SlicePay (BNPL)

FAQs

Title	Answer
What is buy now, pay later?	Buy now, pay later products offer you the ability to split up purchases into smaller repayments so you can pay them off over time. With SlicePay, you'll be able to split every purchase of AED 100 or more into four monthly repayments. Purchases of less than AED 100 will be declined.
Who is eligible for SlicePay?	SlicePay is available to customers who meet the monthly salary eligibility criteria of AED 5000 and above, and who satisfy credit assessments.
Where can I activate my SlicePay?	SlicePay is a digital card, and it does not need to be activated.
Do I pay fees or interest?	SlicePay comes with an annual membership fee (AMF) of AED 99. The AMF is waived for existing First Abu Dhabi Bank customers (Promo code). Transactions are split into four monthly repayments with zero processing fee and 0% interest. If you miss a repayment, interest of 3.5% per month will apply on the overdue amount.
What happens if I miss one of my repayments?	The card will be blocked temporarily until payment is done.
Can I repay instalments early?	Yes, but the amount will cover only the instalment due for the next statement and the remaining amount will cover the subsequent repayments as and when they become due. If you wish to repay early, you will need to raise a foreclosure request.
What if I want to close a particular buy now, pay later plan?	You will need to call the Dubai First contact centre at **04 506 8888** to raise a foreclosure request.
Where can I use SlicePay?	It can be used locally almost anywhere that Mastercard is accepted. You can refer to the Dubai First Mobile app for the list of eligible merchants. SlicePay cannot be used internationally, on international e-commerce sites, or for gambling, cash advances or money transfers. (Dubai First can list additional MCC categories to which it does not wish to extend BNPL here).
Can I change my SlicePay limit?	No, the limit cannot be changed once it has been assigned.
How can I use SlicePay in-store?	You can add your card to a digital wallet such as Apple Pay, Samsung Pay or Google Pay and use your SlicePay card for in-store purchases.

How do I add SlicePay to a digital wallet?	It can be added through the Dubai First Mobile app for Apple Pay and Samsung Pay. For Google Pay, you need to add your card on the Google Pay app (G Pay).
Can I get a supplementary SlicePay card?	Yes, you can get one free supplementary card for a family member.
Can I use SlicePay to order from another country?	No, SlicePay cannot be used internationally. That includes international e-commerce sites.
When will my first repayment be taken?	Your repayments will be due five (5) days after the statement date.
Can I make a partial repayment?	You can make a partial repayment, but interest will be charged on the overdue amount of 3.5% monthly.
If the store only confirms part of my order, will my payment plan be adjusted?	For any changes to plans, you need to call the Dubai First contact centre at **04 506 8888.**
Can I change the date or defer my SlicePay payments?	No, it cannot be changed.
How many transactions can be booked to buy now, pay later in a month?	20 transactions per month