

SlicePay Card Terms and Conditions

The SlicePay Card is issued by First Abu Dhabi Bank PJSC under its 'Dubai First' brand. These SlicePay Terms and Conditions shall constitute 'Additional Conditions' under the Bank's Master Credit Card Conditions (the "MCCC"). Any capitalised term used in the SlicePay Terms and Conditions shall have the same meaning as given in the MCCC.

Definitions

Eligible Merchant – a merchant that accepts Mastercard and SlicePay.

Minimum Purchase Amount – the minimum amount that is required for a Card Transaction using SlicePay.

Mobile Banking App – the 'Dubai First' mobile banking application.

SlicePay Balance – the total amount of all SlicePay Payments.

SlicePay Payment – has the meaning given to that term below under the heading 'Payments'.

SlicePay Payment Date – has the meaning given to that term below under the heading 'Payments'.

SlicePay Payment Schedule – the schedule of SlicePay Payments and SlicePay Payment Dates for each Card Transaction is available in the Mobile Banking App (or if unavailable, via any other electronic delivery method available to the Bank such as email or messages in the online banking service).

SlicePay Card

The SlicePay card is a digital credit card. No physical cards will be issued.

Once the SlicePay Card is available in the Cardholders' Mobile Banking App, it can be used to make Card Transactions to purchase goods or services from an Eligible Merchant within the United Arab Emirates that allows the use of digital credit cards. The SlicePay Card cannot be used to make international transactions.

Each transaction must be equal to or greater than the Minimum Purchase Amount. If the Cardholder makes a Card Transaction with a SlicePay Card which is less than the Minimum Purchase Amount then the Bank may, in its absolute discretion, decline the transaction. Consequently, pre-authorisation transactions done by Eligible Merchants (where a merchant charges a nominal amount to verify the credit card) may not work meaning the Card Transaction will not be processed. If a Card Transaction below the Minimum Purchase Amount is processed for any reason (for example, system error or malfunction), it will be converted into SlicePay Payments.

Payments

Payment for each Card Transaction will be split into four equal repayment amounts (called **SlicePay Payments**). The first SlicePay Payment will be due within five (5) days from the date of the account statement that follows a Card Transaction with the remaining three (3) SlicePay Payments due within five (5) days from the date of each consecutive monthly account statement (each of the four (4) payment

dates are called a **SlicePay Payment Date**). If the payment cannot be split into four equal repayment amounts, then your last SlicePay Payment will be adjusted accordingly. See the illustration below:

SlicePay Payment illustration

- You make an Eligible Purchase on your SlicePay Card of AED 200.05
- Your first three SlicePay Payments will be AED 50.01 each and your final SlicePay Payment will be AED 50.02.

If the Bank does not receive a SlicePay Payment on or before the SlicePay Payment Date, interest will be charged on the overdue amount at the rate set out in the Schedule of Charges. The SlicePay Payment Dates for a Card Transaction will be specified in each account statement. The Bank will charge a SlicePay Payment to your SlicePay Card on the scheduled SlicePay Payment Dates. However, the Cardholder can make a SlicePay Payment at any time before its SlicePay Payment Date.

Exclusions

Not all Card Services set out in the MCCC will be provided for SlicePay Cards. The Cardholder will not be able to obtain a cash advance, request instalment plans different to a SlicePay Payment, withdraw funds or undertake money transfers from the Card Account, request a balance transfer or arrange a standing instruction. No loyalty programs are available for the SlicePay Card.

In addition to the reasons specified in the MCCC, the Bank may cancel a SlicePay Card if the Cardholder deregisters their access to the Mobile Banking App.