

Annexure C

Frequently Asked Questions

1. How do I submit a redemption request on my Najm Voyager Credit Card?
 - Please contact the Call Center at 600 57 NAJM or visit <https://najm.ae/voyager> to submit your request online. Your request will be completed within 2 business days.
2. Can I redeem any amount of Voyager Rewards in one transaction?
 - You need a minimum of 50,000 Voyager Rewards to be redeemed per redemption request.
3. Can I redeem Voyager Rewards for a travel purchase of any amount?
 - The travel purchase against which you request to redeem Voyager Rewards can be one single transaction or multiple travel purchases of minimum AED 500 or equivalent in any other currency.
4. Can I redeem Voyager Rewards for a travel purchase of any date?
 - The travel purchase should have been made within the last 120 days of your request.
5. Can I redeem Voyager Rewards for a purchase other than travel?
 - You can only redeem Voyager Rewards towards travel purchases.
6. What if the travel purchase appears with a different narration (narration other than travel or the name of the travel company) on my Voyager credit card statement?
 - For travel purchases that appear with different name, a supporting invoice may be requested.
7. Can I redeem the same travel purchase via more than one request?
 - You can submit one redemption request only per travel purchase.
8. How do I make changes or cancellations on my existing travel bookings on Najm Voyager portal?
 - Please contact the Call Center at 600 57 NAJM with regards to requests on your existing bookings on Najm Voyager portal.
9. How do I make changes or cancellations on my travel bookings done directly on my card, and not through Najm Voyager portal?
 - For travel purchases done directly with the airline, hotel, travel agency or any other travel company, you can make changes or cancellations directly through the respective travel company.
10. Do I need a valid Voyager Credit Card to place a redemption request?
 - You need to have made a travel purchase on your valid and active Najm Voyager Credit Card to place a request. Blocked and delinquent accounts are not eligible.
11. How do I submit disputes relating to my travel purchase or redemption request?
 - Please contact the Call Center at 600 57 NAJM with regards to any transaction or redemption disputes.

12. Can I redeem Voyager Rewards against a transaction, say Emirates Airline Flight Ticket, for which I have already earned Voyager Rewards?

- Yes. Redemption is not linked to earn on that transaction.

13. What if I need to cancel my Voyager Card and have less than 50,000 Voyager Rewards?

- In this case, rewards would be lost. We recommend that you spend to achieve the required rewards to redeem the same prior to closing your card.

14. What if I do not have enough balance to complete a booking at the 3rd party travel website?

- We recommend paying off your outstanding balance and purchase your ticket. Only travel purchases can be redeemed for. You may also redeem rewards against Annual Fee, if paid for the current year.