount accessed
Cash advance fee -Non Stanbic ATM	5% of the amount accessed	5% of the amount accessed
Monthly interest	3.3% on outstanding balance	3.3% on outstanding balance

Fees & Charges

Credit life insurance	Offered by the Bank which covering retrenchment, disability and death. 1) Retrenchment and disability cover ends at age 65. 2) After age 65, only death benefit coverage continues, subject to age-based rates and medical requirements. 3) Death benefit coverage stops at age 80. After this, you need to provide a cash cover equal to your card limit plus 10%.	Offered by the Bank covering retrenchment, disability and death. 1) Retrenchment and disability cover ends at age 65. 2) After age 65, only death benefit coverage continues, subject to age-based rates and medical requirements. 3) Death benefit coverage stops at age 80. After this, you need to provide a cash cover equal to your card limit plus 10%.

How can I avoid overdue payment fees?

To avoid overdue payment fees:

- Make your payments on or before the due date.
- Set up automatic payment deductions to ensure timely deductions.
- Consider paying more than the minimum amount due to stay ahead.

Security & Protection

What security features does my Mastercard World and World Elite card offer?

Chip & PIN technology – For enhanced protection against counterfeit fraud during face-to-face transactions.

OTP (One-Time Password) validation – For qualifying online transactions to verify your identity and prevent unauthorized use.

SMS alerts for card transactions – Keeps you updated on your card activity in real time.

Fraud monitoring systems – The Bank continuously monitors card activity for unusual patterns and may flag suspicious transactions for review. In such cases, your card may be temporarily restricted, and you will be contacted for verification.

What should I do if my card is lost or stolen?

Report the incident by contacting us immediately on +254711068888/0800720044. Prompt reporting helps prevent unauthorized transactions and protects your account. You may also reach us via email on customercare@stanbic.com or visit any of our nearest branch for assistance.

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Usage & Limitations

Where can I use my MasterCard World/MasterCard World Elite credit card?

You can use your card at millions of merchants worldwide who accept MasterCard, including.

- Online platforms,
- ATMs
- Point-of-sale terminals.

Are there any spending limits or restrictions on the MasterCard World/MasterCard World Elite credit card?

- Spending limits depend on your credit limit.

Can I use the card internationally?

- Yes, MasterCard World and World Elite cards are accepted globally

Monthly statements

The Bank will issue a monthly statement detailing your card usage. Please review it promptly and report any unrecognized transactions within 20 days of receiving the statement to ensure timely resolution.

- Contact us on customer on customercare@stanbic.com
- Contact your Relationship Manager
- Visit any Stanbic Branch nearest you to cancel your card.

Card Renewal

What is the process for renewing my MasterCard World/MasterCard World Elite credit card?

- The Bank will renew your credit card automatically subject to the Bank's terms and conditions, which include maintaining a good repayment history and ensuring your customer information and documentation are up to date.
- Where applicable, the Bank may contact you prior to renewal to provide additional information or documentation

Card Cancellation

How can I cancel my MasterCard World/MasterCard World Elite credit card?

- Contact us on customer on customercare@stanbic.com
- Contact your Relationship Manager or
- Visit any Stanbic Branch nearest you to cancel your card.

Customer Support

General Inquiries: How can I contact the Bank for support?

- Contact us on customer on customercare@stanbic.com
- Contact your Relationship Manager or
- Visit any Stanbic Branch nearest you to cancel your card.

