

The Al Ansari Exchange offers two types of reloadable prepaid cards (**Travel Card and FlexiblePay Card**), the smartest and most convenient way to travel. This reloadable multi-currency international prepaid card is every traveler's dream, with the ability to lock in favorable exchange rates before travelling and to make payments in multiple currencies wherever Visa cards are accepted around the world.

**Features of the Al Ansari Exchange Visa Platinum TravelCard and FlexiblePay Card**

|                     |   |
|---------------------|---|
| Multi-Currency      | Load & manage more than 20 currencies on a single card  |
| Prepaid             | Lock in the best exchange rates and control your spending.  |
| Validity            | 5 Years   |
| Secure & Convenient | Chip & Pin protected and accepted worldwide   |
| Supplementary Cards | Get up to 5 supplementary cards for your family.  |
| Personalized Cards  | You can Personalize your card with your name.   |
| Convenient          | <ul style="list-style-type: none"> <li>Accepted at millions of merchant outlets globally.</li> <li>Use it online, in stores, or at ATMs anywhere you see the Visa logo.</li> <li>Enjoy a wide range of offers, experiences and discounts exclusive to Visa Platinum Cardholders on <a href="http://www.visamiddleeast.com">www.visamiddleeast.com</a>.</li> </ul> |

| Fee Type                              | AED                                       | Important Information about Al Ansari Exchange Travel Card and Flexible Pay Card  |
|---------------------------------------|---|---|
| Initial Card sale and load            | 50  | The minimum age to buy the TravelCard or Flexible Pay Card is 18 years old. The card cannot be sold to North Korean, Cuban, Myanmar or Iranian nationals. The customer must physically present himself or herself at the branch to buy the card. Ensure that the application form is completely and correctly filled out and signed by the customer and branch staff with a branch stamp. |
| Supplementary Card                    | 50  | The customer may opt to get a maximum of 5 supplementary cards under one primary card. Issuance is restricted to immediate family members only (father, mother, son, daughter, spouse). The minimum age requirement to obtain the supplementary card is 13 years old.   |
| Card Personalization                  | 65  | Personalized card can be issued to both primary and supplementary cardholders. For existing active cardholders who want to avail of the personalized card, the charge for the card issuance fee is AED 25.  |
| Upgrade to Personalized Card          | 25  | Existing primary and supplementary cardholders may avail of and upgrade their normal Travel Card or Flexible Pay Card to a personalized card. The customer must be physically present at the branch with their valid EID to buy and sign the application form.  |
| Domestic Balance Inquiry (ATM in UAE) | 2   |   |
| Domestic ATM Withdrawal (in UAE)      | 5   | The maximum ATM withdrawal limit is equivalent to USD 1,400/-per day and is subject to applicable charges. At the time of withdrawal, the conversion rate will be determined by the card processor. Additional charges may apply, based on the acquiring bank's ATM fees. The withdrawal limit for acquiring bank may also apply.   |
| Inactivity Fee                        | AED 25 (Equivalent of foreign currencies) | After six (6) consecutive months of inactivity, on the seventh and every subsequent month, the card is not used.  |
| Account Closure                       | AED 15                                    | In case the customer opts to close the Travel Card or Flexible Pay Card.  |

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|---|---|---|
| Reloads                                       | 5 AED   | The card can be reloaded only at Al Ansari Exchange branches or through Al Ansari Exchange's mobile application. The card cannot be loaded using other mobile apps or online payment portals like PayPal. The maximum reload limit is USD 10,000 equivalent. For example, if the card has an available balance of USD 3,000, a maximum of USD 7,000 can be loaded into the card. In a year, a customer can load a maximum of USD 120,000/- on the card, except for Syrian, South Sudanese, Sudanese and Libyan nationals, which are capped at an annual limit of 50,000 USD.            |
| Currency conversion                           | 3.00%   | In cases of withdrawal and purchase in unsupported currencies, a conversion rate will be applied when calculating the rate, and additional charges from the acquiring bank may apply other than the ATM withdrawal charges. 3.00% rate conversion will apply if the customer swaps among the currencies using his or her web account, Al Ansari Exchange Travel Card or Al Ansari Exchange App.   |
| International ATM Withdrawal                  | AED 15 (Equivalent of foreign currencies) + Acquiring bank charge may apply | The maximum ATM withdrawal limit is equivalent to USD 1,400/-per day and is subject to applicable charges. At the time of withdrawal, the conversion rate will be applied by the card processor. Additional charges may be applied based on the acquiring bank's ATM fees. The withdrawal limit for the acquiring bank may also apply.  |
| International ATM Balance Inquiry             | AED 2 (Equivalent of foreign currencies)                                    |   |
| Replacement Card Fee                          | 50  | The customer has to obtain a replacement code from customer support at 04 3662117. In order to get a replacement card issued, the customer has to present the replacement code to the counter staff. After getting the replacement card, the customer has to activate it either by calling customer support on 04 3662117 or by logging into his or her account on <a href="http://www.alansariexchangegetravelcard.com">www.alansariexchangegetravelcard.com</a> or <a href="https://www.aeflexiblepay.com/">https://www.aeflexiblepay.com/</a> or through the Al Ansari Exchange App. |
| Replacement Card Fee for Card Personalization | 65  | Same procedure as per the existing process of Lost TravelCard and FlexiblePay Card in availing of a replacement personalized card. Card delivery will take 3 to 5 working days.   |
| Alerts - Email                                | Free of charge  |   |
| Alerts - SMS (Fee per Alert)                  | Free of charge  |   |
| Online or POS Purchase                        | Free of charge  | The maximum POS or online purchase limit is USD 10,000/- per 24 hours (spend limit includes ATM withdrawal limit, i.e., \$1,400). In the case of purchases in unsupported currencies, rate conversion will be applied.  |
| Report theft, loss, fraud or block card       | Free of charge  | Contact Call Center on 04 3662117 (via call) 24/7 services are available.   |
| Block card                                    | Free of charge  | Digitally through the Al Ansari Exchange App.   |

\* VAT is applicable for all service charges.

**Channels available for Purchase or reload Travel Card and FlexiblePay card:**

- Al Ansari Exchange Branches for the purchase and reload of Travel Card and Flexible Pay Card
- Al Ansari Exchange Online Portal for reloading of Travel Card and Flexible Pay Card
- Al Ansari Exchange App for reload of TravelCard and FlexiblePay Card

**Payment Modes:**

The following payment modes are available for customers.

| Payment Modes | Remarks   |
|---------------|---|
| Cash          | Customers can pay by cash (AED) at any Al Ansari Exchange branch  |
| Bank Transfer | Customer can pay by Bank Transfer in AED via UAEPGS or Fund Transfer to Al Ansari Exchange designated account on the App and Online Portal. |
| Credit Card   | Customer can pay with a UAE commercial bank-issued Credit Card on the App.  |
| WPS Cards     | Customer can pay using PayPlus cards issued by Al Ansari Exchange on the App.   |
| AANI          | Customer can pay using the AANI platform at any Al Ansari Exchange branch as well as the App.   |

- Important Notice:** By requesting the issuance or using, the Al Ansari Exchange Travel Card or Flexible Pay Card (the “Card”), you confirm that you understand, accept and agree to comply with the Terms and Conditions available on our website <https://alansariexchange.com/terms-and-conditions-al-ansari-exchange-travelcard/>, <https://alansariexchange.com/service/flexiblepay/>. You also acknowledge that the issuance of the Card is subject to successful identification in accordance with our policies and procedures disclosed at the time of issuance of the Card. The Card is non-transferable, and it may be cancelled, repossessed, or revoked at any time without prior notice subject to applicable law.
- Original valid Emirate ID must be provided while performing the transaction.
- Important Notice:** Be alert for any scam emails like phishing, advance fee scams, lottery, rewards, fake SMS alerts, etc. Never disclose your card, account, or OTP details to anyone who contacts you. Customers are advised to contact the source directly and verify these calls or messages. Be vigilant, be safe.
- You must notify us of any unauthorised transactions immediately and, in any event, within thirty (30) days of the transaction debit date. We will request that you provide additional written information concerning any such transaction, and you must comply with such a request.
- Important Notice:** You will be liable for all losses in respect of the Card if you have (i) acted fraudulently; (ii) failed to use the Card in accordance with the Agreement; (iii) failed to notify us without undue delay on becoming aware of the loss, theft or misuse of the Card; or (iv) failed to take all reasonable steps to keep the Card’s security features safe.
- Where you are not liable for an unauthorised transaction, we will refund the value of that transaction and will have no further liability to you for any other losses you may suffer. If our investigations conclude that the transaction you have disputed has been authorised by you, on your behalf, or that you have acted fraudulently, we will not refund the value of the transaction.
- Al Ansari Exchange LLC will provide customers with a minimum of 60 calendar days' notice before changes to the terms and conditions of a multi-currency card, including changes to service charges or fees.
- By availing of the products and services, the customer agrees to waive the cooling-off period for immediate commitment.
- Al Ansari Exchange retains the right to amend the terms and conditions to comply with local laws or internal policies. Customers will be informed of any such changes via the website, branch disclosures, or electronic facilities.