

## Key Facts Statement (KFS) GlobalCash Card

A prepaid multi-currency card that allows you to load funds and use it for purchases. This KFS provides you with key product features, and indicative information about the interest, fees and charges of this product.

**Table A: Key Product Features**

Description	GlobalCash Card - prepaid multi-currency card, used for online and in-store purchases plus cash withdrawal both locally within UAE as well as internationally.
Eligibility	UAE Citizens/ Residents (ENBD customers as well as non-customers)
Card currency	AED, USD, EUR, INR, GBP, CHF, CAD, AUD, ZAR, TRY, SAR, PKR, PHP, LKR, THB
Features	Reload through our branches, cash deposit machines, and Online or Mobile Banking. Can be managed through Online or Mobile Banking and GlobalCash Card App

**Table A: Limits**

Type of Limit	Value (in AED equivalent)
Maximum per transaction load value / hold balance at anytime	AED 40,000
Minimum load amount	AED 500
Maximum ATM withdrawal amount per 24 hours	AED 40,000
Daily POS Purchase limit	AED 80,000
Daily Cash Over the Counter Limit	AED 10,000 in a 24-hour period
Maximum amount load in a 12-month period	AED 250,000

**Table B: Key Fees & Charges, inclusive of Value Added Tax (VAT)**

Card Issuance fee	AED 31.5
Supplementary card issuance fee	AED 31.5
Card reload fee	Free
ATM withdrawal fee	AED 2.10 Domestic, AED 10.50 International (or foreign currency equivalent)
POS transaction fee	Free
Inactivity fee (charged from month 6 after 5 months of inactivity)	AED 15.75 per month
Over the counter cash advance fee	AED 52.50
Card unload fee	AED 15.75
Card Closure fee	AED 15.75
Card replacement fee	AED 31.50
Foreign currency transaction fee (This is a currency conversion fee charged by MasterCard International and is applicable when a cardholder conducts a transaction in a currency that is different to the currency of the purse being debited)	1.84%
Purse to purse transfer fee	1% of the transfer amount
ATM balance enquiry fee	Free

### Important Links



For full and latest fees & charges, and other product details please visit our website [www.emiratesnbd.com/kfs](http://www.emiratesnbd.com/kfs) or scan QR code



### Additional Information



- Emirates NBD account holders can reload the card using Online or Mobile banking, branch or ATM. Whereas Non-account holders can reload using Branch or ATM only
- The Bank reserves the right to amend its Terms and Conditions, with 60-day prior notice to you
- Each Prepaid Card variant has specific fees and charges applicable. Please check the Fees and Charges listed above.
- Please keep your PIN safe at all times to avoid any misuse or fraudulent actions by others.
- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- You can contact the Bank for any enquiries, assistance or complaints at any of its branches or by visiting its website [<https://www.emiratesnbd.com/en/customer-care/complaints/>]
- 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 give the Bank notice.

### Warning !!!



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

### 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 but is not limited to restriction, blockage or closure of your account(s).**

### 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.**