

Key Facts Statement (KFS) – Prepaid Cards

Prepaid Cards allow you to load funds and use it for purchases. This KFS provides you with key features and indicative information about interest, fees and charges for this product.*

Table A: Product details	
Description	The Expo2020 Prepaid Card can be used for online and in-store purchases. It can be obtained via the dedicated Joyn mobile app and offers discounts at over 2,000 outlets in the UAE and Expo 2020 Dubai, across dining, entertainment, fitness, etc. Cash withdrawal not available.
Eligibility	Individual UAE residents and International visitors.
Card currency	Arab Emirates Dirhams (AED).

Table A: Limits		
	Residents	International Visitors
Minimum initial load	AED 300	AED 300
Minimum reload/top up amount	AED 150	AED 150
Maximum single load and reload value	AED 40,000	AED 3,500
Maximum account balance at any one time	AED 40,000	AED 3,500
Maximum amount load in a 12-month period	AED 250,000	AED 15,000
Daily In-store/Online purchase limit	AED 10,000	AED 3,500

Table B: Fees & Charges	
Digital Card Issuance fee	Nil
Physical Card Issuance fee	AED 15
Card replacement fee	AED 25
Initial Load Fee	2% of Load Amount
Refund fees (back to source)	AED 15 for residents; AED 40 for international visitors. Currency conversion and correspondent bank charges to apply separately
Inactivity Fee	AED 25/month from 3rd inactive month
International spend limit	International (non-AED) spends allowed on the digital card and the physical card throughout the lifetime of the card is an equivalent of USD 250 each.

*This KFS provides key indicative Fees & Charges. For full and updated charges please refer to the website.

Additional Information



- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- Bank may from time to time, and at its sole discretion, change or amend any of the Terms and Conditions pertaining to this product. Such changes will be communicated to you with a 60-day prior notice.
- The cooling-off period allows you to cancel the product within five (5) business days of signing the application or offer letter and the Bank will not be able to proceed until this period expires, unless you waive this right. To cancel within this period you must the Bank notice.
- Bank, without referring to the Customer, may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions.
- Bank does not charge interest on accrued interest.
- There may be circumstances in which you have to pay other fees. You may visit this link to view these other fees: www.emiratesnbd.ae/kfs/creditcards.
- You can contact the Bank for any enquires, assistance or complaints at any of its branches or by visiting its website <https://beta.emiratesnbd.com/help-and-support>.

Warning !!!

The Bank may close the account and block Prepaid Cards if account conduct is found to be unsatisfactory as per Bank's Compliance policy and in line with the Central Bank of UAE regulations.

Warning !!!

The Bank may apply any credit balance which is held in the Customer's name in any Account and/or at any branch of the Bank towards any indebtedness or amounts due.

Warning !!!

In the event of your failure to meet our terms and conditions before and during your relationship with us, there will be consequences which may include restriction, blockage, or closure of your Joyn profile and account.

Warning !!!

Where you request the Bank to issue multiple Cards to any person(s) named in such request, you acknowledge that they are solely responsible for all transactions performed by such person(s). The Bank will provide information about the Card Account only to the customer with respect to all the cards issued to them.