

e& money – General Terms and Conditions

1. WHO WE ARE, ABOUT E& MONEY AND HOW TO CONTACT US

1.1 Welcome to e& money! Before you start using our payment related services (the "**e& money services**"), there is some important information that we are required by law to share with you. We have tried to keep this as simple as possible, however if you have any questions, please visit our FAQs or if the answer is not there, contact us via our [Contact Page](#).

1.2 Please read these terms and conditions ("**Terms**") carefully as they define our relationship with you and govern your use of the e& money services.

1.3 When we refer to ourselves as "**e& money**" "**we**", "**us**" or "**our**", we mean Digital Financial Services LLC which is the company that owns the e& money trademark and operates the e& money services. Our registered address is at 27th Floor, Emirates Telecommunications Group Company building (Etisalat), Al Kifaf Community, Bur Dubai, Dubai and our company registration number is 815764. We are licensed and regulated by the UAE Central Bank to offer stored value facilities and retail payment services.

1.4 These Terms apply to your use of:

(a) the e& money services, which includes regulated financial services such as international money transfers, local transfers, payments for goods and services, bill payment, gifting and any other services that we may offer you from time to time;

(b) the e& money mobile application (the "**e& money App**"); and

(c) the e& money website (the "**Website**").

2 ACCEPTANCE OF THESE TERMS

2.1 To access the e& money services, you will need to download the e& money App and you are required to read and consent to our Privacy Policy and these Terms. You should download and keep a copy of the Privacy Policy and these Terms.

2.2 By installing, accessing, downloading or otherwise using the e& money services, the e& money App and/or the Website, you are agreeing to comply with and be bound by these Terms. If you do not agree to these Terms or our [Privacy Policy](#), you must not use the e& money services, the e& money App or the Website.

2.3 We may revise these Terms or the e& money services from time to time by notifying you by e-mail, the e& money App or the Website. If our changes reduce your rights, or increase your responsibilities, we will notify you at least 60 calendar days before those changes take effect. Any other changes to these Terms will be effective at the time we notify you.

2.4 If you do not agree to any of our changes to the Terms, you must immediately stop using the e& services and close the account that you have with us (your "e& money account"). By continuing to use the e& money services after any changes to these Terms, you agree to abide by and be bound by those changes.

2.5 We may also ask you to agree and accept additional terms and conditions from time to time in connection with certain new services. We will provide you with such additional terms via email, the e& money App and/or the Website.

2.6 If you breach or violate any of the Terms, we have the right to disable your e& money account and block your access to the e& money services immediately and you will not be permitted to create another account, nor access the e& money services, without our permission.

3. YOUR E& MONEY ACCOUNT

3.1 In order to set up your e& money account, you will be asked to provide us with certain information in order for us to confirm your identity and your eligibility to receive the e& money services. To be eligible for an e& money account, you must be at least 18 years of age and a resident of the UAE.

3.2 You must provide us with any documentation we request to confirm your identity through the e& money App, including your Emirates ID, your phone number and a picture of your face. All information you provide to us must be valid, complete and up-to-date, and you agree to immediately notify us in writing of any changes to such information.

3.3 We reserve the right reject your request for an e& money account, or place limits on which features, functionalities and/or facilities are available to you as part of the e& money services, including limits on your transactions. If this happens, we will notify you and provide you with our reasons for doing so, unless we are prevented by law from doing so.

3.4. You will also be asked to generate one or more unique PIN codes in order to access your e& money account and use the e& money services. You are solely responsible for maintaining the secrecy and security of your PIN code, and we are not responsible for any unauthorised use of your e& money account using your PIN code.

4. HOW WE USE YOUR PERSONAL DATA

4.1 We will only process your personal data in accordance with applicable laws and our regulatory obligations. Please read our [Privacy Policy](#) to understand how and what data we collect and why we use it.

5. USING YOUR E& MONEY ACCOUNT

5.1 Once your e& money account has been activated, you will be able to store, send and receive funds through the e& money App or through an e& money card which has been issued to you. This section describes the types of services that we offer through the e& money App.

5.2 Funding your e& money account

(a) There are a few ways that you can add funds to your e& money account, including:

(i) with your debit or credit card;

(ii) with your bank account;

(iii) using a QR code at one of our agents; or

(iv) by visiting certain kiosks.

(b) You can find a step by step guide on how to top up your e& money account balance on our [FAQ Page](#).

(c) There are no minimum balances required on your e& money account. The currency applied to the e& money services will be UAE Dirhams.

(d) When you add money to your e& money account, or we become aware of a payment being made to you, we immediately issue an equivalent amount of stored value to your account. When we receive the incoming payment or the money you have added, we place it in a dedicated client money account at a UAE commercial bank, in accordance with our regulatory obligations. This means your money is kept separate

from ours, and it remains in this account until you pay it (for example, by withdrawing funds or making a payment or transfer).

(e) We will send you notifications via SMS and/or email each time you carry out a transaction related to your e& money account or on your e& money card. You can download your detailed transaction history via the e& money App at any time, but you will not be provided with a printed statement. Our record of any transaction shall be final and binding.

(f) Please note that the available balance on your e& money card may be different from the balance amount shown in the e& money App, due to pending transactions or other blocked amounts (being amounts transacted but not processed) relevant to your e& money card.

5.3 Linking or Unlinking Cards or Bank Accounts

(a) You can link or unlink certain debit and credit cards, or UAE bank accounts to your e& money account. Please keep your payment method information current, and if this information changes please update it accordingly. Before linking a payment method to your e& money account, you should review and understand the terms and conditions applicable to such payment methods from the relevant providers.

5.4 Local Transfers and withdrawals

(a) You can instruct us to send and receive funds from your e& money account to other user accounts within the UAE.

(b) All instructions for local transfers will be binding as of the moment we receive the instructions and cannot be withdrawn. In order to initiate a request for a local transfer, you may be asked to provide one or more of the following through the e& money App:

(i) recipient IBAN number;

(ii) recipient's UAE phone number;

(iii) recipient's e-mail address; or

(iv) a QR code.

(c) In order for us to authorise an instruction for a local transfer, you must follow the on-screen instructions to confirm and submit the transfer. Such instructions may include an option for you to enter a one-time password (an "OTP"), a PIN code or biometric information to confirm and submit the transfer.

(d) Local transfers will normally be processed within 1 business day of us receiving the instructions from you, however some local transfers may take longer depending on the receiving bank's processes.

(e) Once the local transfer has been executed we will provide you with a confirmation via the e& money App and SMS and/ or email.

(f) You can also withdraw funds from your e& money account in cash at certain agents as we determine from time to time.

5.5 International Transfers

(a) You can instruct us to send funds to recipients located in certain countries outside the UAE. Such international transfers allow recipients to either collect the transfer in cash at one of our partner networks' designated locations ("**to cash**") or to receive the transfer into their bank account or virtual account ("**to account**").

(b) The international transfer service may be processed by third party agents, authorised delegates or other permitted entities within our network. On that basis, you may be required to review and accept additional terms and conditions which we will make you aware of via the e& money App prior to any applicable international transfer transaction. You hereby agree to us sharing the necessary information with such third parties for the purpose of processing your international transfer, in any event in accordance with our [Privacy Policy](#).

(c) You are solely responsible for ensuring that the information provided to us to execute the international transfer via the e& money App is valid, accurate and complete. We will use our best endeavours to validate the accuracy of the transfer instructions (for example through IBAN checks), however we will not be responsible for communicating any information about you or the transfer directly to recipients of the international transfers. Please ensure such details are kept safe and secure, and not disclosed to any other party other than the recipient.

(d) You do not have a right to cancel an international transfer. We may nevertheless be able to cancel it before the international transfers recipient collects or receives the funds. If you wish to cancel the international transfer and request a refund for the amount of the transfer, you must contact us as soon as possible through our [Contact Page](#) or through a chat session made through the e& money App. We will try to process your request as promptly as possible, however we cannot guarantee that cancellation will be possible. Any fees paid by you in initiating the international transfer will not be returned in the event the cancellation request is successfully processed and the funds are returned to you.

(e) For international transfers collected 'to cash', if the recipient has not collected the international transfer within 90 days of the transfer instruction, we will treat the transfer as expired and we will have no obligation to execute the international transfer. In such circumstances, you will be entitled to a refund of the amount of the expired

international transfer to your e& money account. We aim to process refunds within 30 days of your request. Any fees paid by you in connection with the international transfer will not be refunded.

(f) For international transfers collected 'to account', you will need to contact the recipient's account provider for any information regarding the processing time to credit the international transfer to their account.

(g) All international transfers will be debited from your e& money account in AED and exchanged into the currency you selected when initiating the international transfer. We will apply the relevant currency conversion rate that applies at the time on the transfer and notify you of that rate prior to you consenting to the transfer. Please note that in the case of any refunds, the exchange rate may differ from the original rate used for the international transfer.

(h) All related fees for international transfers are set out in our Schedule of Charges. You will be asked to consent to these prior to the execution of any international transfer.

(i) Once the international transfer has been executed we will provide you with a transaction confirmation number via SMS, email and the e& money App.

5.6 Third Party Merchants Purchases

(a) You can use your e& money account to initiate transactions with participating merchants to pay for goods and services by using an e& money card we have issued to you, using a QR code at the point of sale, entering your phone number online.

(b) You agree and acknowledge that all third party merchant transactions are between you and the merchant and we will not be responsible for the supply of any goods and/ or services in respect of such transactions, including in relation to any malfunction thereof.

(c) We are not a selling agent in connection with any sale by a third party merchant of goods and/ or services to any person. We have no control over or responsibility for the quality, fitness, safety, reliability, legality, or any other aspect of any goods or services that you may purchase using the e& money services.

5.7 Bill Payments

(a) You can pay your bills from any qualifying utility provider listed on the e& money App using your e& money account. We will send you a transaction success notification via the e& money App, SMS and/or email once the amount for the transaction has been debited from your e& money account, however it will be your responsibility to confirm the processing time for the transaction to be posted on your account with your utility provider.

5.8 E-vouchers

(a) You can purchase certain third party e-vouchers via the e& money App. Once a transaction for an e-voucher from a third party provider has been successfully completed, we will send you the e-voucher code via SMS.

(b) Your purchase and use of any third party e-voucher shall be subject to the terms and conditions provided by the third party provider, and such third party terms and conditions shall in no way act to modify or amend these Terms.

(c) You agree to assume all risk and liability arising from your use of any purchased third party e-voucher, and you further agree that we are not responsible or liable for any issues arising out of your use of any such third party e-voucher, including any malfunction thereof. We are not liable to you or any third parties for and goods and/ or services provided to you by any third party providers.

6. E& MONEY CARDS

6.1 When you open your e& money account, we will issue you with a virtual card which you can use to make contactless and online payments using the balance in your e& money account.

6.2 You may also request a physical version of your card, which we may issue to you at our sole discretion. The virtual card and any physical card issued, shall together be referred to in these Terms as the "**e& money card**").

6.3 Your physical card can additionally be used to make payments in person and access services at an ATM (or other locations we may notify you of from time to time). Your e& money card will be valid until the expiry date specified on the card or as stated in the e& money App (unless cancelled by you or us at an earlier date). Before your e& money card expires, we will automatically issue you with a replacement card.

6.4 There is no charge for issuing your virtual card, however we may charge you certain fees in relation to your physical card, including if you damage it and require a new one. Information on our fees is set out in our [Schedule of Charges](#).

6.5 You will be required to authorise payments on your e& money card by using a PIN code or such other security measure as we may notify to you from time to time. Where contactless or online payments are available, you may also be permitted to authorize a transaction by touching your card at a payment terminal or authorising your payment via SMS or App confirmation. We cannot cancel or stop a transaction once it has been authorised.

6.6 Please note, an e& money card is not a credit card. You can therefore only make purchases up to the total amount held in your e& money account. You are solely responsible for ensuring that sufficient funds are available for any transaction. If, for

any reason whatsoever, you do not have available funds in your e& money account, the transaction will be declined.

6.7 You agree and acknowledge that:

(a) the e& money card may not operate in some countries and may not be accepted at some merchant locations which are not in compliance with our internal policies; and

(b) if you make a purchase or withdrawal using your e& money card in a different currency than AED, we will apply the prevailing currency conversion rate that applies at the time of the transaction.

6.8 You can cancel your e& money card at any time via the e& money App or by contacting us via the [Contact Page](#).

7. ACCOUNT LIMITS

7.1 For all e& money services, we reserve the right to impose limits on the value of transactions you may carry out in respect of single transactions, cumulative transactions over a specified period of time, or other aspects of the e& money services

7.2 All limits applicable to the e& money services are available on the e& money App and on the Website.

You hereby agree and acknowledge that you have reviewed the limits applicable to your e& money account.

8. DELAYS, REFUSALS AND BLOCKING YOUR E& MONEY ACCOUNT

8.1 We review account and transaction activity in relation to the e& money services for suspicious or illegal activity in accordance with our regulatory requirements.

8.2 For all e& money services, we reserve the right to delay and investigate the execution of a transaction (including placing any funds on hold) where:

(a) you have not provided the information required to execute the transaction and/or any additional information we have requested about the transaction;

(b) you fail to authorise the transaction in accordance with any request to do so;

(c) if applicable laws prohibits the transaction from being executed;

(d) if we believe or suspect that a transaction may be fraudulent or relate to any other criminal activity;

(e) you have breached these Terms in any manner, or the carrying out of the transaction would result in such a breach; and

(f) if a third party prevents us from making the payment (for example, one of the payment systems we are required to use for the transaction).

8.3 Following any investigation, we reserve the right to seize funds to comply with a court order, instruction from the UAE Central Bank and/or other legal process; and/or reverse a transaction (i.e. return funds to another user account trying to send you a transfer).

8.4 We reserve the right to immediately block your e& money account, your e& money card and/or any e& money services in instances where:

(a) we have been instructed to do by the UAE Central Bank or in accordance with applicable laws;

(b) to comply with a court order;

(c) to recover amounts owed to us by you in relation to unpaid fees;

(d) there is evidence that you have acted dishonestly, fraudulently, or have been convicted of a crime; or

(e) there is evidence that you have died.

8.5 In the event we block your e& money account or access to any of the e& money services for the reasons listed above, we will, as far as legally permissible, notify you within 24 hours and explain any corrective actions you are required to take.

9. ERRORS AND INCORRECTLY EXECUTED TRANSACTIONS

9.1 We will not be liable for any loss or costs you may suffer as a result of us acting on your instructions.

9.2 In instances where we have failed to execute a transaction following your instructions or have incorrectly executed a transaction, or for any other error for which we are solely responsible, you shall have the right to claim an immediate refund from us of the respective transaction amount without any deductions being made from the transaction amount. We will also refund you any respective service fee for the related transaction (as applicable).

9.3 If we become aware of any error or omission resulting in an unexecuted or incorrectly executed transaction, we will notify you within 10 business days to advise you of the matter and steps to be taken for corrective action, including the amount to be refunded to you.

9.4 Upon the conclusion of our investigation into any error or omission in accordance with section 9.3 above, we will pay you any refund due within 7 business days of such conclusion.

10. REFUNDS

10.1 When you make a purchase using your e& money account and/or your e& money card and the transaction is ultimately refunded, the payment will be refunded to the same payment method you used for the transaction. Refunds to your e& money account will generally be processed within 1 business day. Refunds to the e& money card will generally be processed within 30 days, however in certain instances the refund may take up to 120 days.

11 ACCOUNT SECURITY AND UNAUTHORISED TRANSACTIONS

11.1 You must take all reasonable precautions to keep your device, your e& money account, your e& money card and any security information relevant to your e& money account (including PIN codes, log in details and passwords) safe and secure to prevent fraud or misuse of them.

11.2 If your e& money card or e& money account login details are lost or stolen, or if you suspect that someone else knows your login details or your verified mobile number and/or e-mail are compromised, or if you believe that your e& money account has been hacked, compromised or breached in any way, you must contact us immediately via our [Contact Page](#). If you can, you should also freeze your e& money card using the e& money App. If you later realise there is no security risk to your e& money card, you can unfreeze it.

11.3 If you suspect there has been an unauthorized transaction from your e& money account or your e& money card, or if there is a transaction on your statement which you do not recognize or which you think is incorrect, you must contact us immediately via our [Contact Page](#), and no later than 30 business days from the date of the transaction. We will investigate the matter and inform you of your options to mitigate any further risks of further unauthorized activity on your e& money account.

11.4 Subject to section 11.5 below and the findings of our investigation, you will have the right to a refund of the full amount of the unauthorized transaction within 30 business days such unauthorized transaction was first reported to us or identified by us.

11.5 If our investigation shows that you have acted fraudulently or with gross negligence, or if you have intentionally or due to gross negligence breached one or several of your obligations regarding keeping your e& money account safe and secure as stipulated in this section 11, you will be fully liable for any resulting unauthorized

transactions and we reserve our rights to take any further action as prescribed under these Terms.

11.6 You have the right to refer the findings of our investigation to our customer complaints team in accordance with section 23 (complaints) of these Terms.

11.7 If we identify any unauthorized transactions on your e& money account which we do not deem to require an investigation, we will issue you a refund on the next business day.

12 SCHEDULE OF CHARGES

12.1 You may be charged a fee for using certain of our e& money services. Information on our fees is set out in our Schedule of Charges.

13 REWARDS BY E& MONEY

13.1 We may offer a cashback loyalty program called '**Rewards by e& money**' on certain purchases that you make via the e& money App. For full details of our loyalty program please visit the Rewards section of the e& money app or our [Rewards by e& money FAQs](#).

13.2 Rewards by e& money is offered at our sole discretion and we reserve the right to modify or vary Rewards by e& money, or discontinue Rewards by e& money, at any time.

14. CONTENT OF THE E& MONEY APP AND THE WEBSITE

14.1 All rights, including intellectual property rights, in any content or data in e& money services, the e& money App and/ or the Website (including any content that you may submit to the e& money App or the Website) is the exclusive property of e& money and its licensors. Certain other product or service names, brand names and company names may be trademarks of their respective owners.

14.2 In order to provide you with certain e& money services we may include links to other third party service providers' websites and content. We are not responsible for the content of such third parties' websites.

14.3 We do not guarantee that the e& money App and/ or the Website will be free from errors or omissions. If you notice any errors, please inform us via our [Contact Page](#).

15 LICENSE AND RIGHT TO USE

15.1 You may use the e& money services, the e& money App and the Website in order to access and use the e& money services.

15.2 You may not use the e& money services, the e& money App and/ or the Website for any other purpose that is not specified in these Terms.

15.3 If you breach the terms of this section 15 and/ or section 16 (restrictions on use) this may result in your e& money account being terminated, as well as you being potentially liable for infringement of our intellectual property rights.

16 RESTRICTIONS ON USE

16.1 You agree not to reproduce, duplicate, copy, imitate or re-sell all or any part of the e& money services, the e& money App and/ or the Website and any content thereon, without our express prior written consent.

16.2 You may not use the e& money services, the e& money App and/ or the Website:

(a) to knowingly transmit any data, send or upload any material that contains viruses, Trojan horses, worms, time-bombs, keystroke loggers, spyware, adware or any other harmful programs or similar computer code designed to adversely affect the operation of any computer software or hardware;

(b) to access or purchase goods from adult or gambling locations or websites, or for any other unlawful activity or other restricted merchants as applicable;

(c) in any way that breaches any applicable local, national or international law or regulation; and/or

(d) in any way that is unlawful or fraudulent or has any unlawful or fraudulent purpose or effect.

17 DISCLAIMER

17.1 To the extent permitted by applicable laws:

(a) we provide the e& money services, the e& money App and the Website, and any content on the e& money App and the Website on an "as is" and "as available" basis;

(b) we do not make any guarantees or warranties (express or implied) that the information provided by us is accurate, complete, or useful, that the e& money services, the e& money App and the Website will be operational, free from errors, secure, safe or that the Services, e& money App and/ or Website will function without disruptions, delays or imperfections;

(c) we shall not be held liable or responsible for any matter or issue arising out of or in connection with your use of the e& money services, the e& money App and/ or the Website; and

(d) we are not responsible for how you use the e& money services or that the e& money services will meet your needs.

18 LIABILITY, AND INDEMNITIES

18.1 Unless stated otherwise in these Terms, or as a result of our gross negligence or fraud, to the fullest extent permitted by applicable law, we exclude all liability to you for any:

(a) consequential, indirect or special losses or damages;

(c) loss of profits, loss of business or loss of business opportunity;

(c) loss as a result of any failed payment due to insufficient funds in your e& money account;

(d) losses incurred as a result of abnormal or unforeseeable circumstances outside our reasonable control, including delays or failures caused by problems of another system or network, mechanical breakdown, industrial action or a pandemic;

(e) losses incurred where a law, or guidance or instruction from an governmental authority, requires us to take action, for example to terminate these Terms and close your e& money account; or

(f) any other loss or damage to the extent that such loss or damage is caused or contributed to by you, or is a result of the failure by you to comply with these Terms.

18.2 To the fullest extent permitted by applicable law, and subject to section 18.1 above, our total liability to you under or in connection with these Terms in connection with a particular transaction shall be limited to the value of that transaction.

18.3 To the extent permitted by applicable law, you agree to defend, indemnify, and hold harmless e& money 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 (a) your access to or use of the e& money services, the e& money App and/or Website; (b) your breach of our Terms; or (c) any misrepresentation made by you.

19 TERMINATION AND CLOSING YOUR E& MONEY ACCOUNT

19.1 We reserve the right, at any time and for any reason, to close your e& money account by providing you with at least 60 calendar days' notice prior to such closure. Such notice may be provided via SMS, email, the e& money App.

19.2 You may close your e& money account at any time, and for any reason, by contacting us via our [Contact Page](#) .We will issue you with a final closing account statement within 7 business days of receiving your request.

19.3 These Terms will automatically terminate once your e& money account has been closed.

19.4 Following the closure of your e& money account:

(a) you will be provided with written confirmation that your e& money account has been closed;

(b) you are responsible for deleting the e& money App from your computer and mobile devices and cancelling all payments in and out of your e& money account; and

(c) if there are any funds remaining in your e& money account, you will be required to transfer such funds to an account with another bank account. This can be done by notifying us via our [Contact Page](#) and requesting a money transfer to another bank account.

19.5 If you want to close your e& money account but still owe us money, we reserve the right to keep your e& money account open and follow our money collection procedures to recover such amounts.

19.6 If you lose access to your mobile phone, e& money account and/if the mobile number is assigned to another user, we will move your e& money account to a suspended status. You will have the right at any time to reclaim your e& money account and all the stored value that was in your wallet by physically presenting yourself to an e& money centre with your valid (a) original emirates ID and a valid mobile number to reclaim your e& money account. In this case you may:

(a) register a new e& money account, retrieve your old e& money account and continue to enjoy e& money services; or

(b) register a new e& money account, retrieve your old e& money account, redeem the remaining stored value and terminate the e& money services.

19.7 We will consider your e& money account as dormant if you do not conduct any transactions on your account for a period of 3 years or a period as specified by e& money in accordance with applicable laws. We will notify you if we consider your account has become dormant, and we may reject transactions and/or restrict access to the account whilst it is dormant. In certain circumstances, we may be required by law to transfer any funds remaining in your dormant account to the dormant account ledger maintained by us or by the UAE Central Bank. The UAE Central Bank assumes no responsibility to you as a result of the transfer of funds to the dormant account ledger. If you wish to reactivate your dormant account or claim any funds held within

the account, you must contact us through the e& money App, by email at support@eandmoney.com, or by calling us on 800 392 55 38.

20 COOLING-OFF PERIOD

20.1 In addition to your rights to close your e& money account pursuant to section 19 (termination/ closing your e& money account), you also have a right to close your e& money account and terminate these Terms by notifying us within a period of 5 business days from the date that you agreed to these Terms. You can notify us via our [Contact Page](#) .

21 GENERAL

21.1 These Terms, as amended from time to time in accordance with the provisions contained herein, together with any other documents referenced or linked to these Terms (including but not limited to the [Privacy Policy](#) make up the entire agreement between you and e& money regarding your use of the e& money services, the e& money App and/ or Website.

21.2 Our delay or failure to act following any breach by you of these Terms, shall not prevent us from being able to exercise our rights or remedies at a later date. Any attempt by you to waive any of these Terms is not permitted without our prior written consent.

21.3 We may assign, novate or otherwise transfer any or all of our rights and obligations under these Terms to a third party without your consent. You may not assign, novate or otherwise transfer any of your rights and obligations under these Terms to a third party.

21.4 These Terms do not give any third party any rights which means they are only enforceable by you and us.

21.5 If any provision of these Terms is deemed illegal or unenforceable, then that provision shall be deemed severable from our Terms and shall not affect the validity and enforceability of the remaining provisions.

21.6 Any notice you are required to give us under these Terms should be sent to our [Contact Page](#). Any notice we are required to give to you may be sent to you via an outbound call, the e& money App, our Website and/or to the email address or mobile number linked to your e& money account.

21.7 You will comply with all applicable laws and regulations with respect to the e& money services in the UAE and in the country of use.

22 LANGUAGE

22.1 These Terms are available in both English and Arabic. In the event of any conflicts or differing interpretations between the English version of these Terms and the Arabic version of these Terms, the English version of the Terms shall prevail.

23 COMPLAINTS

23.1 You can raise a complaint by contacting our customer care line through a live chat session made through the e& money App, by email at support@eandmoney.com, or by calling us on 800 392 55 38.

23.2 One of our customer care agents will ask you some questions about your e& money account in order to verify your identity. Once you have been verified, our customer care agent will do their best to resolve your complaint using our e& money troubleshooting knowledge base.

23.3 If your complaint cannot be resolved by our customer care agent, your complaint will be referred to our operations team to provide further support. We will endeavour to address all complaints within 5 business days, however this could take longer depending on the nature of the complaint.

24 GOVERNING LAW AND JURISDICTION

24.1 These Terms shall be governed by and construed in accordance with the laws of the United Arab Emirates and the courts of the United Arab Emirates shall have exclusive jurisdiction to settle any dispute or claim arising out of or in connection with these Terms.