بنك الخليج
GULF BANK

Frequently Asked Questions on Gulf Bank's Systems Upgrade

#	Question	Answer
1	What is this technical upgrade for?	Gulf Bank is carrying out a scheduled technical upgrade to enhance the performance, stability and security of its banking systems, so we can keep delivering a better banking experience. It is a technical upgrade only — it does not change your accounts, products or your relationship with the Bank.
2	How will this improve the customer experience?	It supports a more convenient, personalized and seamless banking experience, helping to increase customer satisfaction, loyalty and confidence.
3	Why does it take up to 20 hours to complete?	The upgrade involves careful technical work, system testing, data validation, regulatory checks and risk controls. A planned window is required to complete these safely and reliably.
4	What channels will be affected?	Mobile and Corporate Online Banking, IVR and the Call Center (except to report fraud or a lost/stolen card), and ATMs / ITMs (except cash withdrawal).
5	Which services will remain available during the upgrade?	Cash withdrawal from any Gulf Bank ATM or ITM; debit and credit card payments at any POS inside and outside Kuwait, including online shopping; and Customer Care via WhatsApp (+965 1805805) and social media.
6	Will I be able to use their debit, prepaid and credit cards?	Yes. Customers can continue to use their debit, prepaid and credit cards at any POS inside and outside Kuwait, including for online shopping.
7	Will ATMs and ITMs work, and what can they be used for?	Gulf Bank ATMs and ITMs can be used for cash withdrawal only during the upgrade. Cash deposit, teller interaction, self-service and other services will be unavailable during the upgrade.
8	Will I be able to transfer between accounts?	No. Transfers between accounts will not be available during the upgrade.
9	Can I send money links to others or between my accounts?	No. As Mobile and Corporate Online Banking will be unavailable, sending links — including via Pay Link and WAMD — will not be possible during the upgrade.
10	Will I be able to receive money via WAMD during the upgrade?	No. During the upgrade, incoming WAMD transfers to Gulf Bank accounts cannot be processed and will be declined at the sender's end. Please ask the sender to try again after the upgrade is complete.

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11	Will I receive transactional SMS alerts for my debit card?	No. SMS alerts for debit card transactions will not be sent during the upgrade. Your transactions will still go through, and they will be reflected in your account once the upgrade is complete.
12	Will I receive transactional SMS alerts for my credit card?	Yes. SMS alerts for credit card transactions will continue to be sent as usual during the upgrade.
13	Will customers be able to receive push notifications?	No. Push notifications will not be available, as the Mobile and Online Banking apps will be out of service during the upgrade.
14	Will I still receive OTPs (one-time passwords) during the upgrade?	Yes. OTPs for your credit and debit card payments — for example, when shopping online — will continue to be sent to your registered mobile number as usual.
15	What should I do if my card is lost or stolen?	Contact our Call Center at 1805805 to report a lost or stolen card.
16	Will Gulf Bank agents be able to freeze or block cards reported lost or stolen?	Yes. Gulf Bank agents can block both debit and credit cards when you report them lost or stolen.
17	How can I report fraud?	Contact our Call Center at 1805805 to report fraud.
18	What if I face difficulties while abroad?	Contact us via the Call Center (+965 22444383) or WhatsApp (+965 1805805) for assistance.
19	I gave my consent to the Bank's Islamic conversion. Does this upgrade convert my account or loan to Islamic?	No. This is a technical systems upgrade only. It does not change your accounts or products, and it does not affect your relationship with the Bank.
20	I have not given my consent. Does this upgrade mean I have to close my account or loan?	No. This is a technical systems upgrade only. It does not require any change to your accounts or products, and it does not affect your relationship with the Bank.