

Cardholder FAQs:

1. What is Burgan Rewards “Dining Carnival”?

“Dining Carnival” is a special short duration offer from Burgan Bank whereby every time you use your Burgan Bank Credit card for any dining and restaurant purchases including cafes, lounges, fast food restaurant, takeout and delivery; you get rewarded with 3X Reward points/ Miles on your card for the “Qualified dining transaction”

2. For which period is “Dining Carnival” valid?

Burgan Bank “Dining Carnival” commences on 15th December 2021 at 12:00AM KWT Time until 31 December 2021 at 11:59PM KWT Time (both dates inclusive)

3. Who can participate in” Dining Carnival”

All new and existing Credit Cardholders of Burgan Bank Visa/ MasterCard Credit/ Charge Card(s) (“Burgan Bank Cards”) issued by Burgan Bank S.A.K are eligible to participate in the program

4. What is Qualified Dining Transaction

“Qualified Dining Transactions” includes all local dining transactions made inside Kuwait, performed via Burgan Bank Credit Cards on the prescribed Merchant Category Codes (“MCC”) defined by the Acquiring Bank & read at Burgan Bank’s system.

5. What is an MCC

MCC or Merchant Category code are 4-digit ISO codes assigned to every merchant accepting card transactions and are assigned as per the nature of business of the merchant.

6. Which MCC’s are covered under “Dining carnival”

‘Dining Carnival’ will cover all dining spends covered by the below MCC’s

Spends Category	Merchant Category	Description
Dining	5811	Caterers Eating Places & Restaurants; Drinking Places, Fast Food Restaurants or any other outlet as defined under Visa/ Mastercard MCC categorization
	5812	
	5813	
	5814	

7. What happens if I dine at a restaurant which has a different MCC

Dining carnival benefits of 3X rewards points/ miles will only apply to merchant outlets covered under the above 4 MCC’s. In case of a customer using his/ her card at any outlet with a different MCC, the normal reward point count would be provided to the customer and not the 3X. For more details please refer to the Terms and conditions

8. Will I get the benefits of ‘Dining Carnival’ when ordering food for delivery

Yes. The program covers all restaurant purchases including cafes, lounges, fast food restaurant, takeout and delivery app’s as long as they are classified under the above 4 MCC’s

9. When will my extra Reward points/ Miles get credited

The extra rewards points/ Miles accruing as a result of the program will get credited to your rewards account within 7 working days from the end of the Program.