

e& money - Campaign Terms and Conditions

Last update: [●] 2024

Digital Financial Services LLC ("e& money" "we", "us" or "our") is a limited liability company established under the laws of the United Arab Emirates ("UAE") under registration number 815764. Our registered address is at 27th Floor, Emirates Telecommunications Group Company building, Al Kifaf Community, Bur Dubai, Dubai. We are licensed and regulated by the UAE Central Bank to offer stored value facilities and retail payment services.

These Terms and Conditions ("Campaign Terms") govern campaigns offered by e& money from time to time (each a "Campaign"). These Campaign Terms create a binding contract between you and us. Any reference to "Account" in these Campaign Terms shall mean the e& money account you have with us. Your e& money Account is governed by the e& money [General Terms and Conditions](#) and the [Privacy Policy](#) ("Account Terms") which are hereby incorporated into this Agreement.

Information about each Campaign including dates, specific rules and any other information relating to each Campaign (the "Campaign Rules") will be available at the Campaign section of the e& money App, or under the "Offers" page of the website. In the event of any conflict between the terms of the Campaign Terms and the Campaign Rules, the Campaign Rules shall take precedence.

Please read these Campaign Terms and the Campaign Rules thoroughly, so you properly understand the rules of each Campaign you participate in. If you do not agree or understand any of the terms please do not proceed. If you breach or violate any of the Campaign Terms or Campaign Rules, we have the right to remove you from the Campaign. We reserve the right to change the dates or any aspect of a Campaign, or discontinue a Campaign, at any time. We may also deduct any rewards or other benefits paid to you under a Campaign in contravention of these Campaign Terms.

1. CONTACT

If you have any questions about a Campaign, please visit our FAQs page or if the answer is not there, please get in touch with us via the e& money App or call us on 8003925538.

2. ELIGIBILITY

- Campaigns are open to all e& money customers who have successfully opened an Account, unless otherwise stated in the Campaign Rules.
- All participants in the Campaign must be aged 18 or over, and resident in the UAE.
- You must not engage in any kind of manipulation, collusion, or gaming of the Campaign.

- **Failure to comply with this section 2 (eligibility) will constitute a breach of these Campaign Terms and e& money reserves the right to reverse any benefits or rewards provided to you under a Campaign and/or withhold future participation in Campaigns.**

3. CAMPAIGN RULES

- The details of each Campaign and the Campaign Rules can be accessed at the Campaign section of the e& money app, or under the "Offers" page of the website and should be read in conjunction with these Campaign Terms.

4. EXCLUSIONS

- We reserve the right to cancel or modify a Campaign at any time.

- **We may disqualify any user from a Campaign if we believe, in our sole judgment, that they are attempting to abuse, misuse, defraud the Campaign, violate the Campaign Terms, Campaign Rules or Account Terms, or supply us false information.**

5. LIABILITY

- We reserve the right to request return of any Campaign rewards or benefits should we believe you have gained or used your e& money Account in contravention of the Account Terms, the Campaign Terms or applicable law.
- Unless expressly stated otherwise in these Campaign Terms, we, our affiliates, subsidiaries, directors, employees, partners, and agents (together the “**e& money Group**”) will not be liable for any liabilities, damages, losses, or costs arising out of your participation in the Campaign.
- You agree to defend, indemnify, and hold harmless the e& money Group from and against all liabilities, damages, losses, and costs (including reasonable legal fees and costs) relating to, arising out of, or in any way in connection with any of the following: (a) your access to or use of the Campaign; (b) your breach of these Campaign Terms; or (c) any misrepresentation made by you.

6. GENERAL

- **Changes to Campaigns:** Campaigns are offered in our sole discretion, and we reserve the right to vary these Campaign Terms, including the eligibility requirements, or otherwise discontinue any Campaign at any time and without prior notice.
- **Applicable Law:** You must comply with these Campaign Terms, the Campaign Rules, the Account Terms and all applicable laws in the UAE and the country of use regarding your participation in a Campaign.
- **Account Termination:** If your Account is closed in accordance with the Account Terms, these Campaign Terms will automatically terminate and your participation in any existing Campaign will automatically terminate as well.
- **Entire Agreement:** These Campaign Terms, the Campaign Rules and the Account Terms make up the entire agreement between you and e& money regarding your participation in a Campaign.
- **Governing Law:** These Campaign Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them shall be governed by and construed by the laws of the UAE, and the courts of the UAE shall have exclusive jurisdiction.
- **Language:** These Campaign Terms are available in both English and Arabic. In the event of any conflicts or differing interpretations between the English version of these Campaign Terms and the Arabic version of these Campaign Terms, the English version of the Campaign Terms shall prevail.