



الفردان للصرافة  
alfardan exchange

مرخص من قبل البنك المركزي لدولة الإمارات العربية المتحدة Licensed by the Central Bank of the UAE

# KEY FACTS STATEMENT KEY PRODUCTS & SERVICES



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### KEY PRODUCTS & SERVICES

We offer the following range of Prepaid Reloadable Card products to ensure the safest and most reliable way to spending money domestically and/or internationally.

- Travelez Plus Platinum - (20 wallet multicurrency)
- Travelez Plus Classic - (13 wallet multicurrency)

A safer alternative to cash, the Al Fardan Exchange Travelez prepaid VISA card offers customers a secure and convenient way to carry their holiday travel money and access their funds globally. With over 30 million merchants, 2 million ATMs and options to shop online, there are countless ways to take customers' money further. The card is tailored for customers travelling abroad with added rewards via- Visa Platinum benefits. The multi-currency card can be pre-loadable with up to 20 currencies listed below under 'Program Information'.

Whether travelling for leisure, business, education or simply enjoying a "Staycation" in the UAE, the Travelez Plus Platinum Visa card is an ideal smart companion providing convenience. The Travelez Plus Platinum Visa card is locks - competitive foreign exchange rates before travelling allowing customers to transact with up to 20 different pre loadable currencies at over 30 million merchant locations around the world.

### Program Details

Travelez Plus Platinum	
Approval from CBUAE	Obtained NOC to sell and load cards from Al Fardan Exchange branches.
BIN Sponsor & Institution	Abu Dhabi Islamic Bank (ADIB)
Program Manager	Al-Fardan Exchange LLC
Scheme	VISA - Single Message System
External Interfaces	API's, Mobile Apps.
Internal Interfaces	3D Secure, SMS Global.
Call Centre	600522265

### Program Information:

Product	Multicurrency Travel Card
Islamic Covered	Shariah compliant
BIN sponsor	Abu Dhabi Islamic Bank
Program Type	General purpose reloadable (Visa Travel Money Card) Multicurrency Travel
Card Scheme	Visa



Currencies	Australian Dollar - AUD, Singapore Dollar - SGD, Euro - EUR, UAE Dirhams - AED, US Dollars - USD, British Pound - GBP, Canadian Dollar - CAD, Japanese Yen - JPY, Thai Bhat - THB, Hongkong Dollar - HKD, Omani Rial - OMR, Bahraini Dinar - BHD, Qatari Rial - QAR, Saudi Rial - SAR, Swiss Franc - CHF, Kuwaiti Dinar - KWD, Turkish Lira - TRL, Egyptian Pound - EGP, Chinese Yuan - CNY
List of BIN	[Visa] 474121 [Base currency - USD]
Personalized / Non-Personalized	Personalized and Non – Personalized
Implementation Type	Single Messaging
Card Usage	Domestic and International
Transaction Set	<ul style="list-style-type: none"><li>EMV, MS, Contactless, E-Commerce Transactions, CP &amp; CNP</li></ul>
Channels	<ul style="list-style-type: none"><li>Al Fardan Exchange Branches</li><li>Dedicated Mobile App - Android and iOS</li></ul>
Customer Touchpoints	<ul style="list-style-type: none"><li>Dedicated Mobile App</li><li>Al Fardan branches</li><li>Al Fardan Call Centre – 600522265</li></ul>
Card load up method	<ul style="list-style-type: none"><li>Cash – Al Fardan Exchange Branches</li></ul>
Product Features	<ul style="list-style-type: none"><li>Multi-currency: One card that can be loaded in 20 currencies</li><li>Reloadable: in 20 currencies with locked-in exchange rates.</li><li>Prepaid card: Pay Before Use.</li><li>Security: Chip and PIN (EMV) protection</li><li>Additional Feature: Contactless / Tap and Pay(NFC enabled)</li><li>3DS (2.0) for online security (OTP on Email and SMS)</li><li>Can be used on all channels: POS, ATM, Online</li><li>Global acceptance: More than 30 million merchant locations worldwide; More than 2 million ATMs worldwide</li><li>Option to personalize with name printed on card (Additional charges apply)</li><li>Mobile app to manage cardholder account (available on Android, iOS)</li><li>Customer support email: support@travelezcard.com</li></ul>
Limits	<ul style="list-style-type: none"><li>Validity of the card: 60 months</li><li>Choice to the cardholder: No named card and Personalization with Name</li><li>Max card balance: (\$ 10,000).</li><li>Daily Load up Amount (in 24 Hours) / No of Load ups (Whichever comes first): \$10,000 or 2 load up transactions</li><li>Weekly Load up amount /No of Load ups (whichever comes first): \$13,500 or 3 transactions.</li><li>Monthly Load up amount /No of Load ups (whichever comes first): \$20,000 or 5 transactions.</li><li>Yearly Load up amount /No of Load ups (whichever comes first): \$60,000 or 60 transactions.</li><li>ATM Daily withdrawal limit: \$1,400</li></ul>
Compliance	Cards issued only to UAE Nationals and Residents who are minimum of 18 years old with a valid Emirates ID
Risk, Fraud Management, Chargeback and Disputes	Managed by Al Fardan Exchange
Customer Service	600522265 Support language: English and Arabic.
Visa Platinum Benefits	For more information, click the link below <a href="https://ae.visamiddleeast.com/en_AE/support/consumer/card-benefits.html#3">https://ae.visamiddleeast.com/en_AE/support/consumer/card-benefits.html#3</a>



## Transaction and Load up Limits

Transaction and Load up Limits	Amount	Currency
Maximum balance on Account at any one time:	\$10,000	USD
Maximum aggregate amount you can load up per 24-hour period (no amount can be loaded up if the result will exceed the maximum balance) Maximum number of load ups : 2	\$10,000	USD
Maximum aggregate amount that can be load up in 1 Week Maximum number of loadups : 3	\$13,500	USD
Maximum aggregate amount that can be loaded up in 1 Month Maximum number of loadups : 5	\$20,000	USD
Maximum aggregate amount that can be loaded up in 1 Year Maximum number of loadups : 60	\$60,000	USD
Maximum amount you can withdraw from ATMs per day	\$1,400	USD
Minimum Load up amount during first time card purchase	AED 0 (zero)	AED

## Account Fee Schedule

Item	FEE (in USD if not specified)
<b>Note: All Charges are excluding VAT</b>	
Card Issuance – Non-Personalized card (for Primary and Secondary card(s))	AED 50
Card Issuance – Personalized card (for Primary and Secondary card(s))	AED 65
Card Issuance Additional Charges	AED 0 (zero) for minimum load up of AED 100 or above during card issuance. AED 5 for load up of below AED 100 during card purchase.
Card Replacement - Non-Personalized card (for Primary and Secondary card(s))	AED 50
Card Replacement - Personalized card (for Primary and Secondary card(s))	AED 65
<b>Account Inactivity*</b>	
After the completion of the six months & every subsequent month Al Fardan Exchange reserves the right to cancel the card with/without notice to the customer if no business transaction is noticed for a period of continuous eleven months. *An account is considered dormant if there are no business transactions (E.g.: Point of Sale purchases, Load ups, E-Commerce, Cash withdrawal from ATM) in the previous six months.	AED 5 (or Equivalent of foreign currencies)



Load up Fee (during card purchase only) (for Primary and Secondary card)	<ul style="list-style-type: none"> <li>Foreign Currency load up charges: AED 0 for AED 100 equal and above equivalent of foreign currency load ups</li> <li>Foreign Currency load upcharges : AED 5 for below AED 100 equivalent of foreign currency load ups</li> <li>Dirham Fee : - For AED Load ups (only) : AED 5 (irrespective of the amount loaded up on the card)</li> </ul>
Load up Fee (subsequent load up in to the card) (for Primary and Secondary card(s))	<ul style="list-style-type: none"> <li>Load upfee : AED 5</li> <li>In addition to the of above Load up fee a Dirham Fee AED 5 if the amount reloaded is only in Dirhams (AED).</li> </ul>
Withdrawal fee at AFEX branches	AED 5 per every AED 5,000.00 withdrawn and multiple thereof
<b>ATM Usage</b>	<b>Charges</b>
Domestic ATM Withdrawal Fee (for Primary and Secondary card(s))	Below are the charges for the respective currency withdrawals:- AED: 5; USD: 3; EUR: 2; GBP: 2; CAD: 3; AUD: 3; HKD: 20; THB: 100; SGD: 7.5; INR: 100; JPY: 250; OMR: 1; QAR: 10; BHD: 1 ; SAR: 10; KWD: 1; CHF: 3; CNY: 20; TRL: 15; EGP: 40;
Domestic ATM Balance Inquiry Fee (for Primary and Secondary card(s))	Below are the charges for the respective currency withdrawals:- AED: 2; USD: 1; EUR: 1; GBP: 1; CAD: 1.5; AUD: 1.5; HKD: 3; THB: 40; SGD: 5; JPY: 125; OMR: 0.5; QAR: 5; BHD: 0.5; SAR: 2; KWD: 0.5; CHF: 1; CNY: 10; TRL: 7.5; EGP: 10; INR: 50;
International ATM Withdrawal Fee (Outside the UAE) (for Primary and Secondary card(s))	Below are the charges for the respective currency withdrawals:- AED: 5; USD: 3; EUR: 2; GBP: 2; CAD: 3; AUD: 3; HKD: 20; THB: 100; SGD: 7.5; INR: 100; JPY: 250; OMR: 1; QAR: 10; BHD: 1 ; SAR: 10; KWD: 1; CHF: 3; CNY: 20; TRL:15; EGP: 40;
International ATM Balance Enquiry Fee (Outside the UAE) (for Primary and Secondary card(s))	Below are the charges for the respective currency withdrawals:- AED: 2; USD: 1; EUR: 1; GBP: 1; CAD: 1.5; AUD: 1.5; HKD: 3; THB: 40; SGD: 5; JPY: 125; OMR: 0.5; QAR: 5; BHD: 0.5; SAR: 2; KWD: 0.5; CHF: 1; CNY: 10; TRL: 7.5; EGP: 10; INR: 50;
<b>Other Charges</b>	
Currency Conversion Fee (for Primary and Secondary card(s))	3.5% of amount of the transaction, applied when calculating the Conversion Rate
Alerts – Email	Alerts – SMS
No Charge	No Charge

The foreign currency equivalent for the above-listed amounts will be determined based on the Conversion Rate or the VISA Conversion Rate, as applicable. For this section, a "day" is defined as a 24-hour period commencing at midnight UAE time.



## Program Details

Travelerz Plus Classic	
Approval from CBUAE	Obtained NOC to sell and load up cards from Al Fardan Exchange branches.
BIN Sponsor & Institution	Abu Dhabi Islamic Bank (ADIB)
Program Manager	Al-Fardan Exchange LLC
Scheme	VISA - Single Message System
External Interfaces	API's, Mobile Apps, Self Service Portal.
Internal Interfaces	Processor
Call Centre	600522265

## Program Information:

Program Manager	Al Fardan Exchange LLC
Product	Multicurrency Travel Card
Islamic Covered	Shariah Compliant
BIN sponsor	Abu Dhabi Islamic Bank (ADIB)
Program Type	General purpose load up(Visa Travel Money Card) Multicurrency Travel
Card Scheme	VISA
Supported Currency	UAE Dirhams ("AED"), Euro ("EUR"), Great British Pounds ("GBP"), United States Dollars ("USD"), Australian Dollars ("AUD"), Canadian Dollars ("CAD"), Singapore Dollars ("SGD"), Hong Kong Dollars ("HKD"), Japanese Yen ("JPY"), Thai Baht ("THB"), Qatar Riyal ("QAR"), Omani Rial ("OMR"), Bahraini Dinar ("BHD") –
Personalized/ Non-Personalized	Personalized and Non- Personalized
Implementation Type	Single Messaging
Card Usage	Domestic and International
Transaction Set	<ul style="list-style-type: none"><li>EMV, MS, Contactless, E-Commerce Transactions, CP &amp; CNP</li></ul>
Channels	<ul style="list-style-type: none"><li>AFEX 85+ Branches</li><li>Dedicated Mobile App – Android and iOS versions.</li></ul>
Customer Touchpoints	<ul style="list-style-type: none"><li>Dedicated Mobile App</li><li>AFEX 85+ branches</li><li>AFEX Call Centre</li></ul>
Card loads up method	<ul style="list-style-type: none"><li>Cash – Al Fardan Exchange Branches</li></ul>



Product Features	<ul style="list-style-type: none"> <li>Multi-currency: One card that can be loaded up in 13 currencies</li> <li>load up: in 13 currencies with locked-in exchange rates.</li> <li>Prepaid card: Pay Before Use.</li> <li>Security: Chip and PIN (EMV) protection</li> <li>Additional Feature: NFC enabled (Contactless / Tap and Pay)</li> <li>Can be used on all channels: POS, ATM, Online</li> <li>Global acceptance: More than 30 million merchant locations worldwide; More than 2 million ATMs worldwide</li> <li>Option to personalize with Name printed on Card (Additional charges apply)</li> <li>Mobile app to manage cardholder account (available on Android, iOS)</li> <li>Customer support email: support@travelezcard.com</li> </ul>
Limits	<ul style="list-style-type: none"> <li>Validity of the card: 60 months</li> <li>Choice to the cardholder: No named card and Personalization with Name</li> <li>Max card balance: \$ 10,000.</li> <li>Daily Load up Amount (in 24 Hours) / No of Load ups (Whichever comes first): \$10,000 or 2 load up transactions</li> <li>Yearly Load up amount / No of Load ups (whichever comes first): \$100,000 or 60 transactions.</li> <li>ATM Daily withdrawal limit: \$700</li> </ul>
Compliance	Cards issued only to UAE Nationals and Residents who are minimum of 18 years old with a valid Emirates ID.
Customer Service	600522265 Support language: English and Arabic.
Visa Platinum Benefits	For more information, click the link below <a href="https://ae.visamiddleeast.com/en_AE/support/consumer/card-benefits.html#3">https://ae.visamiddleeast.com/en_AE/support/consumer/card-benefits.html#3</a>

## Account Fee Schedule - Travelezplus Travel Card

Item	FEE (in USD if not specified)
<b>Note: All Charges are excluding VAT</b>	
Card Issuance	30
Card Replacement	30
Cash Withdrawal Convenience Fee	10.00
Card Inactivity (per month after 12 months of inactivity)	5.00
Load up Fee	5.00
<b>ATM Usage</b>	
Domestic ATM Withdrawal	AED 5.00
Domestic ATM Balance Inquiry	AED 2.00



<b>International ATM Withdrawal (withdrawals outside the UAE)</b>	
USA	2 USD
Euro Zone	1.5 EUR
UK	1.5 GBP
Canada	3.00 CAD
Australia	3.00 AUD
Hong Kong	15 HKD
Thailand	80 THB
Singapore	7.5 SGD
Japan	250 JPY
Oman	1 OMR
Qatar	10 QAR
Bahrain	1 BHD
<b>International ATM Balance Enquiry</b>	
USA	1 USD
Euro Zone	1 EUR
UK	1 GBP
Canada	1.5 CAD
Australia	1.5 AUD
Hong Kong	7 HKD
Thailand	40 THB
Singapore	5 SGD
Japan	125 JPY
Oman	0.5 OMR
Qatar	5 QAR
Bahrain	0.5 BHD
<b>Customer Services</b>	
Call Center	No charge
E-statement	No charge
Mobile app	No charge
Online Account Management	No charge
<b>Other Charges</b>	
Currency Conversion Fee	3.5% of amount of the transaction, applied when calculating the Conversion Rate
Emergency Cash (excluding transfer fees)	20
Emergency International Card Replacement (excluding card courier fee)	30
Account Closure	30
Account to Account Transfer	5





## Terms and Conditions

### WARNING!



Additional fees may be levied by the correspondent bank/financial institution or entity providing financial services to the beneficiary of remittances.

### WARNING!



Penalties and fees may apply if the customer fails to provide accurate or complete information for remittances.

### WARNING!



This product/service may be affected by changes in foreign currency exchange rates.

### WARNING!



The actual time to complete a transaction may differ from estimates due to increased scrutiny of transactions by the correspondent bank/financial institution or entity providing financial services to beneficiary of remittances.

### WARNING!



Currencies once exchanged will be bought/sold only at our prevailing buying/selling rate.

### WARNING!



Refunds against cancellation or rejection of drafts, transfers, or any other remittance transactions returned unpaid for whatever reason will be made only at our prevailing buying rate OR at the rate at which we issued the transaction, whichever is lower.

### WARNING!



Re-issuance or replacement of remittance transactions for any reason is subject to our charges and rate differences, as applicable.

Al Fardan Exchange Sole Proprietorship L.L.C. licensed by the Central Bank of the UAE reserves the right to amend terms and conditions in line with the applicable law of land or internal policies of Al Fardan Exchange. Any such changes will be communicated through the website, branch disclosures, or electronic facilities to the customers.

I/We hereby irrevocably and unconditionally declare that I/ we have read the above Key Facts Statement and clearly understand all the information and references provided herein.

Customer Name: \_\_\_\_\_ Customer Signature: \_\_\_\_\_

Date: \_\_\_\_\_