

Chat Banking (WhatsApp) – Frequently Asked Questions

1. What is Finance House Chat Banking via WhatsApp?

Finance House Chat Banking Service via WhatsApp is a simple, secure and 24/7 channel which allows you to conduct basic banking functions on your availed products and services on the go. It enables you to receive instant responses to banking requests such as:

- (a) Available balance of your Card
- (b) Outstanding Balance of your Loan
- (c) Last 5 transactions on your Credit Card
- (d) Last Salary received on your Salary Card
- (e) Application status &
- (f) Loan related services

We are regularly introducing new functions in our Chat Banking Services, and we will notify you as and when they are being launched.

2. How do I register for Chat Banking via WhatsApp?

You can register yourself by sending SMS **'WAP'** to 2326 or by calling us @ 600511114.

3. Can I register for Chat Banking via WhatsApp if I don't have a relationship with Finance House?

No, to use Finance House Chat Banking via WhatsApp you'll need to either have an active product or services of Finance House.

4. What do I need to register for Chat Banking via WhatsApp?

It is as simple as you need a mobile device with the WhatsApp application installed and make sure that the mobile number you use for the Finance House Chat Banking is the same as your registered mobile number with Finance House.

5. Why am I not able to register for Chat Banking via WhatsApp?

If you are using a mobile number that is currently not registered with Finance House, you will not be able to subscribe. If you have recently changed your mobile number, please visit nearest Finance House branches to update the mobile number.

6. Can I register for Chat Banking via WhatsApp if I have a Credit Card with Finance House?

Yes, you can, if you have an active Credit Card with Finance House.

7. Is Chat Banking via WhatsApp available in Arabic language?

No, it's not, Chat Banking via WhatsApp is only available in English. We are regularly introducing new functions and features in our Chat Banking Services, and we will notify you as and when they are being launched.

8. Is Chat Banking via WhatsApp safe? Is my conversation with Finance House Chat Banking safe?

All WhatsApp messages are secured with end-to-end encryption. This ensures only you and Finance House can read your messages.

9. What is WhatsApp 2-step verification?

WhatsApp 2-step verification adds 2 levels of security to your account. Once it is enabled, any attempt to verify your phone number on WhatsApp (when changing phones or swapping sim cards for example) must be

accompanied by a 6 digit PIN you create.

10. Are there any keywords that I need to use for Chat Banking via WhatsApp?

That's a great question. Yes, to get the best responses from this channel, we have a recommended list of keywords.

- (a) Type Help to find out the list of services you can avail
- (b) Type Last Salary to check the last salary received on your Payday card
- (c) Type Balance to check the balance in your Card or Loan
- (d) Type Last transactions to get the last 5 transactions of your Card
- (e) Type Application status, to know the status of your application if you have applied for any product with Finance House

11. What does Block Card service do? How long is my Card blocked for if I block my Card through Chat Banking via WhatsApp?

Your Card will be temporarily blocked until you unblock your Card again. If you wish to block your Card permanently, please call @ 600511114. A permanently blocked Card cannot be unblocked again.

12. What happens if someone gains access to my WhatsApp?

Should you lose your phone or if it falls in the wrong hands, you might become vulnerable to data theft. We advise you to take additional precaution such as locking your mobile device when not in use and activating your sim card with a PIN, in addition to enabling WhatsApp's 2-step verification.

13. I have deleted my Finance House Chat Banking number, how can I start the conversation again?

Open your SMS service, type 'WAP' and send it to 2326 again to start the service, previous conversation details will not be available.

14. How can I disable my Chat Banking via WhatsApp?

You can simply unsubscribe from Chat Banking by typing Opt out in your Finance House Chat Banking conversation window on WhatsApp.

15. Is it mandatory to be a Finance House customer to access WhatsApp banking?

Yes, to avail the Finance House Chat Banking services, you must avail any one of the Finance House product or service.

16. What will happen if I select the option Opt Out?

You can't use the Chat Banking service if you select the Opt out option, if you want register again please follow the registration process.

17. I have deleted my conversations with Finance House Chat Banking number on WhatsApp, how can I start the conversation again?

You just need to open the Finance House Chat Banking number from Select Contact option in WhatsApp and start the conversation again. Previous conversation details will not be available post deletion.