

ASKARI-PIA CO-BRAND CREDIT CARD

Fly High with Askari Co-Brand PIA Credit Card Comprehensive Information Guide

OVERVIEW

Askari Bank and Pakistan International Airline (PIA) have partnered to launch a premium travel credit card that combines global privileges with exclusive PIA benefits. This co-branded card offers members accelerated Air Mile earning, access to departure lounges, special deals, and discounts for PIA travel.

Card Variants:

- Askari-PIA Co-Brand Classic Credit Card
- • Askari-PIA Co-Brand Gold Credit Card
- • Askari-PIA Co-Brand Platinum Credit Card

KEY FEATURES

Credit Facility & Billing

- Interest-free credit period from purchase date to due date (up to 51 days)
- • Monthly billing statement with detailed transaction information
- • E-statement option available - call 111-000-787 to enroll
- • Flexible payment options including direct debit, counter cash/cheque, drop box, ATM, Internet Banking, Mobile Banking, and Phone Banking

Supplementary Cards

- Apply for up to 5 supplementary cards for family members
- • Share your credit card limit with loved ones
- • Each supplementary cardholder gets their own personalized card

24/7 Call Centre

- Round-the-clock customer support at 111-000-787
- • Assistance with queries, bill payments, and general information

E-Commerce & Online Shopping

- 3D Secure technology for safe online transactions
- • Protected shopping experience with encryption

Installment Plans

- Flexible 0% mark-up shopping campaigns
- • Convert retail purchases of PKR 10,000+ into equal monthly installments
- • Installment options through zero mark-up campaigns
- • Cash for Card facility: Withdraw up to 70% of assigned credit limit as cash advances, payable in monthly installments

Internet Banking & Mobile App

- 24/7 account management access
- • View monthly statements and payment status
- • Make online bill payments

- • Available only to Askari Bank account holders

Balance Transfer Facility

- Transfer other banks' credit card debts to Askari PIA Card
- • Low 2% mark-up rate per month
- • Pay back in easy equal monthly installments

Insurance Coverage

- Personal accident insurance
- • Illness and disability coverage
- • Death benefits protection
- • Travel Inconvenience Insurance:
 - - Coverage for flight delays
 - - Baggage loss protection
 - - Baggage damage coverage while traveling abroad

International Acceptance

- Powered by Mastercard
- • Accepted globally for retail shopping
- • Use anywhere Mastercard is accepted

Security Features

- Advanced chip encryption for transaction protection
- • Unique encryption for each transaction
- • Protection against card counterfeiting and duplication
- • Industry-leading security standards

ATM Cash Withdrawal

- Withdraw up to 70% of assigned credit limit as cash
- • Access at ATMs displaying MasterCard, 1-Link, Cirrus, or Maestro logos
- • Available in Pakistan and worldwide

Minimum Payment Option

- Pay entire outstanding balance or minimum amount due
- • Service charges apply to unpaid balance as per bank's schedule
- • Flexible payment structure

SMS Alerts

- Complimentary SMS notifications for all transactions
- • Real-time confirmation of card usage on registered mobile number

PIA FREQUENT FLYER BENEFITS

PIA Awards + Plus Program Membership

All cardholders receive FREE membership of the PIA Awards + Plus Frequent Flyer Program:

Classic Card Membership: PIA Award Plus Emerald

- Valid for life with at least one activity per calendar year

Gold Card Membership: PIA Award Plus Sapphire

- Valid with 25 trips or 30,000 tier miles per calendar year

Platinum Card Membership: PIA Award Plus Diamond

- Valid with 50 trips or 70,000 tier miles per calendar year

Bonus Miles on Card Activation

Upon activation of your card, receive instant bonus miles to kickstart your miles earning:

Classic Card:

- Existing PIA Frequent Flyer Member: 2,500 bonus miles
- - New Frequent Flyer Member: 3,000 bonus miles

Gold Card:

- Existing PIA Frequent Flyer Member: 3,500 bonus miles
- - New Frequent Flyer Member: 4,000 bonus miles

Platinum Card:

- Existing PIA Frequent Flyer Member: 5,500 bonus miles
- - New Frequent Flyer Member: 6,000 bonus miles

Note: If you cancel within 6 months of activation, bonus miles will be charged to your final statement.

Accelerated Miles Earning

Earn A+ Miles at exceptional rates:

Local Retail Spending: 1 A+ Mile per PKR 150

International Retail Spending: 1.5 A+ Miles per PKR 150

PIA Ticket Purchase: 2 A+ Miles per PKR 150 (double miles)

Non-Eligible Transactions:

- Balance transfers
- - Cash for Card withdrawals
- - Installment plan conversions
- - Fees and charges
- - Disputed, unauthorized, illegal, or fraudulent transactions

PIA Ticket Purchase Benefits

- Earn double Air Miles on PIA ticket purchases (2 A+ Miles per PKR 150)
- • Minimum purchase: PKR 10,000 or more
- • Eligible when booking through PIA Booking Centres using your Askari-PIA Card
- • Credit for all class of travel
- • Miles credited within 5 working days of traveling on the ticket
- • Must actually fly on the ticket to earn miles (free tickets excluded)

Additional Frequent Flyer Benefits

- Priority Boarding: Use Award Plus counters for priority check-in
- • Priority Luggage: Special handling for your baggage

- • Lounge Access: Access to selected local and international lounges
- • PIA Booking Privileges: Special rates and priority booking through PIA

Annual Miles Capping

Maximum annual A+ Miles earning varies by card type:

- Classic Card: 30,000 miles per year
- - Gold Card: 60,000 miles per year
- - Platinum Card: 100,000 miles per year

Miles Expiry: Earned miles expire after 3 years from the date earned.

A+ MILES REDEMPTION PROCESS

Three Redemption Channels Available:

1. Email Redemption
 2. - Send email to: servicecenter@piac.aero
 3. - Include your membership details
 4. - Partial or full redemption available
2. PIA Booking Office Redemption
 - Visit any PIA Booking Office across Pakistan
 - - Redeem against flight bookings
 - - Receive assistance from trained staff
3. Online Redemption (Step-by-Step)
 - Step 1: Open PIA official website at <https://www.piac.com.pk/>
 - - Step 2: Click "Member Login" and enter your Frequent Flyer Membership Number and Password
 - - Step 3: Click "Flight Search" from your member homepage
 - - Step 4: Fill in flight details (departure date, arrival date, number of passengers, class of travel)
 - - Step 5: Check the "Search Awards + Plus Points" checkbox
 - - Step 6: Click "Flight Search"
 - - Step 7: Select your preferred flight and proceed to booking
 - - Step 8: Payment breakdown shows miles required and taxes (to be paid in currency)
 - - Step 9: Enter your Askari-PIA Co-Brand Credit Card details and complete purchase
 - - Step 10: If miles are insufficient, visit nearest PIA Booking Office for additional options

Flexible Redemption:

- Partial or full miles redemption available
- • Redeem against any PIA destination on the PIA network
- • Applicable to all classes of travel

TERMS & CONDITIONS

Miles Crediting Timeline

- Miles earned through retail spending are credited at the time of statement generation
- • PIA typically credits miles into your PIA Awards + Plus account within 5 working days
- • Supplementary cardholder miles are credited to the primary cardholder's account

Dispute Resolution

- Askari Bank is not responsible for redemption-related disputes
- • Contact PIA directly for issues regarding Award + Plus miles
- • Askari Bank only displays A+ Miles earned through credit card spending

Tier Management & Upgrades

For Existing PIA Frequent Flyer Members:

- Emerald members on Classic Card: Retain Emerald status
- - Emerald members upgrading to Gold: Upgraded to Sapphire
- - Emerald members upgrading to Platinum: Upgraded to Diamond
- - Sapphire members on Classic Card: Retain Sapphire status
- - Sapphire members on Gold Card: Retain Sapphire status
- - Sapphire members upgrading to Platinum: Upgraded to Diamond
- - Diamond members: Retain Diamond status on any card

Note: Upgrades via Gold or Platinum membership are for the first year only. Thereafter, tier status follows Awards + Plus Rules.

PIA Membership Number Requirements

- Enter your existing PIA Frequent Flyer number when applying (must be in your name)
- • If you don't have a membership, you'll be automatically enrolled
- • Your existing membership number will be converted to your new co-brand card

HOW TO APPLY

Application Methods:

1. Visit an Askari Bank Branch
 2. - Complete application form with bank staff
 3. - Provide required documentation
 4. - Complete all formalities on-site
2. Call the 24-Hour Voice & Virtual Centre
 - Phone: 111-000-787
 - - Dedicated staff will guide you through the process
 - - Complete application by phone
3. Online Application
 - Submit your details on Askari Bank website
 - - Bank staff will contact you
 - - Complete verification process

CONTACT INFORMATION

Askari Bank Customer Service

- 24/7 Hotline: 111-000-787
- Website: www.askaribank.com
- Alternative Number: 111-786-786

PIA Awards + Plus Service Centre

- Email: servicecenter@piac.aero
- Website: www.piac.com.pk
- PIA Booking Offices across Pakistan

FREQUENTLY ASKED QUESTIONS

Q1: What makes the Askari-PIA Co-Brand Credit Card different from other credit cards?

A: This card combines Askari Bank's global MasterCard privileges with exclusive PIA Awards + Plus Frequent Flyer Program benefits, offering unparalleled value for frequent travelers and PIA passengers.

Q2: What is the Askari-PIA Co-Brand Credit Card Rewards Program?

A: The rewards program allows you to earn A+ Miles at high rates on retail spending and redeem them through the PIA Awards + Plus Frequent Flyer Program for flights and upgrades.

Q3: How do I enroll in the PIA Awards + Plus Program Membership?

A: Automatic enrollment! You're automatically enrolled in the PIA Awards + Plus Program when you activate your Askari-PIA Co-Brand Credit Card.

Q4: Is there a fee for PIA Awards + Plus Membership?

A: No, membership is absolutely free with your Askari-PIA Co-Brand Credit Card.

Q5: Can I apply for an Askari-PIA Co-Brand Credit Card if I already have a regular credit card?

A: Yes, you can have both a regular Askari MasterCard and an Askari-PIA Co-Brand Card simultaneously.

Q6: Can I replace my existing regular Askari Credit Card with the co-brand card?

A: Yes, you can apply for replacement. Replacement charges will apply as per the bank's current schedule of charges.

Q7: Will my physical credit card design change with replacement?

A: Yes, you'll receive a new physical card with the Askari-PIA Co-Brand design.

Q8: Can I redeem A+ Miles on merchants other than PIA?

A: No, A+ Miles can only be redeemed through the PIA Awards + Plus Program.

Q9: Can I use installment plans with this card?

A: Yes, you can apply for Flexible Credit Plans (FCP), Balance Transfer Facility (BTF), and Cash for Card (CFC) installment plans.

Q10: Can I get supplementary cards?

A: Yes, you can have up to 5 supplementary credit cards.

Q11: Do supplementary cardholders get free PIA membership?

A: No, only the primary cardholder receives free PIA Awards + Plus membership. Supplementary cardholders must arrange their own membership.

Q12: Do supplementary cardholders earn A+ Miles?

A: Yes, they earn miles through their spending, but all miles are credited to the primary cardholder's PIA account.

Q13: Where can I buy PIA tickets?

A: You can purchase tickets at any PIA Booking Office across Pakistan or online at www.piac.com.pk.

Q14: What other benefits come with the card?

A: Lounge access, priority check-in, priority baggage handling, special deals and discounts, and accelerated miles earning.

IMPORTANT NOTES

- All information is subject to Askari Bank's Terms and Conditions
- • The Schedule of Bank Charges is available on www.askaribank.com
- • Miles expiration, earning caps, and tier benefits may be subject to change
- • Service charges apply for certain transactions - refer to the bank's Schedule of Charges
- • This is a MasterCard product powered by advanced security features
- • Internet Banking and Mobile App are available only to Askari Bank account holders