PRODUCT DESCRIPTION
This document reflects product-specific Terms and Conditions for Mobile Banking Service – Individuals in addition to Al Masraf (Bank) General Terms and Conditions for Customers. The Key Facts Sheet highlights important information about Mobile Banking Services such as Features and Benefits and type of services

A. ELIGIBILITY

- Any Retail Customer who has an active debit card and credit card linked to an active account

B. FEATURES AND BENEFITS: (FEES AS PER FOC)

1. **Funds Transfer:**
   - Within own accounts AED to AED
   - Within Al Masraf AED to AED not only AED. Transfer can be initiated in any currency to any other currency.
   - Within UAE AED to AED
   - International Transfer
     - Any transfer from AED to any other currency or cross foreign currency is treated as international transfer
2. **Utility Bill Payments for the following Bills:**
   - Etisalat – All Etisalat Bills
     - Wasel Recharge
     - GSM
     - E-Life
     - E-Vision
     - Landline
     - Al Shamil
     - Dial Up
   - Abu Dhabi Distribution Company - ADDC ADDC and AADc have merged to one company called "TAQA" which is already configured in the App
   - Al Ain Distribution Company - AADC
   - Dubai electricity and Water – DEWA
   - Sharjah Electricity and Water –SEWA
   - DU, FEWA & Dubai Police

   In addition, we have a bulk payment service that can allow the customer to pay more than one bill in the same transaction. Customer can schedule the bill payment as per his convenient.
3. **Accounts**
   1. Open Fix Deposit
      Customer can create a fix deposit by selecting the amount, currency, tenor and the renewal choice.
   2. Standing Order
      Customer can add a standing order from his account(s) to any account in the beneficiary list (Within Al Masraf, Domestic, and International)
   3. Request for cheque book
      Customer can request for a cheque book and choose how many leafs required (10, 25, 50) after success submission the cheque book will be delivered to the customer door steps
   4. Debit Card
      Customer can manage view the Expiry date and the Masked card Number and he can:
      - Change Pin
      - Create/Forgot Pin
      - Block Card
   5. Bill Payment
      - Customer can do Bill Payment as highlighted above in section 2
      - Customer can make card Payment as highlighted above section 1
      - Customer can make fund transfer as highlighted above section 1
      - Customer can check the statement of account and he can search between dates and between amounts
4. **Fixed Deposit(s)**
   After creating, the fixed deposit customer can view the list of fixed deposits that he has with the bank and the below information of each Deposit:
   - The Interest rate (P.A)
   - The tenure

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- Start date and maturity date
- Modify local Daily POS & Withdrawal limits
- Modify International POS & Withdrawal Limits
- Reissue card
- Replace card
- FD Advise download

5. **Credit Cards**
    1. Credit Cards payment
       Customer can pay the following credit cards thru Online Banking:
        - Own Credit Cards with Al Masraf
        - Al Masraf Credit Cards
        - Non-Al Masraf Credit Cards
    2. Cards activation and blocking
       Customer can activate and block the card instantly from the Mobile application
    3. Cards PIN Change
       Customer can change the secure pin of his cards instantly from the Mobile application
    4. Cash advance on Credit Cards
       Customer can apply for a cash advance from the credit card from the Mobile application. Option is not available in the App
    5. Credit Card Statement
       Customer can view the credit cards statement
    6. Card replacement
    7. Balance check
6. **Loans:**
    1. After booking the loan customer can view:
        a. The outstanding loan amount
        b. The loan principle
        c. The tenure in months
        d. The start date of the loan
        e. Maturity date
        f. Installment amount
        g. Next payment date
        h. Full Loan schedule download.
7. **Beneficiary Management.**
   Customer can manage his beneficiary by adding, removing and deleting beneficiary. Beneficiary will be from utility bills, local transfer within Al Masraf and Domestic within UAE and international transfer.
8. **Change Password**
   Customer can change the access password to Mobile banking and Online Banking by inputting the old password and the new password.
9. **My Profile**
   Customer will be able to know the personal information available in the bank like Mobile, Phone, email and address, E-ID & Passport update.
10. **Services**
    1. Device Management:
       Customer can deactivate the access of other registered devices Feature is not available in the App
    2. Cheque Image:
       Customer will be able to view the cheque(s) image(s)
    3. Standing Order:
       Customer can add a standing order from his account(s) to any account in the beneficiary list (Within Al Masraf, Domestic, and International)
    4. New Fix Deposit:
       Customer can create a fix deposit by selecting the amount, currency, tenor and the renewal choice
    5. Personal Information Update:
       Customer can update his email, office phone, home phone and his address, update E-ID & Passport
    6. Watch Banking
       Customer can create a PIN to access the watch banking application.

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11. **ATM & Branch Locator**
    Customer can locate our Branches and ATMs by selecting the Map style or list style and he can filter the list by ATM - CCDM and by Emirate
12. **News**
    All the news related to the news about the bank will be upload in this section
13. **Promotions**
    This section highlights the available promotions and customer can apply
14. **Exchange Rate**
    Customer can check the board rate for the major currencies
15. **Wealth account features**
16. **Forgot Password, Forgot User ID & Forgot TPIN**
17. **FAQs**
18. **AANI Enrollment**
19. **Cooling-off period for adding new beneficiary**

DECLARATION
Customer hereby agrees to the above conditions and declares to the below by signing this Key Facts Statement - KFS: • Customer acknowledges to have received and understood the Mobile Banking terms and conditions as well as the Key Facts Statement. • Customer has been provided with the Data Protection Statement (please visit www.almasraf.ae for Data Protection Statement) • The Bank reserves the right to change Terms and Conditions of the Mobile Banking Service at any time at its sole discretion by providing 60 days written notice to the Customer. • Customer acknowledges that this service may be modified, withdrawn or cancelled by the Bank at any time upon issuing a Sixty (60) days written notice.

Customer Name: _____

Date:_____

Digital Acceptance: _____

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