

## Key Facts Statement (KFS) – Prepaid Gift Cards

Prepaid Cards allow you to load funds and use it for purchases. This KFS provides you with key features and indicative information about interest, fees and charges for this product.\*

Product details	
Description	Emirates NBD Gift Card is a virtual non-reloadable gift card that can be used for online purchases. It can be issued/gifted by Emirates NBD Credit Card holders to their friends and family.
Eligibility	Emirates NBD card holders to issue to friends and family.
Card currency	Arab Emirates Dirhams (AED).

Limits & Fees	
Minimum load	AED 100
Maximum load	AED 3,500
Reload	Not allowed
Transaction limit	none
Cash withdrawal	Not allowed
Fees	AED 15
Card validity (from day of purchase)	12 months
*This KFS provides key indicative Fees & Charges. For full and updated charges please refer to the website	

### Additional Information



- The Bank's Terms and Conditions (including any relevant applications and documents) shall be read and implemented in line with this KFS.
- Bank may from time to time, and at its sole discretion, change or amend any of the Terms and Conditions pertaining to this product. Such changes will be communicated to you with a 60-day prior notice.
- 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 the Bank notice.
- Bank, without referring to the Customer, may debit the Customer's account with any charges, expenses, or commission payable against the banking services rendered in accordance with the approved and announced banking charges and commissions.
- Bank does not charge interest on accrued interest.
- There may be circumstances in which you have to pay other fees. You may visit this link to view these other fees: [www.emiratesnbd.ae/kfs/creditcards](http://www.emiratesnbd.ae/kfs/creditcards).
- You can contact the Bank for any enquires, assistance or complaints at any of its branches or by visiting its website <https://beta.emiratesnbd.com/help-and-support>.

**Warning !!!** ■

**The Bank may block Gift Cards and/or close the account if account conduct is found to be unsatisfactory as per Bank's Compliance Policy and in line with the Central Bank of 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 restriction, blockage, or closure of your profile and account.**

**Warning !!!** ■

**Where you request the Bank to issue multiple Cards to any person(s) named in such request, you acknowledge that they are solely responsible for all transactions performed by such person(s). The Bank will provide information about the Card Account only to the customer with respect to all the cards issued to them.**