

## FAQ – Card less ATM Withdrawal

### 1. What is Card less ATM Withdrawal service?

This is a unique service through which, KIB customers can transfer amount to another KIB or non-KIB beneficiary for withdrawal from the ATM without using an ATM card. The beneficiary will be able to withdrawal cash using his/her mobile number or Civil ID while entering the code sent by the bank.

### 2. What are the benefit of this service?

- Amount transfer is very easy and secured.
- Most importantly, when you need cash urgently and your ATM card is not with you, this service will come to rescue you.
- Transaction can be done 24/7.
- Cash can be withdrawn from all KIB branches ATMs.
- Recipient is not required to have KIB account.

### 3. Who can initiate and execute this service?

Only KIB Customer can initiate this service, however beneficiary can be a Non KIB Customer.

### 4. Can the initiator of this service (KIB Customer) also be the beneficiary?

Yes, the initiator of this service (KIB Customer) can also be the beneficiary of this service by following the same step.

### 5. Do a KIB Customer need to register for this service or this service is available by default?

KIB Customer must register to avail this service through KIB Online Banking.

### 6. What is the registration process?

Registration is very easy and can be done by following the below steps.

- Account holder must first register for the Card less transaction service (free) through KIB Online Banking.
- Account holder will have to create a list of beneficiaries and the information required for each beneficiary is:
  - a) First & Last Name.
  - b) Civil ID number.
  - c) Mobile number.

### 7. How can KIB customer initiate and perform this transaction? How does this work?

1. Account Holder logs in to his/her account via KIB Online Banking and selects Card less transaction.
2. Account Holder will choose the account to debit (current/savings) and define the amount to be transferred.

3. Account Holder will select a beneficiary from the list.
4. Account Holder to enter his/her transaction password to confirm the transaction.
5. System will generate the 4 digit code and will send it via SMS to Account Holder.
6. Account Holder will forward the SMS to Beneficiary.
7. Beneficiary heads towards any KIB Branch ATM and selects Cardless Service from the ATM screen.
8. Beneficiary to choose whether to validate through "Mobile Number" or "Civil ID"
9. Beneficiary to enter Mobile number if chooses "Mobile" option or insert Civil ID if chooses "Civil ID" option.
10. Beneficiary will be asked to enter the 4 digit code (forwarded in step #6).
11. If the code is correct, not used, and not expired, ATM will dispense the transferred amount in full.
12. SMS will be sent to the Account Holder for the amount debited.

**8. What is the minimum and maximum amount limit per transaction?**

Minimum amount limit is KD 10 and Maximum amount limit is KD 100 per transaction.

**9. What is the maximum amount limit per day?**

Maximum amount limit per day is KD 100.

**10. What is the maximum number of withdrawal limit per day?**

Maximum number of withdrawal limit per day is 10. (KD 10 x 10 transactions = KD 100)

**11. What is the maximum amount limit per month?**

There is no monthly maximum amount limit.

**12. Can Customer withdraw the cash from any ATM?**

Cash can be withdraw from any of the KIB Branch ATM. Currently this service is not available at KIB Offsite ATMs.

**13. How long will the transaction and code be valid for?**

Transaction is valid for the 2 hours from the time Code is received by the KIB Customer (initiator). After two hours transaction will be void and cannot be performed.

**14. What are the charges to avail this service and perform this transaction?**

There is no fees associated with the Card less transaction and service is offered free.