

# Key Facts Statement (Kfs)

## - Prepaid Card Products and Services

Al Fardan Exchange – Sole Proprietorship LLC, herein after referred as Al Fardan Exchange, offer the following range of Prepaid Reloadable Card products, ensuring safe and reliable spending both domestically and internationally.

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

The Al Fardan Exchange is a program manager of Travelez Prepaid VISA card offering secure, convenient alternative to cash, offering global access to funds. Accepted at over 30 million merchants, 2 million ATMs, and for online shopping, it's perfect for travelers. The multi-currency card can be pre-loaded with up to 20 currencies and offers Visa Platinum benefits. Ideal for leisure, business, or education travel, it locks in competitive exchange rates before you travel, allowing transactions worldwide at merchant locations and Automatic Teller Machines (ATMs).

Program Details	Travelez Plus Platinum Card	Travelez Plus Classic Card
Scheme & Implementation	VISA - Single Message System	VISA - Single Message System
External Interfaces	Application Programming Interfaces (APIs), Mobile Apps	APIs, Mobile Apps.
Internal Interfaces	3D Secure, SMS Global	Processor
Product	Multicurrency Travel Card	Multicurrency Travel Card
Program Type	General purpose reloadable (Visa Travel Money Card); Multicurrency Travel	General purpose reloadable (Visa Travel Money Card); Multicurrency Travel
Currencies Supported	Australian Dollar (AUD), Singapore Dollar (SGD), Euro (EUR), UAE Dirhams (AED), US Dollars (USD), British Pound (GBP), Canadian Dollar (CAD), Indian Rupee (INR), 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)	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)
Customization	Personalized and Non – Personalized cards	Personalized and Non – Personalized cards
Card Usage	Domestic and International	Domestic and International
Transaction Set	Europay, MasterCard, and Visa (EMV), Magnetic Stripe (MS), Contactless. E-Commerce Transactions. Card Present (CP) & Card Not Present (CNP)	EMV, MS, Contactless. E-Commerce Transactions. CP & CNP
Customer Touchpoints	Dedicated Mobile App – Android and iOS; Al Fardan Branches and Al Fardan Call Centre	Dedicated Mobile App – Android and iOS; Al Fardan Branches and Al Fardan Call Centre
Card load up method	Cash - Al Fardan Exchange Branches	Cash - Al Fardan Exchange Branches
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 Near Field Communication (NFC enabled).</li> <li>➤ 3DS (2.0) for online security [One- Time Password(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. Refer <a href="https://alfardanexchange.com/fees-and-charges">https://alfardanexchange.com/fees-and-charges</a>.</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> </ul>	<ul style="list-style-type: none"> <li>➤ Multi-currency: One card that can be loaded in 13 currencies</li> <li>➤ Reloadable: 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> </ul>
Limits	<ul style="list-style-type: none"> <li>➤ Validity of the card: 60 months.</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. Monthly Load up amount /No of Load ups (whichever comes first): \$20,000 or 5 transactions. 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>	<ul style="list-style-type: none"> <li>➤ Validity of the card: 60 months</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>

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Compliance	Cards issued only to UAE Nationals and Residents who are minimum of 18 years old with a valid Emirates ID. Supplementary cards are issued only to parents, spouse, children/siblings (after obtaining full consent of their parents) of primary or main card holder.
Visa Platinum Benefits	For more information, click/visit the link below <a href="https://ae.visamiddleeast.com/en_AE/pay-with-visa/find-a-card/prepaid.html">https://ae.visamiddleeast.com/en_AE/pay-with-visa/find-a-card/prepaid.html</a>

TRAVELEZ PLUS PLATINUM CARD - TRANSACTION AND LOAD UP LIMITS	Amount	Currency
Maximum balance on Account at any point of time	\$10,000	USD
Maximum aggregate amount you can load up per 24-hour period (no amount can be loaded up if the result exceeds the maximum balance). Maximum number of loads up: 2	\$10,000	USD
Maximum aggregate amount that can be load up in 1 Week ; Maximum number of loads up: 3	\$13,500	USD
Maximum aggregate amount that can be loaded up in 1 Month ; Maximum number of loads up: 5	\$20,000	USD
Maximum aggregate amount that can be loaded up in 1 Year ; Maximum number of loads up: 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	0	AED

Categories and Fees and Charges	Travelez Plus Platinum Card	Travelez Plus Classic Card
Card Issuance - Non-Personalized card (for Primary and Secondary card(s))	Minimum charges AED 50/-; Maximum charges AED 55/-	Minimum charges AED 30/-; Maximum charges AED 35/-
Card Issuance - Personalized card (for Primary and Secondary card(s))	Minimum charges AED 65/-; Maximum charges AED 75/-	Minimum charges AED 50/-; Maximum charges AED 55/-
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.	Nil
Card Replacement - Non-Personalized (for Primary and Secondary card(s))	AED 50/-	AED 30/-
Card Replacement - Personalized card (for Primary and Secondary card(s))	AED 65/-	Nil
<b>Account Inactivity</b> – A card/account is considered inactive 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 and after the completion of 12 months the card is blocked. Al Fardan Exchange reserves the right to cancel the card with or without notice to the customer in such cases.	AED 5/- (or Equivalent of foreign currencies) (per month after 12 months of inactivity)	AED 5/-or Equivalent of foreign currencies) (per month after 12 months of inactivity)
Load up Fee (during card purchase only) (for Primary and Secondary card)	<ul style="list-style-type: none"> <li>➤ AED 0 - Equal to AED 100 or more equivalent foreign currency load-up.</li> <li>➤ AED 5 - Foreign currency load-up below AED 100 or its equivalent.</li> <li>➤ Dirham Fee: For AED Load-up (only): AED 5 (irrespective of the amount loaded up in the card.</li> </ul>	AED 5/-

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Load up Fee (subsequent load up in to the card) (for Primary and Secondary card(s))	Load-up fee: AED 5/- ; In addition to the Load up fee, Dirham Fee AED 5 will be charged, if the amount reloaded is only in Dirhams	AED 5/-
Withdrawal fee at AFEX branches	AED 5 per every AED 5,000/- withdrawn and multiple thereof	AED 10/-
Domestic ATM Withdrawal Fee (for Primary and Secondary card(s))	Minimum charges AED 5/-; Maximum charges AED 10/-	Minimum charges AED 5/-; Maximum charges AED 10/-
Domestic ATM Balance Inquiry Fee (for Primary and Secondary card(s))	Minimum charges AED 2/-; Maximum charges AED 5/-	Minimum charges AED 2/-; Maximum charges AED 5/-
International ATM Withdrawal Fee (Outside the UAE) (for Primary and Secondary card(s))	Charges for the respective currency withdrawals: 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;	Charges for the respective currency withdrawals: USD 2; EUR1.5; GBP 1.5; CAD 3; AUD 3; HKD 15; THB 80; SGD 7.5; JPY 250; OMR 1; QAR 10; BHD 1
International ATM Balance Inquiry Fee (Outside the UAE) (for Primary and Secondary card(s))	Charges for the respective currency: 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;	Charges for the respective currency: USD 1; EUR 1; GBP 1; CAD 1.5; AUD 1.5; HKD 7; THB 40; SGD 5; JPY 125; OMR 0.5; QAR 5; BHD 0.5
Currency Conversion Fee (for Primary and Secondary card(s))	3.5% of amount of the transaction. applied when calculating the conversion rate.	3.5% of amount of the transaction. applied when calculating the Conversion Rate
Dispute Fee	AED 100/-	-
Alerts: Email; SMS; Mobile App, Online Account Management	No Charges	No Charges
Emergency Cash (excluding transfer fees)		AED 20
Emergency International Card Replacement (excluding courier fee for cards)		AED 30
Account Closure		AED 30
Account to Account Transfer		AED 5

**Note:** An additional 5% VAT is applicable to all the service charges.

For more details on our terms and conditions, unclaimed funds, cancellation procedures, and privacy policy, visit [www.alfardanexchange.com](http://www.alfardanexchange.com). For assistance with theft, loss, misuse of cards, fraud, unauthorized transactions, or any inquiries, complaints, or suggestions, call 600522265 or email [customer care@alfardanexchange.com](mailto:customer care@alfardanexchange.com) (24/7 support). For alternative fraud reporting, contact [fraud.reporting@alfardanexchange.com](mailto:fraud.reporting@alfardanexchange.com) (available from 08:00 AM to 12:00 PM). For Travelez related queries and inquiries contact 600547774 or write to [support@travelezcard.com](mailto:support@travelezcard.com), 24/7 support through our Call Center. Any transaction-related complaint should be lodged within a maximum period of fourteen (14) days from the date of the transaction. Complaints may be made to the call center. Report any unauthorized transactions within 30 days.

By proceeding with the transaction, the customer acknowledges the receipt of Key Fact Statement, including the product's service features, pricing, benefits, risks, warnings, fees, and their rights & obligations. The customer agrees to waive the cooling-off period, as immediate processing is required. Al Fardan Exchange reserves the right to amend its terms & conditions in accordance with applicable laws/internal policies. Changes will be communicated to customers with a 60-day notice via our website, branch disclosures or electronic channels.

### Warnings:

- Ensure your card is activated before use and check the expiration date, renewing it in advance if necessary.
- This product/service may be affected by changes in foreign currency exchange rates and conversion fees.
- Al Fardan Exchange shall not be held liable if a consumer provides their password or personal identification number (PIN) to any party or leaves such information in written form, thereby rendering it accessible to observation by others and cause a financial loss.