

### DIB Visa Covered Cards – 0% EPP

The Offer is subject to (i) Dubai Islamic Bank Banking Services Agreement Terms and Conditions (“DIB BTC”), (ii) Covered Card Terms & Conditions and (iii) EASY PAYMENT PLAN (EPP) Terms & Conditions. The DIB BTC, Covered Card Terms & Conditions and EASY PAYMENT PLAN (EPP) Terms & Conditions are available on the Bank’s website

<https://www.dib.ae/terms-and-conditions>

<https://www.dib.ae/docs/default-source/cpr/tc/cards-tc-prime-cards-tc-en.pdf>

<https://www.dib.ae/docs/default-source/pdf/EPP-t-cs---cards---2-11-2020.pdf>

1. This Offer is applicable only to Dubai Islamic Bank (“DIB”) customers holding active **DIB Covered Cards** (excluding DIB Corporate Cards, Charge Cards and Al Islami Cards)
2. **Applicable for transactions** executed during the offer period depending on the merchant. All eligible DIB Visa Covered cardholders (including DIB Staff) will be able to avail 06, 12 and 24-month (depending on the merchant) EPP at 0% cost during the offer period.
3. **Offer terms:**
  - EASY PAYMENT PLAN (EPP)(“**EPP**”) can be availed for a tenure of 06, 12 and 24-month (depending on the merchant), on the DIB Covered Cards excluding DIB Corporate Cards, Charge Cards and Al Islami Cards during the Offer Period will be eligible for the Offer. Refer <https://www.dib.ae/offers/card-offers?sub-category=epp&search=all&category=all&city=all&offer-start=any&offer-end=any&count=37> for participating merchants for merchant specific details
  - The offer can be availed from only selected merchants. Please refer <https://www.dib.ae/offers/card-offers?sub-category=epp&search=all&category=all&city=all&offer-start=any&offer-end=any&count=37> for participating merchants. Cardholder can book multiple transactions for conversion to EPP during the offer period.
  - Minimum transaction amount can vary as per the partnered merchant.
  - The payment plan can be booked only via SMS. SMS “ZERO” to “4224” from your registered mobile number. DIB representative will contact you and assist in conversion of your transaction to EPP.
  - This Offer **cannot** be availed through online channels (Internet banking & Mobile banking).
  - All other terms and conditions pertaining to EPP plans will continue to be applicable.
4. Transactions made on the Primary Covered Cards will be included and considered for the Offer.
5. DIB Cards can be used for purchasing Sharia-compliant products and services only.
6. This Offer, along with its features, has been introduced by DIB at its sole discretion. Accordingly, DIB retains the right to discontinue the Offer or vary its features thereof at any time without prior notice. However, DIB will not change any terms and conditions for customers who have already availed this Offer.
7. If the Covered Card is overdue, blocked or suspended for any reason whatsoever, then the Offer shall stand forfeited but may be reinstated, at the sole discretion of DIB.
8. The Cardholder irrevocably and unconditionally releases and discharges DIB, its affiliates and their directors, officers and employees from any and all liabilities arising and/or in relation to the

بنك دبي الإسلامي، شركة مساهمة عامة مرخصة وخاضعة لرقابة مصرف الإمارات العربية المتحدة المركزي

Dubai Islamic Bank Public Joint Stock Company, licensed and regulated by the Central Bank of the UAE

Offer Terms and Conditions. For avoidance of doubt, the Cardholder, shall not assert any claim, and waives any right to assert any claim(s) against DIB, its affiliates and their directors, officers and employees for any loss, damage suffered or alleged and/or legal actions, costs or expenses of whatsoever nature arising out of the Offer Terms and Conditions/or Offer.

9. The Offer Terms and Conditions shall be governed by the UAE laws, to the extent these laws do not conflict with the principles of Sharia as interpreted by the Internal Sharia Supervision Committee of DIB, in which case the principles of Sharia shall prevail, and all disputes shall be decided subject to the exclusive jurisdiction of the competent courts of Dubai.
10. The Cardholder confirms to have read, understood and agrees to the above Offer eligibility criteria and terms and conditions of the Offer and accepted the same along with other Banking Services Agreement Terms and Conditions, covered cards terms and conditions of DIB and subject to such other terms and conditions as shall be specified by DIB from time to time.

#### **How to complain to us?**

- Contacting your dedicated relationship manager.
- Phone Banking (+971 4 609 2222)
- Internet and Mobile Banking
- E-mail: [Contactus@dib.ae](mailto:Contactus@dib.ae)
- Our Website Complaint Form
- By post: Complaints Management Unit, Dubai Islamic Bank, PO Box 1080, Dubai, UAE. We will acknowledge your complaint within 2 business days and strive to respond to your complaint within an estimated average of 5 business days.