

Debit Mastercard

Review the terms, conditions, fees, cardholder rights, and important information related to your Jet Bank Debit Mastercard.

What is the Jet Bank Virtual Mastercard Debit Card?

The Jet Bank Virtual Mastercard Debit Card is a digital debit card linked to your Jet Bank account. It allows you to use the funds available in your account for online payments, in-store payments through Apple Pay or Google Pay, and contactless ATM withdrawals where supported, in Albania and abroad wherever Mastercard is accepted.

How is the card issued?

The Virtual Mastercard Debit Card is issued digitally through the Jet Bank app. Once issued and activated, it is available directly in the app and can be added to Apple Pay or Google Pay. No physical delivery is required.

Is the card personal?

Yes. The card is personal and may only be used by the cardholder. You must not allow another person to access or use your card details, PIN, security credentials, or registered device.

What can I use the card for?

You can use the card for:

- online payments;
- in-store payments through Apple Pay or Google Pay;
- contactless ATM withdrawals where supported;
- other transactions permitted by Jet Bank.

The card may only be used during its validity period and within the available balance of the linked account.

How many accounts is the card linked to?

Each Virtual Mastercard Debit Card is linked to one Jet Bank account.

What is the base currency of the card?

The Virtual Mastercard Debit Card may be issued in Albanian Lek (ALL) or Euro (EUR) and must be linked to an account in the same currency.

An ALL card is linked to an ALL account, while a EUR card is linked to a EUR account.

If you make a transaction in a different currency, the amount is converted using the applicable exchange rate when the transaction is processed.

Are there daily limits for using the card?

Yes. Card payments and ATM withdrawals are subject to the limits set by Jet Bank.

The daily limit is calculated from 00:00 to 24:00, including weekends and public holidays.

You may change certain limits directly in the app. Other limit changes may require assistance from Jet Bank.

How long is the card valid?

The Virtual Mastercard Debit Card is valid for three years.

Before expiry, Jet Bank may automatically renew the card for another three-year period, provided that your relationship with the Bank remains active and no conditions preventing renewal apply.

What happens when the card expires?

Once expired, the card can no longer be used and is automatically deactivated.

Where the renewal conditions are met, a new virtual card may be issued and made available directly in the Jet Bank app.

How is my card protected?

The Virtual Mastercard Debit Card includes security features such as:

- secure access through the Jet Bank app;
- PIN protection;
- card blocking and unblocking;
- adjustable spending limits;
- transaction notifications;
- additional protection for online purchases through Mastercard Identity Check, also known as Mastercard 3D Secure.

What is the PIN and why is it important?

The PIN is your personal security code used to verify certain card transactions, including ATM withdrawals and payments where PIN verification is required.

You must keep your PIN confidential and never share it with anyone, including Jet Bank employees.

Can I change my PIN?

Yes. You can set, change, or reset your card PIN directly through the Jet Bank app, subject to the available card-management features.

What happens if I enter the wrong PIN several times?

If the wrong PIN is entered several times, the card may be temporarily blocked for security reasons.

You can reset the PIN through the Jet Bank app or contact Jet Bank for assistance.

What is Mastercard Identity Check?

Mastercard Identity Check, also known as Mastercard 3D Secure, is a security service for online purchases. It helps prevent unauthorized card use by requiring additional verification for certain online transactions. Your card is automatically registered for this service.

How does online purchase verification work?

For certain online purchases, you may be required to confirm the transaction through a one-time security code, the Jet Bank app, or another authentication method supported by the Bank.

Why is it important to keep my phone number updated?

Your registered phone number may be used for security verification, transaction authentication, and important card notifications.

If your number is incorrect or outdated, you may not be able to complete certain transactions or receive security alerts.

What should I do if I suspect that my card details have been compromised?

You must immediately block the card through the Jet Bank app or contact the Jet Bank Customer Center.

This applies if you suspect that your card details, PIN, security credentials, registered device, or digital wallet have been accessed or used without your permission.

Can I block the card myself in the app?

Yes. You can block or unblock your Virtual Mastercard Debit Card directly through the card-management section of the Jet Bank app.

If you suspect fraud or unauthorized use, block the card immediately.

Until when am I responsible for card transactions?

You may be responsible for card transactions completed before Jet Bank receives your notification that the card or its security credentials may have been compromised, subject to the applicable agreement and legislation.

The official notification time is the time when Jet Bank receives your report.

When am I not responsible for a transaction?

Your liability for an unauthorized transaction depends on the circumstances of the case and the applicable agreement and legislation.

You may remain liable where you have acted fraudulently, intentionally failed to protect your security credentials, or acted with gross negligence.

Can Jet Bank block the card without my request?

Yes. Jet Bank may block or restrict the card where it suspects illegal, fraudulent, unsafe, or irregular use, or where this is required to protect the customer, the Bank, or the payment system.

What happens after the card is blocked or deactivated?

Once the card is blocked or deactivated, it can no longer be used for payments or withdrawals.

Depending on the reason for the block, you may be able to unblock it through the app or may need to contact Jet Bank.

What happens to the card and account if I delete the Jet Bank app?

Deleting the Jet Bank app does not close your account or automatically deactivate your card. Your account and card remain registered with Jet Bank. You can reinstall the app and complete the required login or device-registration process to regain access. You should block the card or contact Jet Bank immediately if the app was deleted because your device was lost, stolen, or compromised.

Why is my card payment still pending?

A card payment is shown as pending when it has been authorized but has not yet been fully processed by the merchant or Mastercard. Pending transactions are usually completed, reversed, or released within several business days.

Why was my card transaction declined even though I have funds in my account?

A transaction may be declined because of:

- insufficient available balance;
- card or transaction limits;
- security checks;
- disabled payment settings;
- incorrect card details or PIN;
- merchant restrictions;
- unsupported transaction types;
- temporary technical issues.

Can I cancel a card transaction?

A card transaction that has already been authorized generally cannot be cancelled directly through the Jet Bank app. You should first contact the merchant. Where necessary, you may submit a complaint or dispute to Jet Bank in accordance with the applicable procedures.

When is my account balance updated after a transaction?

The available balance is generally updated when the transaction is authorized. The final transaction details and any applicable fees are confirmed once the transaction is fully processed.

How can I add my card to Apple Pay or Google Pay?

You can add your card to Apple Pay or Google Pay by selecting **Add to Wallet** in the Jet Bank app and following the verification steps.

Why can't I add my card to Apple Pay or Google Pay?

This may happen if:

- the card has not been activated;
- the device or operating system is not supported or updated;
- the device region or wallet settings are incorrect;
- the verification process was not completed;
- the card or wallet has been restricted for security reasons.

What are offline or delayed debit transactions?

Some merchants may submit a transaction for processing after the payment was made.

In these cases, the account may be debited later, including when the available balance has changed. You remain responsible for obligations arising from transactions that you authorized.

What happens if I make a payment or withdrawal in a foreign currency?

If the transaction currency differs from the currency of your card, the amount is converted using the applicable Mastercard and/or Jet Bank exchange rate when the transaction is processed. The total amount debited may include applicable foreign-exchange or transaction fees.

Is there exchange-rate risk for card transactions?

Yes. The final amount debited may differ from the amount initially displayed because of exchange-rate movements between the authorization date and the final processing date.

What happens if a foreign-currency transaction is cancelled or refunded?

The refunded amount is converted using the applicable exchange rate when the refund is processed. As a result, the amount credited to your account may differ from the amount originally debited.

How can I file a complaint about a card transaction?

You can submit a complaint through Jet Bank's official communication channels. You must provide the requested information and supporting documents within the applicable deadline communicated by the Bank.

Should I keep transaction receipts?

Yes. You should retain receipts, order confirmations, correspondence with the merchant, and any other relevant documentation. These may be required if you submit a complaint or transaction dispute.

Does filing a complaint release me from the obligation to pay the transaction?

No. Filing a complaint does not automatically cancel the transaction or release you from the related payment obligation. If the complaint is accepted, any reimbursement will be processed in accordance with Jet Bank's procedures, Mastercard rules, and applicable legislation.

Is Jet Bank responsible for goods or services purchased with the card?

No. Jet Bank is not responsible for the quality, delivery, legality, availability, or suitability of goods or services purchased from a merchant. Any complaint concerning the goods or services must first be addressed directly with the merchant.