

TERMS AND CONDITIONS OF USE eDIRHAM G3

DEFINITIONS

1. "Bank" means Commercial Bank of Dubai (CBD).
2. "Ministry" means the Ministry of Finance (also referred to as "MoF").
3. "Cardholder" means a person in whose name a card has been issued.
4. "Card" means the bank's eDirham G3 card issued to the cardholder.
5. "Card Balance" is the amount available on the card for making payments against government services after applying the bank's fees and charges.
6. "Card ID" is a 10 digit number printed on the face of the card used for card activation and top-ups at kiosks.
7. "Access Code" a random number that is used for authenticating online transactions.
8. " CVN" means Card Verification Number , which is a 3-digit number printed on the back of the card.
9. "PIN" is the 4-digit Personal Identification Number of the card for performing point of sale transactions.

CARD USAGE

1. eDirham G3 card can be used on all the designated points of sale (both electronic and physical) merchant locations governed by Ministry of Finance (MoF). Please refer to the link for getting the ministry locations where CBD G3 cards are accepted.
2. The card cannot be used at any outlets outside the designated locations of MoF.
3. Access code is mandatory while performing the online transactions. Access code is unique for each and every transaction and will be generated randomly on the eDirham app. The app can be downloaded by following the instructions mentioned at <weblink>

SECURING THE PIN, CARD and Other sensitive information

1. The security of managing card, PIN, CVN and the access code is the responsibility of the cardholder. The bank shall not be liable or responsible in any way whatsoever for the loss/ misuse of the card, PIN, CVN and the access code information. Any transaction made using the card and a valid PIN will be deemed as made by the cardholder and no refund will be applicable.
2. The bank will not be obliged to replace the damaged/lost HALA cards.

CARD TOP

1. Maximum top-up limit on HALA card is AED 3500. At any given point in time, the amount on the card cannot exceed this limit
2. While topping-up the cards through online channels, please keep your CARD TOKEN/ID ready. This is the 10 digit number printed on the face of the card (below card number)

3. It is the responsibility of the cardholder to enter a valid number on the top-up channel, bank will not be responsible for any incorrect card information keyed in

REFUNDS and CLAIMS PROCESS

1. Refunds are permitted only on GOLD and SIGNATURE cards if the request is received within 6 months of card cancellation. No refunds are permitted for HALA cards
2. All refund requests should be submitted at the branches with the supporting documentation. The bank would process all the refund requests within 15 working days of receipt of request.

GENERAL

1. Cardholder agrees to pay and authorizes the Bank to charge the fees and charges together with any applicable taxes.
2. The Bank may at its sole discretion, disclose any information pertaining to Card, Card account and the Cardholder which it deems fit to its agent(s), regulatory authorities, other legal bodies and the ministry.
3. The bank shall not be liable or responsible for any card acceptance issued at point of sale and ecommerce transactions.
4. These Terms & Conditions, shall be governed, construed and interpreted in accordance with the laws of the United Arab Emirates. Federal courts in Dubai shall have the jurisdiction to resolve and settle any dispute, which may arise out of or in connection with these Terms & Conditions.