FAQ
VISA Cards

1.What is an international Visa card used for?

A Visa card allows you to:
- Withdraw cash in countries where Visa is accepted
- Pay in stores and online
- Book travel services such as hotels, airline tickets, and car rentals

2.Who can benefit from a Visa card?

Any adult individual holding:
- A DZD account
- A foreign currency account (Euro)

3.How to obtain a Visa card?

You can submit your application by visiting a Fransabank El Djazaïr branch to sign the agreement and complete the subscription process, or apply through the mobile app "Bank In App".

4.How does the Visa card work?

The Visa card operates on an immediate debit basis from the euro account, subject to the available balance and applicable limits.

5.Types of cards and characteristics

Card Type	Insurance	Annual Fee	Validity	Minimum deposit EUR	Minimum deposit DZD	Withdrawal Fee	Payment Fee
Classic (without insurance)	No	1,790 DZD	3 years	0	DZD account : 10,000 DZD	1.5€ + 1%	1%
Classic (with insurance)	Yes	4,000 DZD	3 years	0	DZD account : 10,000 DZD	1.5€ + 1%	1%
Gold (with insurance)	Yes	6,000 DZD	3 years	0	DZD account : 10,000 DZD	1.5€ + 1%	1%

6.Weekly payment & withdrawal limits

Card	Global Limit	ATM	POS	E-payment
Classic	4,000€	1,000€	4,000€	4,000€
Gold	7,500€	1,500€	7,500€	7,500€

7.Contactless payment limits

Amount	Payment Type
< 100 €	Contactless without PIN
100 – 1 000 €	Contactless with PIN
> 1 000 €	Contactless declined – chip-and-PIN (contact) transaction required

8.Features and advantages

Security
- Secure online payment (3D Secure / Verified by Visa)
- Fraud protection
- SMS notifications after each transaction

Management via mobile app
- Transaction tracking
- Limit adjustment
- Card blocking/unblocking

Convenience
- Contactless payment
- Worldwide acceptance
- Access to your foreign currency account anytime

Insurance & assistance (depending on card)
- Medical assistance abroad and emergency expense coverage
- Medical repatriation coverage
- Assistance in case of hospitalization abroad
- Help in case of loss/theft of documents
- Legal assistance abroad
- Travel incident support

Exclusive benefits
- Offers via Visa Explore
- 24/7 global assistance network

Online transactions are authorized only on secure websites compliant with the 3D Secure protocol.

9.What to do in case of loss or theft or fraudulent use?

- Immediately block the card via customer service or mobile app
- Confirm with your branch
- Report the incident to the relevant authorities

10.Card validity

- 3 years with automatic renewal