

The virtual credit card is issued to Capital Bank customers in the Jordanian Dinar through the bank's mobile bank application and is specially designed to give you the purchasing power that suits your lifestyle and to reward your daily purchases. You can use it online through the 3D Secure VBV service.

Exclusive Benefits:

- A Visa Platinum Card
- Free issuance through the mobile app
- Credit limit of JOD 250
- Extra security on online shopping with VBV (Verified by Visa) service
- Local and global acceptance

How to activate the card:

- You can activate the virtual credit card from the mobile app through this link:
<https://onelink.to/n2turh>

*Terms and conditions apply

For more information, please get in touch with our call center at 065100220

Terms and conditions of the virtual credit cards

The virtual credit card provided by Capital Bank allows customers/cardholders to use the virtual card through the internet easily and securely according to the terms and conditions set forth below:

1. The bank provides the customer/cardholder with a virtual credit card to use online via the banking application, and this card is the bank's property.
2. The customer/cardholder gives the bank the authority to open a personal bank account linked to the virtual credit card to use the card, which includes commissions, expenses and payments made by the customer/cardholder. This account is considered the reference number, and this account is subject to the terms and conditions of Capital Bank.
3. All payments must be made through the account linked to the virtual credit card or any other customer account in Capital Bank.
4. The use of the virtual credit card is limited to the account holder, and the account holder must not allow another person to use the card. The customer/cardholder undertakes to use the card until the expiry date of the card, and the customer/cardholder is responsible for all transactions that take place without any responsibility on the bank.
5. The customer/cardholder must agree to the terms and conditions when registering with the banking application and not give the card information to anyone else, and the customer/cardholder bears all the consequences of using the card and not using it according to the conditions announced.
6. The customer must abide by the daily and monthly transaction limits announced by the bank if they use them to purchase any goods or services.
7. In the event that the card is hacked or if the mobile phone is lost/stolen, the customer must inform the bank through the call center service and explain the case in which it was hacked, and the customer/cardholder remains responsible for the transactions that take place until the bank is notified.
8. The bank has the right to re-issue the virtual credit card that the customer reported theft with the commission authorized by the bank.
9. The customer acknowledges that if the account is in overdraft due to card transactions, the male/female customer pays the overdrawn amount with the commission authorized by the bank due to these transactions after the bank informs the customer of the required amount and the customer gives the right to the bank to cover the overdrawn account through any account To the customer in the bank in a branch of the bank.
10. The customer/cardholder subscribes to the service of sending the monthly statement for virtual credit cards through email, and the customer allows the bank to send the monthly statement to the customer according to the policies and procedures followed by the bank until the bank is notified through the call center to stop sending the monthly statement and the customer He is responsible for the email through which the monthly statement is sent.
11. The customer has the right to object to the transactions they did not make that appeared on the monthly statement of account so that the amount is credited to the customer's account if the movement was valid by contacting the call service center, knowing that the period for crediting the transactions may be up to two months according to the procedures by Visa. If the transaction is proven correct, the bank has the right to take the objection commission according to the list of commissions authorized by the bank.
12. The bank has the right to stop the virtual credit card in the event the customer makes any illegal transactions, according to reports received by the bank, and if the customer makes transactions from high-risk countries, according to the classification, in addition to purchasing virtual currencies through the card.
13. The bank must debit the currency difference on the customer/cardholder account daily according to the exchange rate applied by the bank on all purchases made outside Jordan, and the customer authorizes the bank to pay all claims in other currencies.

14. The balance of the virtual credit card must be available automatically so the customer can use the card online through the virtual credit card. The customer can control the activation of Internet transactions through the banking application or the call center service.
15. In the event that the customer/cardholder purchases through email, phone, or the internet, this will lead to the disclosure of the card number, especially via the internet, which exposes the customer to risks if other parties use the virtual credit card.
16. To prove the transaction resulting from the use of the card and its balance, it is sufficient for the bank to provide an account statement extracted from the bank's computer, and the customer is not obligated to submit the original transaction receipt that he made, as well as the transactions that were registered with the bank by the international company Visa and any other payment companies that are considered correct and acceptable Unless it is disputed that it was not performed by the customer/cardholder.
17. The customer has the right to cancel the virtual credit card at any time through the banking application, and the customer is responsible for paying all claims incurred by the customer/cardholder after receiving claims from Visa regarding the transactions made on the card by the customer/cardholder.
18. All transactions registered on the banking system are valid unless the customer objects to these transactions. The objected transactions are verified according to the approved procedure, and these transactions may be presented before the court by judicial order. The customer undertakes not to use the card in any illegal transaction and against the law and public order, including any business matter that is illegal and unlawful according to the provisions of applicable law.
19. The information on the banking application provided by the customer/cardholder is correct, and the customer undertakes to provide the bank with any change to this information. The cardholder bears full responsibility towards the bank for any loss or expenses incurred by the bank due to an error in the information provided by him or Improper use of the card or in case of breach of the card order.
20. The Amman Court shall have jurisdiction over any dispute arising out of the interpretation or implementation of these Terms or the use of the card and any issues arising from this matter, and the Bank and the Customer hereby waive the rights to replace the notice and documentation without the need for that.
21. The bank issues the card to the customer based on the internal laws and instructions and according to the instructions subject to the Visa International Company, and the bank is authorized to implement the internal laws and instructions of the International Visa Company for all transactions that are executed on the card.
22. When entering and subscribing to the Capital Bank application, the customer is deemed to have read and agreed to the commission list for the virtual credit card.
23. The bank has the right to amend commissions for prepaid cards and inform the customer within 14 days when the means of communication are available.
24. The Jordanian Electronic Transactions Law in force applies, and any compensation thereof shall apply to all electronic transactions.
25. The customer/cardholder is aware of the points below:
 - a. All information provided by the customer is correct and filled in on the card application, and the customer/cardholder must provide the bank with any amendment to this information.
 - b. When entering and subscribing to the banking application of Capital Bank, he acknowledges that he has read and agreed to the terms and conditions to issue cards and declares and is committed that these terms and conditions are for credit cards.
 - c. When entering and subscribing to the banking application affiliated with Capital Bank, it acknowledges the existence of an independent unit in the bank to deal with customer complaints, and the bank has the right to amend the terms and conditions and notify it at the address registered with the bank of any amendment.