

Key Facts Statement (KFS) – Manchester United Prepaid Card

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 Manchester United Prepaid Card can be loaded with funds and used for online and in-store purchases. It is a reloadable card and is the only prepaid card in the UAE that offers exclusive RED Benefits as set out below.
Eligibility	Individuals who are UAE citizens/ residents (other entities are not eligible).
Card currency	Arab Emirates Dirhams (AED).

Table B: Key Features

- Discounts on restaurants and retail outlets across the UAE.
- Up to 5 cards per customer.
- Multichannel upload/ recharge options - online banking and over 750 ATMs/CDMs.
- Secure usage with CHIP & PIN protection for retail purchases and unique password protection with Double Secure¹ for online transactions.
- Expense tracking through e-Statements and free SMS alerts for all transactions.

Table C: RED Benefits

- Manchester United Home Jersey based on qualifying spends.
- Manchester United merchandise based on qualifying spends.
- Earn RED Points and redeem for exclusive Manchester United merchandise, gift vouchers, cash back and more.
- Enjoy 'RED Deals' that offer discounts up to 20% at Red Café, Old Trafford Stadium & Museum Tour and Official Manchester United membership.

Table D: Key Fees, Charges & Limits*

Joining Fee Per Card (including card issuance)	AED 75
Card Replacement Fee	AED 25
Loading Fee	AED 5/load
Cash Advance Fee	3% or AED 5, whichever is higher
Foreign Currency Transaction Fee *	1.50%
Sales Voucher Copy	AED 10.50/copy
Balance Enquiry at ATM	AED 5
Minimum Load Amount	AED 100
Maximum Card Balance	AED 10,000
Transaction/Withdrawal limit	None
Card validity	2 years from date of issuance

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

¹ENBD's two factor authentication security system

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 notify the Bank.
- 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 block Prepaid Cards and close your account if conduct is found to be unsatisfactory against the Bank's Compliance policy and/or Central Bank of the 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 prepaid card facility.

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.