

Key Facts Statement - e& money wallet and card

The e& money wallet and the e& money card is linked to your e& money wallet account. You can use your e& money wallet service to send, receive and pay money to participating merchants and other e& money account holders from anywhere, at any time using your mobile device. You can use your e& money card to purchase goods and services online and in person, wherever a merchant accepts Mastercard card payments.

Key features	<ul style="list-style-type: none">• Make purchases in-store wherever the e& money QR code or Mastercard cards are accepted;• Use for online transactions or payments;• Pay other e& money account holders; and• Use registered agents to top up or withdraw money and ATMs
Eligibility	You must be 18 years of age or over, and be a resident or citizen of the United Arab Emirates
Wallet & Card Currency	United Arab Dirhams (AED)
Minimum balance	None
Maximum value of any single transaction using card	AED 10,000
Maximum value of any single transaction using the virtual card or contactless payment without PIN	AED 500
Maximum daily spend using card	AED 25,000
Maximum withdrawal amount using card	AED 10,000
Initial maximum wallet limit*	AED 25,000
Cash withdrawal	<ul style="list-style-type: none">• Registered agents; and• ATMs accepting Mastercard (for physical card users)
Top-Up options	You can load funds into your e& money wallet through one of the following payment options: <ul style="list-style-type: none">• debit and credit cards;• bank account transfer;• Apple Pay, SamsungPay, GooglePay;• cash by using a QR code at one of e& money's registered agents; or• by visiting certain registered kiosks

*We may, in our discretion, increase the wallet limit that applies to you, depending on your transaction history and how you use the Services. We will notify you by SMS and/or email if we do this. Following an increase, we may decrease it in line with our internal policies or if we consider you are not using the services in accordance with the General Terms. We will never decrease the limit to below the initial wallet limit specified above.

Key Fees and Charges

Wallet top-up	<ul style="list-style-type: none"> • Bank Account: Free • Debit card: Free • Credit card: <table border="1" data-bbox="459 224 1013 779"> <thead> <tr> <th data-bbox="459 224 774 302">Amount Slab</th> <th data-bbox="774 224 1013 302">Fee (VAT Excl.)</th> </tr> </thead> <tbody> <tr> <td data-bbox="459 302 774 380">AED 0 - 499.99</td> <td data-bbox="774 302 1013 380">6.99</td> </tr> <tr> <td data-bbox="459 380 774 459">AED 500 - 999.99</td> <td data-bbox="774 380 1013 459">9.99</td> </tr> <tr> <td data-bbox="459 459 774 537">AED 1,000 - 1,499.99</td> <td data-bbox="774 459 1013 537">14.99</td> </tr> <tr> <td data-bbox="459 537 774 616">AED 1,500 - 1,999.99</td> <td data-bbox="774 537 1013 616">19.99</td> </tr> <tr> <td data-bbox="459 616 774 694">AED 2,000 - 2,999.99</td> <td data-bbox="774 616 1013 694">29.99</td> </tr> <tr> <td data-bbox="459 694 774 779">AED 3,000 - 5,000</td> <td data-bbox="774 694 1013 779">49.99</td> </tr> </tbody> </table>	Amount Slab	Fee (VAT Excl.)	AED 0 - 499.99	6.99	AED 500 - 999.99	9.99	AED 1,000 - 1,499.99	14.99	AED 1,500 - 1,999.99	19.99	AED 2,000 - 2,999.99	29.99	AED 3,000 - 5,000	49.99
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Card issuance	<ul style="list-style-type: none"> • Virtual: Free • Physical: AED 25 														
Withdrawal	<ul style="list-style-type: none"> • Transfer to wallet/bank account: 2 • ATM (UAE): AED 2 • ATM (International): AED 20 														
Card transaction fees	<ul style="list-style-type: none"> • International: up to 2.5% 														
<p>This Key Facts Statement provides only indicative fees and charges. For the full and latest fees and charges, please refer to the website for the updated schedule of charges ("Schedule of Charges").</p>															

WARNING

- It is your responsibility to load money into your e& money wallet before use. Having insufficient funds loaded on your e& money wallet will result in a transaction being declined.
- Your e& money card is not a credit card and therefore you are only able to make purchases up to the total amount held in your e& money account.
- You must keep your e& money wallet and e& money card credentials safe at all times to avoid any misuse or fraudulent actions by others.
- If you make a purchase or withdrawal in a different currency to the currency of your e& money wallet or e& money card, a foreign transaction fee at the prevailing currency conversion rate will apply at the time of the transaction. A merchant transaction fee at a conversion rate determined by the merchant's POS service provider may also apply at the time of the transaction.
- We may suspend or cancel your access to your e& money wallet or e& money card if your conduct is found unsatisfactory or against the Central Bank of the UAE's regulations.
- We reserve the right to reject your request to apply for an e& money wallet or e& money card.

- Under the General Terms, we have the right to impose a limit on the number or value of transactions that you can make using your e& money wallet or e& money card, alongside the general limits we can impose regarding your e& money wallet and e& money card. The General Terms can be found [here](#).

Additional Information:

1. Our General Terms (including any relevant documents) must be read alongside this Key Facts Statement.
2. We reserve the right to, in our absolute discretion, amend, delete or cancel any of the terms and conditions within the General Terms, this Key Facts Statement and the Schedule of Charges at any time by giving you at least sixty (60) calendar days' notice.
3. All the information provided by us is for the purpose of your informed decision making only, and cannot be deemed as a recommendation or specific advice.
4. You are required to submit all documents that we may require (including your Emirates ID) to set up your e& money wallet and e& money card, in the form that is satisfactory to us.
5. It is your responsibility to always provide us with your up-to-date mobile phone number and email address and to notify us of any changes to such contact information previously provided.
6. You can contact the support@eandmoney.com mailbox, or by calling on 800 392 55 38 for any queries related to the Key Facts Statement.