

MySapirBank Credit Card Brochure

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Welcome to MySapirBank's World of Smart Spending

At MySapirBank, we believe in tailoring financial products to fit your lifestyle. Whether you're a world traveler, a savvy shopper, or a student building your financial future, we've designed a credit card for you. All MySapirBank credit cards offer dual-currency support (USD and ILS), a smart loyalty points system, and powerful digital tools to manage your finances. We aim to provide flexibility, transparency, and value—every time you swipe.

MySapirBank Card Portfolio Overview

MySapirBank offers five exclusive credit cards:

1. **Platinum Voyager Card** – Designed for frequent travelers seeking elite benefits.
2. **Classic Rewards Card** – A no-fee card with dependable features and reward simplicity.
3. **Student Start Card** – Created to help students establish credit responsibly.
4. **Travel Rewards+ Card** – Tailored for those who live life on the move.
5. **Cashback Max Card** – For customers who want high, recurring cashback returns.

Each card comes with specific terms, interest rates, loyalty programs, and support features. The following pages delve into the fine-grained features of each.

1. MySapirBank Platinum Voyager Card

Audience: Business travelers, frequent flyers, professionals living abroad

Key Benefits:

- Complimentary global airport lounge access (6 times/year)
- Free worldwide travel insurance including trip cancellation and baggage protection
- Real-time currency conversion for USD, ILS, and 8 other currencies
- Concierge services (hotel bookings, reservations, emergencies)
- No foreign transaction fees

Interest and Fees:

- APR: 15.9% (variable)
- Intro APR: 0% for 12 months
- Annual fee: ₪540/ \$150
- Late payment fee: ₪90/ \$25
- Cash advance fee: 2.5%

Loyalty Points Structure:

- 3x points: Flights, hotels, and foreign currency purchases
- 2x points: Dining and transportation
- 1x points: All other purchases
- Monthly bonus: 1,000 bonus points for spending over ₪10,000 or \$3,000
- Redemption value: 1 point = ₪0.25 or \$0.07 (for travel); ₪0.15 or \$0.05 (for cash)

Loyalty Examples:

1. You book a \$1,200 flight: $1,200 \times 3 = \mathbf{3,600 \text{ points}}$ → Worth \$252 in flights
2. You spend ₪500 on dining and ₪600 on taxi: $(500 + 600) \times 2 = \mathbf{2,200 \text{ points}}$ → ₪550 travel
3. ₪1,000 on groceries: $1,000 \times 1 = \mathbf{1,000 \text{ points}}$ → ₪250 travel / ₪150 cash

Support Level:

- 24/7 multilingual hotline
 - Dedicated mobile app concierge
 - Annual review with financial advisor
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2. MySapirBank Classic Rewards Card

Audience: Salaried employees, small families, everyday consumers

Key Benefits:

- No annual fee
- Reward structure that grows with spending
- Auto-payment setup and budget tracking

Interest and Fees:

- APR: 19.9%
- No intro APR
- No annual fee
- Late payment fee: ₪70/ \$20

Loyalty Points Structure:

- 1x points on purchases
- 1.5x if total monthly spending exceeds ₪3,000 or \$1,000
- 2x on purchases made on MySapirBank eCommerce partner stores
- Redemption: 1 point = ₪0.20 or \$0.05 (online store only)

Loyalty Examples:

1. ₪3,200 on bills/shopping: $3,200 \times 1.5 = \mathbf{4,800 \text{ points}}$ → ₪960 value at MyStore
2. \$900 on electronics from partners: $900 \times 2 = \mathbf{1,800 \text{ points}}$ → \$90 in shopping
3. ₪1,500 groceries + ₪1,000 MySapirBank e-shop: $1,500 \times 1 + 1,000 \times 2 = \mathbf{3,500 \text{ points}}$

Support Level:

- Phone and mobile chat support (Mon–Fri)
 - Email queries answered within 24 hours
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3. MySapirBank Student Start Card

Audience: University students and first-time cardholders

Key Benefits:

- Free card, no minimum income required
- Credit education features (tips, reminders)
- Online tutorials and student discount offers

Interest and Fees:

- APR: 21.9%
- Annual fee: None
- Over-limit fee: ₪50/ \$15

Loyalty Points Structure:

- 0.5x points on general purchases
- 2x for bookstore, public transport, and cafeteria
- Welcome bonus: 1,000 points for first 5 purchases over ₪100

Loyalty Examples:

1. ₪1,000 on general spending: $1,000 \times 0.5 = 500 \text{ points}$ → ₪75
2. ₪300 on books + ₪200 cafeteria: $(500 \times 2) = 1,000 \text{ points}$
3. 5 purchases over ₪100 = **1,000 bonus**

Support Level:

- AI chatbot in app
- Student forum support and community Q&A

4. MySapirBank Travel Rewards+ Card

Audience: Freelancers, remote workers, travel enthusiasts

Key Benefits:

- 1% cashback on all purchases
- 2% cashback on airlines and hotels
- 3x points on travel-related bookings
- Airport shuttle once/year

Interest and Fees:

- APR: 17.5%
- Intro APR: 0% for 6 months
- Annual fee: ₪360/ \$99

Loyalty Points Structure:

- 3x points: Flights, hotels, Airbnb
- 1x points: Other purchases
- Points + cashback can be combined

Loyalty Examples:

1. Book \$800 hotel: $800 \times 3 = \mathbf{2,400 \text{ points}}$ + 2% cashback = \$16
2. ₪1,000 general spending: $1,000 \times 1 = \mathbf{1,000 \text{ points}}$ + ₪10
3. \$500 flight: 1,500 points + \$10 cashback

Support Level:

- Hotline with language selector (Hebrew, English, Russian)
- Mobile app with emergency contact features

5. MySapirBank Cashback Max Card

Audience: High-spending households, tech enthusiasts

Key Benefits:

- 5% cashback at rotating category merchants
- 1.5% general cashback
- Cashback credited monthly

Interest and Fees:

- APR: 18.9%
- Intro APR: 0% for 3 months
- Annual fee: ₪180/ \$50
- Cashback cap: ₪300/ \$80 per month

Loyalty Structure:

- 5%: Rotating categories (e.g., electronics in Q1, dining Q2)
- 1.5%: All other purchases

Loyalty Examples:

1. ₪2,000 electronics (Q1 category): $\mathbf{₪2,000 \times 5\% = ₪100 \text{ cashback}}$
2. ₪3,000 general: $\mathbf{₪3,000 \times 1.5\% = ₪45 \text{ cashback}}$
3. \$1,200 mixed: \$200 on grocery (1.5%) + \$1,000 dining (5%) = **\$62 cashback**

Support Level:

- Premium financial review yearly
- Priority email response within 4 hours

How to Use Your MySapirBank Card

Using your MySapirBank credit card is simple and secure. Follow these steps to get started:

Activation:

- Call 1-800-MYSAPIRBANK-ACTIVATE or use the MySapirBank mobile app.
- You will be prompted to set your PIN and verify your ID.

Purchases:

- Swipe, tap, or insert your card at any payment terminal.
- For online shopping, enter the 16-digit number, expiry, CVV, and OTP.

International Use:

- Your card supports ILS and USD. Select the transaction currency when prompted.
- We recommend opting to pay in the local currency to avoid additional fees.

Contactless Payments:

- Use your card's NFC feature for purchases under ₪300 or \$100.

Balance & Statements:

- View real-time transactions and download statements via the MySapirBank app or online banking.

Reward Tracking:

- Points are updated within 48 hours of eligible transactions.

How to Apply

Eligibility Criteria (General):

- Must be 18 years or older
- Israeli citizen or permanent resident (non-residents may qualify with documentation)
- Valid photo ID (Teudat Zehut or passport)
- Proof of income or student verification (where applicable)

Application Channels:

- Visit any MySapirBank branch
- Apply online via www.MySapirBank.com/cards/apply
- Call our application hotline

Processing Time:

- Online/phone applications: 3–5 business days
- In-branch: Immediate provisional approval possible

Documents Required:

- Government-issued ID
- Recent payslips (last 2 months) or student card
- Proof of address

Credit Check:

- A standard bureau check is performed to assess your creditworthiness.

Customer Support & FAQs

Contact Channels:

- General Hotline: * *1-800-MYSAPIRBANK*
- Premium Line: * *1-800-MYSAPIRBANK-PRO* (Platinum, Cashback Max)
- Student Support: In-app messaging + knowledge base

Email: support@MySapirBank.com

Mobile App: Live chat, rewards tracker, push notifications

FAQs:

Q1: What if my card is lost or stolen? A: Block it immediately via the app or call our 24/7 hotline. We'll send a replacement within 3 business days.

Q2: Can I upgrade my card later? A: Yes, after 6 months of responsible usage. Upgrades are subject to credit evaluation.

Q3: Do my points expire? A: Only on Student and Classic cards (2–3 years). Platinum and Travel Rewards+ points never expire.

Q4: How do I redeem loyalty points? A: Redeem via the app or online portal for flights, shopping, or cashback.

Q5: Can I use my card abroad? A: Yes. It works in over 180 countries where Mastercard is accepted.

Q6: I lost my card but found it within 24 hours. Can I unblock it? A: Yes, if you've temporarily blocked your MySapirBank card and later find it, you can unblock it after verifying your identity. For security reasons, reactivation requires either visiting a branch or calling the MySapirBank Group Call Centre at 1-800-MYSAPIRBANK. Once your identity is confirmed, the card will be reactivated immediately. If you used the mobile app's 'Kill Switch' to block the card, you can toggle it back on directly from your device after a secondary confirmation.

Q7: I canceled a purchase after earning loyalty points. What happens to the points? A: If a transaction is reversed due to merchant error, returned goods, or failure to deliver, the loyalty points accrued from the purchase will be deducted from your account. In cases where points have already been redeemed, your point balance may reflect a negative value until the discrepancy is resolved.

Q8: What if someone steals my credit card details and I notice it only after 6 months? A: MySapirBank's Zero Liability policy applies only if the fraud is reported within 48 hours. If more than 120 days have passed, your eligibility for reimbursement is assessed on a case-by-case basis. We encourage regular review of your monthly statements.

Q9: Can I transfer my points to a family member? A: No. Points are non-transferable and are linked to the primary account holder's identity.

Q10: What if I earn points in USD and then redeem in ILS? A: Cross-currency point redemptions follow a fixed conversion rate updated monthly. Conversion fees may apply.

Q11: I made a large purchase right before my card was downgraded. Do I get premium-tier points? A: Points are earned based on the card tier at the time of transaction authorization. No retroactive upgrades apply.

Q12: Can I use my loyalty points to pay my credit card bill? A: No. Loyalty points cannot be used to pay for your statement balance unless otherwise specified during promotional campaigns.

Q13: What if I redeem points and cancel the order? A: Points will be reinstated only if the redemption is canceled within 7 calendar days. After that, redemptions are final.

Q14: My statement says a transaction is pending. Can I still earn points on it? A: Points are allocated only after the transaction has been settled and posted to your account.

Q15: What happens if MySapirBank discontinues the loyalty program? A: In the event of program termination, a 60-day notice will be provided. You will have that period to redeem outstanding points before expiration.

Q16: Are there blackout dates or vendor exclusions for loyalty redemptions? A: Yes. Selected vendors and time periods (e.g., major holidays) may be excluded. See www.MySapirBank.com/loyalty-terms for up-to-date restrictions.

Q17: What if a transaction occurs during an exchange rate update? A: The exchange rate at the exact authorization time applies; updates post-transaction will not retroactively affect the rate.

Q18: Can cashback and points combine if card type changes? A: No. Points or cashback earned adhere to the card type active at transaction time.

Q19: Can I dispute exchange rates applied to international transactions? A: Disputes on exchange rates must be raised within 30 days and must exceed ₪50/\$15 in variance.

Q20: What if my loyalty points are misallocated? A: Points disputes must be reported within 60 days of transaction date; adjustments may take 30 days.

Terms and Conditions (T&C Summary)

1. Definitions:

- *Cardholder*: Person to whom a MySapirBank credit card has been issued.
- *Merchant*: Retail or online entity accepting MySapirBank cards.
- *Transaction*: Any authorized usage of the card (purchase, cash withdrawal).

2. Usage:

- Cards must not be used for prohibited goods or services.
- Misuse or illegal activity may result in card suspension.

3. Liability:

- Cardholders are liable for all transactions unless reported fraudulent.
- Zero Liability policy applies to unauthorized transactions if reported within 48 hours.

4. Fees and Charges:

- Complete tariff sheet available at www.MySapirBank.com/cards/tariff
- Interest is calculated daily and applied monthly on unpaid balances.

5. Loyalty Program:

- Points earned through qualifying transactions only
- Points may not be transferred or exchanged for cash unless specifically stated.

6. Termination:

- MySapirBank reserves the right to cancel cards with 30 days' notice or immediately in cases of default.

7. Dispute Resolution:

- All disputes shall be subject to the jurisdiction of Israeli courts.
- Complaints can be submitted via app, branch, or regulator hotline.

8. Data Privacy:

- Cardholder data is secured using industry-leading encryption.
 - Data may be shared with third-party service providers strictly for operational purposes.
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Legal Addendum – MySapirBank Credit Facility Agreement (Clauses 1–10)

1. Consent to Cross-Account Security Interest

Cardholders grant MySapirBank a continuing security interest in all deposit accounts for repayment of obligations. Exclusions apply to accounts with privileged tax treatment.

2. Authorization and Responsibility

Use of the Card by the Cardholder or any authorized user creates binding financial liability.

3. Interest Assessment Methodology

Interest is calculated using the average daily balance method. Different rules apply to purchases vs. cash advances.

4. Unauthorized Use Notification

To be eligible for Zero Liability, fraud must be reported within 48 hours. Post-120-day claims may be denied.

5. Statement Accuracy & Transaction Errors

Billing errors must be reported in writing within 60 days. MySapirBank investigates within 90 days.

6. Foreign Transaction Conversion

Foreign transactions are converted with a 2.5% margin on the Mastercard rate. Disputes over FX rates are not billing errors.

7. Merchant Dispute Procedure

MySapirBank is not responsible for merchant issues unless certain consumer protection thresholds are met.

8. Joint Responsibility Clause

All joint cardholders are fully and equally liable.

9. Changes to Terms

Terms may be amended with 30 days' notice, applicable to both existing and new balances.

10. Governing Law

Israeli law governs the agreement; Tel Aviv courts have exclusive jurisdiction unless arbitration applies.

11. Severability and Enforceability

If any provision of this Agreement is deemed unenforceable or invalid under applicable law, such determination shall not affect the validity and enforceability of the remaining

provisions. The invalid provision shall be construed or reformed to the extent necessary to render it enforceable.

12. Electronic Communications and Consents

The Cardholder agrees that notices, disclosures, and contractual amendments may be delivered electronically in accordance with applicable law. Use of the Card or continued access to the MySapirBank account portal shall constitute affirmative consent to such delivery methods. Withdrawal of consent must be made in writing and may restrict access to card-related services.

13. Recapture of Loyalty Incentives Upon Default

In the event of default as defined under Clause 8, all accrued but unredeemed loyalty benefits, cashback, or promotional incentives shall be considered forfeited and non-recoverable. Redemption attempts post-default shall be rejected without review.

14. Force Majeure

MySapirBank shall not be liable for any failure to perform or delay in performance arising from events outside its reasonable control, including but not limited to cyberattacks, governmental restrictions, wars, natural disasters, or failure of telecommunication infrastructure.

15. Mandatory Arbitration Clause

All disputes, controversies, or claims arising out of or relating to the use of the Card, billing, loyalty entitlements, or this Agreement—including its formation, interpretation, and enforceability—shall be settled exclusively by binding arbitration conducted under the Israeli Arbitration Law, unless otherwise waived by both parties in writing. Arbitration shall take place in Tel Aviv and be conducted in Hebrew, unless otherwise agreed.

16. Structured Interest Recalculation Events

In the event of global or national rate volatility exceeding 2.5% in a 30-day period, MySapirBank reserves the right to restructure interest tiers in accordance with monetary policy guidelines issued by the Bank of Israel. Cardholders will be notified within 21 days of such recalibration.

17. Account Freezing Conditions

MySapirBank retains the right to freeze or suspend access to a Cardholder's line of credit without prior notice in the following circumstances: (a) regulatory investigation; (b) suspicious cross-border activity; (c) misrepresentation of financial information at the time of application; (d) material breach of terms.

18. Data Retention and Surveillance Compliance

Cardholder consents to data retention practices in compliance with Israeli privacy legislation and applicable international standards. Transaction metadata and account interaction logs may be retained for a minimum of seven (7) years or as mandated by supervisory authorities.

Legal Addendum – Loyalty and Dispute Provisions

1. Loyalty Points Retroactivity Clause

In accordance with Clause 8.7(b) of the MySapirBank Credit Participation Agreement, the Bank reserves the unilateral right to revoke, retract, or otherwise nullify loyalty points

granted in connection with transactions that are subsequently refunded, reversed, or disputed. This applies irrespective of redemption status.

2. Fraudulent Transaction Discovery Period

Pursuant to MySapirBank Policy Article 12, subsection 4(a), cardholders bear full financial liability for all posted transactions not reported as unauthorized within 120 calendar days. Exceptions may be adjudicated by the Fraud Adjudication Panel at the sole discretion of MySapirBank.

3. Redemption Validity Framework

Redemption of loyalty units constitutes a final act. Notwithstanding any technical or operational errors, no redemption shall be reversed after seven (7) days, unless caused by demonstrable MySapirBank system fault, certified by a Level III support audit.

4. Termination of Program

Should the loyalty initiative be sunset for any reason, MySapirBank shall issue a formal notice to cardholders no fewer than sixty (60) days prior to effective discontinuation. Remaining points shall be forfeited post this grace period unless redeemed.

5. Legal Recourse Limitations

Any and all claims arising from loyalty program participation shall be limited to arbitration as defined under the Israeli Arbitration Act, unless explicitly waived by MySapirBank in written form.

6. Statutory Jurisdiction

All contractual obligations between MySapirBank and the Cardholder, including non-performance, fraud, redemption, and point valuation, shall be construed in accordance with the laws of the State of Israel. Venue shall be exclusively vested in Tel Aviv District Court.

7. Supremacy Clause

In case of conflict between this brochure and the Master Cardholder Agreement, the terms herein shall govern loyalty and dispute-related provisions exclusively.

[End of Full Brochure Content — Refer to www.MySapirBank.com/cards for real-time updates, terms, and program changes. This document is for educational purposes. MySapirBank is fictional.]