

## American Express Middle East - Kingdom of Bahrain

### Electronic Fund Transfer System (EFTS)

#### FAQs

**1. What is Amex Direct Debit service?**

Direct Debit is one of the most convenient ways to pay your monthly bills. Enrol for Direct Debit and each month we will deduct either the minimum monthly payment or total amount from your nominated account based on your preference. The Direct Debit service has been further enhanced leveraging Benefit new EFTS platform in the Kingdom of Bahrain enabling the service to be offered to a wider selection of American Express products in the Kingdom.

**2. What is the benefit of enrolling in Amex Direct Debit service?**

Cardmembers will enjoy the convenience of having their monthly outstanding amount paid automatically by their respective banks.

**3. What are the documents required for setting up a Direct Debit mandate?**

Cardmembers will need to provide the following:

- Completed and signed Direct Debit Mandate form accompanied by a copy of your CPR as well as your IBAN details, and your full name as per your bank's records
- Only forms with a physical signature will be accepted

**4. Which Amex Card products that can be enrolled in the Direct Debit service?**

All Amex Cards issued in the Kingdom of Bahrain are eligible for enrollment in the Direct Debit. However, for corporate Cards, the Cardmember will need to provide his/her employer's consent along with the above mentioned documents point #3.

**5. Can I enroll more than one Card in the Direct Debit service?**

Yes, of course. A Cardmember can enroll all of his Amex Cards that are eligible as stated in Question # 4 above.

**6. Can I use one bank account for many Cards?**

Yes. You can link all you Amex eligible Cards to a single bank account. Moreover, you can setup your Direct Debit to any account you have (i.e. current or saving).



**7. Can I set up Direct Debit from my non-BHD denominated account?**

No, Direct Debits can only be set up from your BHD account. Please be advised that only BHD payments will be processed using the EFTS.

**8. Are there any charges for the Direct Debit service?**

American Express will not charge you for settling your Card account through a Direct Debit service with your bank, nor will American Express charge you for any monthly Direct Debit request sent to your bank.

**9. Would I be informed on the status of my Direct Debit setup?**

Yes. If the setup is approved, you will receive an SMS from us confirming that the Direct Debit is setup. If your setup is rejected, you will receive a call from us.

**10. How can I cancel Direct Debit setup?**

Any amendment or cancellation of this Direct Debit instruction by the Cardmember should be received in writing by American Express. Any such request (if approved) will be effective at the latest 30 days from receipt of the cancellation or amendment request.

**11. How can I change my Direct Debit instruction if my salary is going to be transferred to a different bank?**

If you want to change your bank details, you have to visit American Express office to complete a new Direct Debit Mandate form and provide the required document similar to setting up a new Direct Debit mandate. Your current Direct Debit mandate will be cancelled and you will be notified on the cancellation and the setting up of the new mandate via SMSs.

**12. Can I make cash payments when my account is set up on Direct Debit?**

Yes, you can make cash payment even when your account is enrolled in the Direct Debit service. However, this depends on the cash payment date.

We will continue to request the amount due on as per your Direct Debit mandate. The excess amount will be converted into credit and posted in your Amex Card.

**13. What will be the amount requested by Amex each billing cycle: minimum OR full amount?**

You have the choice between minimum due or full balance for your credit Card. However, for charge products, only the full balance option is available.



**14. If I sign up to pay for Amex Card dues, when will the Direct Debit claim be made? DUE DATE or BILLING DATE?**

All Direct Debit payment instructions will be sent to the Cardmember's bank on a monthly basis (excluding weekends) on or after the 20<sup>th</sup> day from the last generated statement.

**15. Would I be charged a fee if my Direct Debit instruction is dishonored by my Bank?**

American Express reserves the right to apply a Direct Debit rejection fee on to your account in line with the schedule of fees and charges for your American Express Card.

In order to settle your dues you will need to arrange an alternative method of payment prior to your due date over the counter or via other payment channels.

**16. Would my account details for Direct Debit be shared OR made available to 3rd party?**

No. American Express does not share Cardmembers' details with 3<sup>rd</sup> parties without the written consent from the Cardmember. As deemed necessary, we or your banker will share the data with one or more of the government agencies, judiciary, law-enforcement agencies, credit bureau as required by law.

**17. Will I be allowed time to fund my account if there is a shortfall and a Direct Debit is expected?**

You should always ensure sufficient funds are available in your account to honour your Direct Debit instructions. American Express will, however, ATTEMPT to notify you via SMS to your registered mobile number in our records that a Direct Debit request will be sent soon to your bank so you can ensure your bank account is adequately funded.

**18. Will there be Direct Debit on weekends?**

Direct Debit instructions will not be executed during weekends. You should always ensure sufficient funds are available in your account to honour Direct Debit commitments.

**19. How will my Direct Debit requests and settlements be handled if my Card is denominated in USD?**

Benefit EFTS operates in Bahraini Dinars only. As such all Direct Debit instructions are presented to your bank and settled in Bahraini Dinars. Accordingly, in line with your Direct Debit mandate, the balance due on your USD denominated Card is converted into BHD based on AEME rates and sent to your paying bank for collection of funds. Credit to your account is processed in US\$ upon receipt of funds.



## **20. Who should I contact if I have further questions or queries on Direct Debit?**

You can visit our front office or call our 24/7 call centre by dialing the number on the back of your Card where our skilled agents will be more than happy to assist you. For further details on how to contact us please click on the [Contact US](#) link where you can find all the relevant contact information.

