

EASY PURCHASE PLAN

Terms and Conditions

- **Easy Purchase Plan” (EPP)** means any instalment payment plan offered by First Abu Dhabi Bank (FAB) as a benefit to a Dubai First Card member for extended payment of any retail purchase only.
- The Easy Purchase Plan is open to the holders of Dubai First Visa/MasterCard credit card issued by FAB. The Easy Purchase Plan is hereinafter referred to as “EPP” or “Instalment Plan”.
- The purpose of EPP is to enable the Card member to purchase selected goods and services offered by specific merchants determined by FAB from time to time using the limit available on his/her credit card and repay the amount of the purchase in equal monthly instalments with these Terms & Conditions.
- The EPP is offered exclusively to the Card member, as long as his/her Credit Card is in good standing as per FAB’s rules and regulations. Any Card member who meets the Master Credit Cards Conditions will be automatically eligible for EPP. EPP is available for both Primary and Supplementary Card members.
- When availing of the EPP for selected goods and services, the Card member will have to pay deferred payment charges for the facility of paying in equal monthly instalments. The total amount of EPP (the “Total EPP Price”) will be the sum of the purchase price of the goods and services and the deferred payment charges.
- The selected goods and services offered by the selected merchants, the deferred payment charges applicable and the number of monthly instalments to be paid (the “EPP Term” for each good and service shall be determined by FAB from time to time and communicated to the Card member accordingly (hereinafter referred to as the “Offer”).
- The applicable interest, fees and charges (the “Deferred Payment Charges”) and the EPP Term will vary from one Offer to another.
- FAB will authorize an EPP transaction provided that the Total EPP Price is within the Card member’s available total credit limit available on his/her credit card and the Card member’s credit card is in good standing as per FAB’s rules and regulations adopted by FAB at the time of conducting the transaction.
- If the Card member is interested in availing of any Offer under the EPP he/she may call up Dubai First Product Contact Center and convert the transaction into an EPP transaction in accordance with these Terms & Conditions and the provisions applicable to that specific Offer in respect of the deferred payment charges and the number of instalments
- Card member can also book EPP through mobile app for transactions showing Eligible under mobile app. Card member need to follow the steps mentioned in mobile app to book the EPP.
- The amount to be paid every month “EPP Monthly Instalment” will be computed by dividing the Total EPP Price by the EPP Term. (The Total EPP Price is arrived by adding the Purchase Price of the goods or services and the deferred payment charges).
- The EPP Monthly Instalment shall be billed to the Card member starting from the immediately following statement date after the date of purchase and every month thereafter until the Total EPP Price is billed in full.
- When a Card member makes a purchase under the EPP, the Minimum Payment Due on the statement will be the sum of the EPP Monthly Instalment(s) plus 5% of Retail and Cash balance (excluding the EPP Monthly Instalments), plus any excess amounts over the credit limit and all past due amounts, if any.
- If the Card member pays less than the Minimum Payment Due on the due date specified in the Card member’s credit card monthly statement then charges as per the existing Master Credit Cards Conditions governing the issue and use of the Dubai First Credit Card will become applicable.
- If the Card member does not make a payment equal to or more than the Minimum Payment Due specified for two consecutive statements or if the Card Account is closed then Dubai First will, at its sole discretion and without any prior notice or liability to the Card member, cancel the EPP and an amount equal to the total EPP Price less the EPP Monthly Instalments already billed to the

Cardmember will be immediately billed to the Card Account in one lump sum. Dubai First will charge an EPP Settlement Fee of AED 105 including VAT for the above.

- If the Card member pays the total amount due under an Instalment Plan in advance of the schedule set out in the Instalment Plan and cancel or requests a reduction in the EPP term, then an Early Settlement Fee (determined by the Bank from time to time and specified in the Schedule of Charges) and interest on the remaining instalments under the relevant Instalment Plan will be payable and such amount shall be debited from the Card Account on or around the date such early payment is made.
- Following the establishment of an Instalment Plan, each outstanding monthly instalment amount that is at that time due shall be specified in each account statement.
- The Bank will charge a Processing Fee for each EPP (determined by the Bank from time to time and specified in the Schedule of Charges) and such fee shall be debited from the Card Account on or around the date such Instalment Plan becomes effective.
- Interest will be payable in respect of each instalment under the relevant Instalment Plan and shall be debited from the Card Account at the times determined by the Bank and notified to the Card member.
- FAB will not be liable for any damages or loss incurred by the Cardmember arising out of the purchase, installation, and use or otherwise of the good(s) and/or service(s) under EPP. Any complaint as to the quality of the good(s) purchased or service(s) rendered through EPP shall be referred to the supplier or merchant and shall not affect Cardmember's obligation to continue paying the EPP Monthly Instalments to Dubai First.
- FAB is entitled at any time and without prior notice or liability to Cardmember in any manner whatsoever to terminate EPP or cancel or vary its benefits or features or vary or add or delete any of these Terms & Conditions. However, such termination shall not affect transactions concluded by the Cardmember and accepted by FAB under EPP before the termination decision. FAB is also entitled to determine a floor limit for the minimum amount of purchase allowable under EPP for each particular offer.
- FAB reserves the right to disqualify any Cardmember from further participation in EPP, if in its judgment, that Cardmember has in any way violated the rules and conditions herein or has violated Master Credit Cards Conditions. Suspension and disqualification shall not lead to termination of transactions already concluded by the Cardmember and accepted by FAB before such decision.
- FAB shall be entitled to disallow/refuse any transaction submitted by the Card member to it under EPP without assigning any reason whatsoever.
- FAB shall not be liable if it is to perform its obligations under these Terms & Conditions, due directly or indirectly to the failure of any machinery or communication system, industrial dispute, war or act of God, or anything outside the control of FAB, nor shall FAB be responsible for any delay in transmission to FAB of evidence of EPP by the specified merchants or any other third party.
- The Terms & Conditions herein shall be without prejudice to the existing Master Credit Cards Conditions governing the issue of the use of Dubai First branded Credit Card and shall apply to the EPP.
- If at any time dispute arises in connection with either the EPP or these Terms & Conditions, FAB's decision in connection with the same shall be final and binding. FAB reserves the right to terminate the EPP without prior notice.