



Rewards by e& money

Terms and Conditions

Last update: February 20, 2024

Digital Financial Services LLC ("e& money" "we", "us" or "our") is a limited liability company established under the laws of the United Arab Emirates ("UAE") under registration number 815764. Our registered address is at 27th Floor, Emirates Telecommunications Group Company building (Etisalat), Al Kifaf Community, Bur Dubai, Dubai. We are licensed and regulated by the UAE Central Bank to offer stored value facilities and retail payment services.

Please read these Terms and Conditions ("**Reward Terms**") carefully as they define our relationship with you and govern your use of our Rewards loyalty programme.

These Reward Terms create a binding contract between you and us. Any reference to "**Account**" in these Reward Terms shall mean the e& money account you have with us. Your e& money Account is governed by the e& money [General Terms](#) and the [Privacy Policy](#) ("**Account Terms**") which are hereby incorporated into this Agreement.

If you do not agree or understand any of the Reward Terms, please do not proceed. If you breach or violate any of the Reward Terms, we have the right to remove you from our rewards loyalty program.

1. CONTACT

If you have any questions about our rewards loyalty programme, please visit our FAQs, or if the answer is not there, please get in touch with us via the e& money App or by emailing us at support@eandmoney.com.

You must contact us immediately via the e& money App or by email at support@eandmoney.com if you think your Rewards balance is incorrect. Failure to do so could lead to loss of Rewards.

2. REWARDS BY E& MONEY

Rewards by e& money is a loyalty programme which allows you to earn points ("**Rewards**") on certain transactions conducted using funds held in your e& money Account, as specified in section 4 of these Reward Terms ("**Qualifying Transactions**"). Each Reward is equivalent to 1 AED. e& money will automatically enrol you the Rewards programme for free.

For each Qualifying Transaction, you can earn a percentage of the value of the transaction in Rewards. We may set limits on the maximum amount of Rewards you can earn, as set out in these Reward Terms or as notified to you from time to time.

All Rewards will have an expiry date, which will be stated in the Rewards section of the e& money App.

It is important to keep track of your Rewards' expiration dates as failure to use your Rewards prior to the expiration date will mean that you will lose your Rewards.

Rewards can be redeemed in the following ways:

- **Cashback:** your Rewards can be converted to AED and transferred to the balance of your Account. You need a minimum of AED 10 in Rewards in order to request Cashback.
- **Purchasing gift cards:** your Rewards can be used in full payment for a gift card or gaming voucher via the e& money App.

The e& money Rewards programme will apply to Qualifying Transactions until 31 March 2024. After this date, e& money reserves the right to continue the programme on amended terms as shall be notified to you. If you do not agree to such amended terms, we have the right to remove you from our rewards loyalty program.

3. ELIGIBILITY

Rewards are open to all e& money Account holders when carrying out a Qualifying Transaction. All participants in our Rewards loyalty programme must be aged 18 or over, and resident in the UAE.

Failure to comply with this section 3 (eligibility) will constitute a breach of these Reward Terms and e& money reserves the right to reverse any Rewards provided to you and/or withhold future participation in our Rewards loyalty programme.

The following transactions are not Qualifying Transactions and so are not eligible to earn Rewards:

- Adding funds to, and withdrawing funds from, your Account (by any method).
- Transferring funds to another account based in or outside of the UAE.
- Transactions for prohibited goods or services, such as gambling, alcohol or other transactions as notified to you from time to time. Transactions where a promotion has been applied.
- Other transactions as we may determine in our sole discretion.

If Rewards are earned on purchases that are ultimately refunded, we reserve the right to deduct the Reward from your balance.

4. YOUR OBLIGATIONS

You must not engage in any kind of manipulation, collusion, or gaming of the Rewards programme. Such behaviour will constitute a breach of these Reward Terms and e& money reserves the right to reverse Rewards paid to you and/or withhold future Rewards.

5. EARNING REWARDS AND LIMITS

The following table outlines the percentage of Rewards that can be earned for each Qualifying Transaction, up to the monthly maximum limit stated. Once the monthly maximum limit has been reached for a category of Qualifying Transaction, no further Rewards will be earned.

Qualifying Transaction	Percentage of transaction value as Reward	Monthly Maximum Limit
e& money card transaction	1%	AED 100

In addition to the above, the following monthly maximum limits apply to the redemption of the Rewards you have earned:

Redemption Method	Minimum Redemption	for	Daily Maximum Limit	Monthly Limit	Maximum
Transfer to Account	AED 10		AED 100	AED 250	
Gift Card or Gaming Voucher	1 voucher		2 vouchers	6 vouchers	

6. LIABILITY

Unless expressly stated otherwise in these Reward Terms, we, our affiliates, subsidiaries, directors, employees, partners, and agents (together with the “**e& money Group**”) will not be liable for any liabilities, damages, losses, or costs arising out of your participation in the Rewards programme.

You agree to defend, indemnify, and hold harmless the e& money Group from and against all liabilities, damages, losses, and costs (including reasonable legal fees and costs) relating to, arising out of, or in any way in connection with any of the following: (a) your access to or use of Rewards; (b) your breach of these Reward Terms; or (c) any misrepresentation made by you.

7. GENERAL

- **Changes to Rewards:** Rewards are offered in our sole discretion, and we reserve the right to vary these Reward Terms, including the eligibility requirements, or otherwise discontinue the Rewards programme, at any time and without prior notice.
- **Applicable Law:** You must comply with these Reward Terms and all applicable laws in the UAE and the country of use regarding your participation in the Rewards programme.
- **Account Termination:** If your Account is closed in accordance with the Account Terms, these Reward Terms will automatically terminate and you will lose any accumulated Rewards. You must redeem your Rewards before closing your Account.
- **Entire Agreement:** These Reward Terms make up the entire agreement between you and e& money regarding your participation in the Rewards loyalty programme.
- **Waiver:** Any waiver of any Reward Terms or obligations or rights hereunder is not permitted without our written consent.
- **Governing Law:** These Reward Terms and any dispute or claim (including non-contractual disputes or claims) arising out of or in connection with them shall be governed by and construed by the laws of the UAE, and the courts of the UAE shall have exclusive jurisdiction.
- **Language:** These Reward Terms are available in both English and Arabic. In the event of any conflicts or differing interpretations between the English version of these Reward Terms and the Arabic version of these Reward Terms, the English version of the Reward Terms shall prevail.